

2 0 1 6
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2 0 1 5

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for
the Year ending December 31, 2015.

MG-7929

Financial Institutions Regulation Branch
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ONE HUNDRED AND TENTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2015

Published in Accordance with the Provisions of Section 20 of The Insurance Act of Manitoba

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2016

To:
Mr. Cameron Friesen
Minister of Finance
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundred and Tenth Annual Report of the Superintendent of Insurance, Business of 2015** for the year ended December 31, 2015, respecting the various Insurers licensed under *The Insurance Act* of Manitoba.

The number of licensed Insurers operating in the Province during the past licence year was 233 made up of 185 Federal Insurers and 48 Provincial Insurers.

At December 31, 2015, the 185 Federal Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	122
Life only or Life and Accident & Sickness.....	50
Fraternal	11
Reciprocal Exchange	0
Discontinuing Licence	<u>2</u>
Total	<u>185</u>
At December 31, 2015, the 48 Provincial Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	24
Life only or Life and Accident & Sickness.....	13
Life, Property & Casualty.....	1
Fraternal	0
Reciprocal Exchange	8
Discontinuing Licence	<u>2</u>
Total	<u>48</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2015
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Manulife Assurance Company of Canada	Life
SCOR UK Company Limited	Property, Boiler and Machinery, Liability and Marine
Teachers Life Insurance Society (Fraternal)	Life and Accident and Sickness
Technology Insurance Company, Inc.	Property, Credit Protection, Boiler and Machinery, Fidelity, Legal Expense, Liability, Marine and Automobile
XL Specialty Insurance Company	Property, Accident and Sickness, Aircraft, Boiler and Machinery, Credit, Liability, Marine, Surety and Automobile

**NEW PROVINCIALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2015
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Additional Municipal Hail Limited	Hail

FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2015

<u>From</u>	<u>To</u>
Darwin National Assurance Company	Allied World Specialty Insurance Company
Echelon General Insurance Company	Echelon Insurance
Transamerica Life Canada	ivari

PROVINCIALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2015

<u>From</u>	<u>To</u>
CAA Insurance Company (Ontario)	CAA Insurance Company

FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2015	
<p>The Standard Life Assurance Company of Canada The Manufacturers Life Insurance Company</p> <p>Surviving company being:</p>	<p>The Manufacturers Life Insurance Company</p>
PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2015	
<p>None</p>	

FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2015	
<p>Giraffe & Friends Life Insurance Company Security Insurance Company of Hartford The Standard Life Assurance Company of Canada</p>	
PROVINCIALY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2015	
<p>None.</p>	

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2015 - May 31, 2016, there were 16,634 Insurance Agent licenses issued, classified as follows:

General (includes all classes except Life)	6,724
Life	4,615
Accident & Sickness	4,479
Hail	159
Restricted Insurance Agents	657
- Automobile/Equipment Dealership	259
- Deposit Taking Institution	65
- Freight Forwarding Business	4
- Funeral Director	48
- Mortgage Broker	48
- Portable Electronics Vendor	8
- Sales Finance Company	68
- Travel Agency	147
- Vehicle Rental Business	10

During the licence year, July 1, 2015 - June 30, 2016, there were 474 Adjuster licenses issued, classified as follows:

Adjusters	283
Assistant Adjusters	96
Hail Adjusters	95

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE

(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Accident and Sickness	53.58%	54.93%	55.34%	56.34%
Aircraft	127.48	29.84	132.88	46.31
Automobile	85.38	91.75	96.19	86.96
Boiler and Machinery	31.92	24.45	3.49	74.89
Fidelity and Surety	19.26	1.80	48.43	76.19
Hail	61.89	38.56	44.00	85.78
Liability	45.45	-8.45	26.66	74.41
Marine	53.13	55.08	80.92	44.26
Property	62.13	61.22	77.06	80.60

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.

Amendments to *The Insurance Act* were proclaimed in September 2014. The amendments modernized and harmonized the Act with the comparable sections in force in a number of other jurisdictions.

MANDATE

The mandate is to provide a legislative and regulatory framework to promote the insurance industry in Manitoba and educate consumers on insurance issues. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurers for the transaction of the business of insurance;
Monitoring the solvency of insurers incorporated in Manitoba;
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;
Mediating disputes between consumers, agents, adjusters and insurers; and
Preparing the Annual Report required by *The Insurance Act*.

In addition, the Branch:

Collects the premium tax under *The Insurance Corporations Tax Act*; and
Collects 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 (FIRB) 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*.

Effective October 1, 2012, FIRB became part of the new special operating agency named the Manitoba Financial Services Agency (MFSA). In addition to FIRB, the MFSA includes the operations of the Manitoba Securities Commission.

As of March 31, 2016, the Financial Institutions Regulation Branch had a staff of 9 persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Annual Conference of the Canadian Council of Insurance Regulators was held on October 1 and 2, 2015 in St. John's, Newfoundland. All Provinces and Territories were represented.

The following Officers were representatives for the year 2015:

Chair Patrick Déry, Superintendent of Solvency, Quebec
Vice-Chair Carolyn Rogers, CEO and Superintendent, British Columbia
Vice-Chair Brian Mills, Interim CEO and Superintendent of Financial Services, Ontario
Vice-Chair Robert Bradley, Superintendent of Insurance, Prince Edward Island

The Province of Alberta will host the 2016 Conference in Edmonton.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

FEDERALLY LICENSED INSURERS BASED IN MANITOBA
--

- C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Silvy Wright, Chief Agent in Canada
255 Commerce Dr., Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
Paul A. Mahon, Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-7575
- C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE
John G. Mitchell, Chief Agent in Canada
749 Saskatchewan Ave. E., Box 340, Portage la Prairie, MB R1N 3B8, Telephone: (204) 857-3415
- Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Michael A. Lasko, Chief Agent in Canada
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- B. WAWANESA LIFE INSURANCE COMPANY, THE
S. Jeff Goy, Chief Agent in Canada
400 - 200 Main Street, Winnipeg, MB R3C 1A8, Telephone: (204) 985-3940
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
S. Jeff Goy, Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- C.F. WESTERN FINANCIAL INSURANCE COMPANY
Jody S. Langhan, Chief Agent in Canada
300-600 Empress Street, Winnipeg, MB R3G 0R5, Telephone: (204) 942-2999
- C.F.G. WYNWARD INSURANCE GROUP
Darryl Levy, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721

PROVINCIALY LICENSED INSURERS BASED IN MANITOBA

Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL
James A. Peters
Chief Agent in Canada
1002 Warsaw Ave.
Winnipeg, MB R3M 1E4
Telephone: (204) 477-4770

Mut.Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
Sam Waldner
Chief Agent in Canada
703-1661 Portage Ave.
Winnipeg, MB R3J 3T7
Telephone: (204) 943-1565

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) 324-2441

**INSURERS, RECIPROCAL EXCHANGES AND FRATERNAL SOCIETIES LICENSED TO
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2016**

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC.CODE

- A. LIFE insurance only.
- B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.
- C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.
- E. HAIL insurance.
- F. Accident and sickness, aircraft, boiler and machinery, credit, credit protection, fidelity, legal expense, liability, marine, mortgage, other approved products, surety and title insurance.
(Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)
- G. AUTOMOBILE insurance of any kind.
- Mut. Fire - MUTUAL FIRE
- Disc. - DISCONTINUING LICENCE - This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.
- Frat. - FRATERNAL SOCIETIES
- Recip. - RECIPROCAL EXCHANGES

FEDERALLY LICENSED INSURERS

LIC.CODE INSURER NAME and CANADIAN HEAD OFFICE ADDRESS

- F. 12345 INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1
- C.E.F.G. ACE INA INSURANCE, 1400-25 York St., Toronto, ON M5J 2V5
- B. ACE INA LIFE INSURANCE, 1400-25 York St., Toronto, ON M5J 2V5
- Frat. ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
- B. AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.F. AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
- C.E.F.G. AIG INSURANCE COMPANY OF CANADA, 120 Bremner Blvd., Ste. 2200, Toronto, ON M5J 0A8
- C.E.F.G. ALLIANZ GLOBAL RISKS US INSURANCE COMPANY, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
- B. ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 700-2005 Sheppard Ave. E., Willowdale, ON M2J 5B4
- C.E.F. ALLIED WORLD SPECIALTY INSURANCE COMPANY, 200 King St. W., Ste. 1600, Toronto ON M5H 3T4
- F. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8
- C.F.G. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- B. AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- A. AMERICAN HEALTH AND LIFE INSURANCE COMPANY, 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
- G. AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.E.F.G. ARCH INSURANCE CANADA LTD., 3600-77 King St. W., Toronto, ON M5K 1K2
- C.F.G. ASCENTUS INSURANCE LTD., 18 York Street, Suite 800., Toronto, ON M5J 2T8
- C.E.F.G. 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
- A. ASSURANT LIFE OF CANADA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- F. ATRADIUS CREDIT INSURANCE N.V., 1 City Centre Drive, Ste. 310, Mississauga, ON L5B 1M2
- C.F.G. AVIVA GENERAL INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th Fl., Mississauga, ON L5N 7Y5
- C.E.F.G. AVIVA INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
- C.F. AXA ART INSURANCE CORPORATION, 500 King St. W., 3rd Floor, Toronto ON M5V 1L9
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 100 Consilium Pl., Ste. 301., Toronto, ON M1H 3E3
- C. AXA INSURANCE COMPANY, 2100-40 King St., Toronto, ON M5H 3C2
- C.E.F.G. AXIS REINSURANCE COMPANY (CANADIAN BRANCH), 1010-70 York St., Toronto ON M5J 1S9
- B. BMO LIFE ASSURANCE COMPANY, 60 Yonge St., Toronto, ON M5E 1H5
- B. BMO LIFE INSURANCE COMPANY, 60 Yonge Street, 11th Floor, Toronto, ON M5E 1H5
- C.E.F.G. BERKLEY INSURANCE COMPANY, 145 King St. West, Ste. 1000, Toronto, ON M5H 1J8
- B. 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
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5
- F. CANADA GUARANTY MORTGAGE INSURANCE COMPANY, 400-1 Toronto St., Toronto ON, M5C 2V6
- 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, 18 York St., Ste. 800, Toronto, ON M5J 2T8
- B. CANADIAN PREMIER LIFE INSURANCE COMPANY, 5000 Yonge Street, Toronto ON M2N 7J8
- F. CHICAGO TITLE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
- C.F.G. CHUBB INSURANCE COMPANY OF CANADA, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
- B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 100 Consilium Pl., Ste. 301., Toronto, ON M1H 3E3
- B. COMBINED INSURANCE COMPANY OF AMERICA, 300-7300 Warden Ave., Markham, ON L3R 0X3

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, 100 Consilium Pl., Ste. 301, Toronto, ON M1H 3E3

C.E.F.G. CONTINENTAL CASUALTY COMPANY, 66 Wellington St. W., Ste. 3700., Toronto, ON M5K 1J5

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

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

C.F.G. COREPOINTE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3

C.F.G. 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

F. DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED, 390 Bay St., Ste. 1610, Toronto, ON M5H 2Y2

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

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

C.F.G. ECHELON INSURANCE, 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. 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. 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 NORTH AMERICA INSURANCE COMPANY, 2810-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 2L2

C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 130 King St. W., Ste. 2620, Toronto, ON M5X 1C7

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

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

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

C.F.G. FEDERAL INSURANCE COMPANY, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2

C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 255 Commerce Drive, PO Box 5800, Winnipeg, MB R3C 3C9

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

C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 250 Bloor St. E., 6th Floor Toronto, ON M4W 1E5

B. FORESTERS LIFE INSURANCE COMPANY, 789 Don Mills Road, Toronto ON, M3C 1T9

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

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

C.E.F.G. 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

F. 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.F. HDI GLOBAL SE CANADA BRANCH, 181 University Avenue, Suite 1900
Toronto, ON M5H 3M7

C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 121 King St. W., Ste. 1010, PO Box 112, Toronto, ON M5H 3T9

C.E.F.G. HEARTLAND FARM MUTUAL INC., 100 Erb St. E., Waterloo, ON N2J 1L9

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

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

C.F.G. INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE, 220 Bay St., Ste. 400,
Toronto ON M5J 2W4

C.F. IRONSHORE INSURANCE LTD., 320 Bay St., Ste. 1500, Toronto, ON M5H 4A6

B. ivari, 5000 Yonge St., Toronto, ON M2N 7J8

C.F.G. JEVCO INSURANCE COMPANY, 700 University Ave., Ste. 1500-A, Toronto ON M5G 0A1

C.F. JEWELERS MUTUAL INSURANCE COMPANY, 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

B. LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY, 7150 Derrycress Dr., Mississauga, ON L5W 0E5

C.F. LEGACY GENERAL INSURANCE COMPANY, 5000 Yonge Street, Toronto ON M2N 7J8

B. LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 1000-181 Bay St., Toronto, ON M5J 2T3

C.F.G. LIBERTY MUTUAL INSURANCE COMPANY, 1000-181 Bay St., Toronto, ON M5J 2T3

B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 100 Consilium Pl., Ste. 301, Toronto, ON M1H 3E3

C.E.F.G. LLOYD'S UNDERWRITERS, 2220-1155 Metcalfe St., Montreal, QC H3B 2V6

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

A. MANULIFE ASSURANCE COMPANY OF CANADA, 200 Bloor St. E., Toronto ON M4W 1E5

C.F.G. MISSISQUOI INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2J 4S4

C.F.G. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2

C.F. MOTORS INSURANCE CORPORATION, 101-8500 Leslie St., Thornhill, ON L3T 7M8

C.E.F.G. MUNICH REINSURANCE AMERICA, INC., Munich Re Centre, 22nd Fl.-390 Bay St., Toronto, ON M5H 2Y2

C.F.G. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 200 Front St. W., Ste. 2702, Toronto, ON M5V 3K2

B. NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2

C.F.G. NORDIC INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1

C.E.F.G. NORTHBRIDGE COMMERCIAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9

C.E.F.G. NORTHBRIDGE GENERAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9

C.E.F.G. NORTHBRIDGE PERSONAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G. NOVEX INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1
C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., Box 557, Hamilton, ON L8N 3K9
C.E.F.G. OMEGA GENERAL INSURANCE COMPANY, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8
Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6
C.F.G. PERSONAL INSURANCE COMPANY, 6300 Guillaume-Couture Blvd., Levis, QC G6V 6P9
C.F.G. PERTH INSURANCE COMPANY, 111 Westmount Rd. S., PO Box 2000, Waterloo, ON N2J 4S4
C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, 749 Saskatchewan Ave. E., Box 340,
Portage la Prairie, MB R1N 3B8
B. PRIMERICA LIFE INSURANCE COMPANY OF CANADA, 300-2000 Argentia Rd., Mississauga, ON L5N 2R7
C.F.G. PRIMMUM INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
B. PRINCIPAL LIFE INSURANCE COMPANY, c/o Cassels Brock Lawyers., 40 King St. W., Ste. 2100, Toronto, ON M5H 3C2
C.F.G. PROTECTIVE INSURANCE COMPANY, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8
C.F.G. RBC INSURANCE COMPANY OF CANADA, 6880 Financial Dr., Tower 1, 9th Fl., Mississauga, ON L5N 7Y5
B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th Fl., Mississauga, ON L5N 7Y5
B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1300-1981 McGill College Ave., Montreal, QC H3A 3A8
B. RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., Box 557, Hamilton, ON L8N 3K9
C.E.F.G. ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 18 York Street, Suite 800, Toronto, ON M5J 2T8
C.F.G. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 165 University Avenue, Toronto, ON M5H 3B9
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
C.F. SCOR UK COMPANY LIMITED, 199 Bay Street, Suite 2800, Toronto, ON M5L 1G1
F. 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. SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough ON M1L 4S8
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 NIPPONKOA INSURANCE INC., 1400-25 York Street, Toronto, ON M5J 2V5
C.E.F.G. SONNET INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2L 2L6
Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 801-505 Consumers Road, Toronto, ON M2J 4V8
C.E.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
C.F.G. STARR INSURANCE & REINSURANCE LIMITED, 200 King St. W., Ste. 1200, Toronto ON M5H 3T4
F. STEWART TITLE GUARANTY COMPANY, 2600-200 Bay Street, Toronto, ON M5J 2J2
B. SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., 14th Floor, Toronto, ON M5H 1J9
B. SUN LIFE INSURANCE (CANADA) LIMITED, 150 King St. W., 14th Floor, Toronto, ON M5H 1J9
C.F. SUNDERLAND MARINE INSURANCE COMPANY LIMITED (CANADA BRANCH),
701-890 West Pender St., Vancouver BC V6C 1J9
Frat. SUPREME COUNCIL OF THE ROYAL ARCANUM, 1 Hunter St. E., Ste. 200, Hamilton, ON L8N 3R1
B. SWISS REINSURANCE COMPANY LTD., 1000-150 King St. W., Toronto, ON M5H 1J9
C.F.G. TD GENERAL INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
B. TD LIFE INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14th Fl., Toronto, ON M5H 3C6
Frat. TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL), 916 The East Mall, Toronto, ON M9B 6K1
C.F.G. TECHNOLOGY INSURANCE COMPANY, INC., 1145 Nicholson Road, Unit 2, Newmarket, ON L3Y 9C3
C.E.F.G. TEMPLE INSURANCE COMPANY, 22nd-390 Bay St., Toronto, ON M5H 2Y2
C.F.G. TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD., 105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G. TRADERS GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G. TRAFALGAR INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
C.E.F.G. TRAVELERS INSURANCE COMPANY OF CANADA, 165 University Ave., Toronto, ON M5H 3B9
C.E.F. TRISURA GUARANTEE INSURANCE COMPANY, 1610-333 Bay St., Box 22, Toronto, ON M5H 2R2
C.F. TRITON INSURANCE COMPANY, 355 Wellington St., London, ON N6A 3N7
Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Pugster Consulting Inc., 102-90 Allstate Parkway, Markham, ON L3R 6H3
C.F.G. UNIFUND ASSURANCE COMPANY, 10 Factory Lane, Fort William Bldg., St. John's, NL A1C 6H5
B. UNITED AMERICAN INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
F. VSP CANADA VISION CARE INSURANCE, 7695 Chemin de la Cote-de-Liesse, Saint-Laurent QC H4T 1G2
C.F.G. VIRGINIA SURETY COMPANY, INC., 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8
C.F.G. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B. WAWANESA LIFE INSURANCE COMPANY, 400-200 Main Street, Winnipeg, MB R3C 1A8
C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G. WESTERN ASSURANCE COMPANY, 18 York Street, Suite 800, Toronto, ON M5J 2T8
C.F. WESTERN FINANCIAL INSURANCE COMPANY, 300-600 Empress St., Winnipeg, MB R3G 0R5
B. WESTERN LIFE ASSURANCE COMPANY, 1010-24 Street S.E., High River, AB T1V 2A7
F. WESTERN SURETY COMPANY, 2100-1881 Scarth St., Regina, SK S4P 4K9
C.F.G. WESTPORT INSURANCE CORPORATION, 1000-150 King St. W., Toronto, ON M5H 1J9
C.F.G. WYNWARD INSURANCE GROUP, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
C.F.G. XL INSURANCE COMPANY SE, 100 Yonge St., Ste. 1200., Toronto, ON M5C 2W1
C.E.F.G. XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1702, Toronto ON M5C 2W1
C.F.G. XL SPECIALTY INSURANCE COMPANY, 100 Yonge St., Ste. 1200, Toronto ON M5C 2W1
C.F.G. ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G. ZURICH INSURANCE COMPANY LTD, 100 King St. W., Ste. 5500, PO Box 290., Toronto, ON M5X 1C9

PROVINCIALY LICENSED INSURERS

- E. ADDITIONAL MUNICIPAL HAIL LIMITED, 2100 Cornwall St., Regina, SK S4P 2K7
- B. 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
- C.F.G. BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6
- C.F.G. CAA INSURANCE COMPANY, 60 Commerce Valley Dr. E., Thornhill, ON L3T 7P9
- C.F.G. CANADIAN FARM INSURANCE CORP., 302, 13220 St. Albert Trail, Edmonton, AB T5L 4W1
- 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 T8A 3X6
- C.F. GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3
- B. HUMANIA ASSURANCE INC., 1555 Girouard St. W., PO Box 10,000, Saint-Hyacinthe, QC J2S 7C8
- 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 Allée West, Box 1907,
Terminus Station, Quebec, QC G1K 7M3
- C.F.G. INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, 1080 Grande Allée West, Box 1907,
Terminus Station, Quebec, QC G1K 7M3
- B. LS-TRAVEL, INSURANCE COMPANY, 1555 Girouard St. W., Ste. 201, Saint-Hyacinthe QC J2S 2Z6
- C.F. LA CAPITALE GENERAL INSURANCE INC., 625 St-Amable St., Quebec, QC G1R 2G5
- 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
- C.F. L'UNIQUE GENERAL INSURANCE INC., 925 Grande-Allée Ouest, bureau 240, Quebec, QC G1S 1C1
- C.F. MAX CANADA INSURANCE COMPANY, 50 Queen St. N., Ste. 860, Kitchener, ON N2H 6P4
- C.F. MILLENNIUM INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park AB T8A 3X6
- C.F.G. MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA, 201-9366 200A Street, Langley BC V1M 4B3
- B. NATIONAL BANK LIFE INSURANCE COMPANY, 1100 Robert-Bourassa Blvd., 5th Floor, Montreal, QC H3B 2G7
- C.F.G. OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5
- C.F. ORION TRAVEL INSURANCE COMPANY, 60 Commerce Valley Drive East, Thornhill, ON L3T 7P9
- E. PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
- C.F.G. PEACE HILLS GENERAL INSURANCE COMPANY, 3rd-10709 Jasper Ave., Edmonton, AB T5J 3N3
- C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
- C.E.F.G. SGI CANADA INSURANCE SERVICES LTD., 2260-11th Avenue, Regina, SK S4P 0J9
- B.C.F. SSQ, SOCIETE D'ASSURANCE INC./SSQ, INSURANCE COMPANY INC., 700-2020 University St., Montreal, QC H3A 2A5
- B.C.F. 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
- C.E.F. UNICA INSURANCE INC./UNICA ASSURANCE INC., 7150 Derrycrest Dr., Mississauga ON L5W 0E5
- B. UNION LIFE MUTUAL ASSURANCE COMPANY, 142 Heriot, Drummondville, QC J2C 1J8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2016

Joel R. Davison
c/o LL Renaissance Insurance Brokerage Canada Limited
179 McDermot Avenue, Suite 108
Winnipeg MB R3B 0S1
Tel: (204) 594-1490
Fax: (204) 594-1491

Judy DeSchutter
c/o Jardine Lloyd Thompson Canada Inc.
1700, 330 - 5 Avenue SW
Calgary AB T2P 0L4
Tel: (403) 537-9259
Fax: (403) 264-8608

Lyne C. Erwin
c/o Willis Canada Inc.
100 King Street West, Suite 4700, PO Box 470
First Canadian Place
Toronto ON M5X 1E4
Tel: (416) 646-8309
Fax: (416) 869-1649

George P. Esau
c/o Oldfield Kirby Esau, Inc.
200-330 St. Mary Ave.
Winnipeg MB R3C 2L2
Tel: (204) 943-1441
Fax: (204) 957-5561

David Craig Gilmour
c/o Aon Reed Stenhouse Inc.
20 Bay Street, Suite 2400
Toronto ON M5J 2N9
Tel: (416) 868-5500
Fax: (416) 868-5580

George Alexander (Sandy) Peters
c/o BFL Canada Insurance Services Inc.
205 – 175 Carlton Street
Winnipeg MB R3C 3H9
Tel: (204) 594-0235
Fax: (204) 594-0259

Cosmo D. Racano
c/o Marsh Canada Limited
1420-One Lombard Pl.
Winnipeg MB R3B 0X3
Tel: (204) 982-6524
Fax: (204) 947-2662

Beverley Vaillancourt
c/o Integro (Canada) Ltd.
199 Bay Street, Suite 4800, PO Box 240
Toronto ON M5L 1E8
Tel: (416) 619-8091
Fax: (416) 619-8092

Patrice Vezina
c/o Vezina assurances Inc.
4374 Pierre-De Coubertin Avenue
Montreal QC H1V 1A6
Tel : (514) 257-5155
Fax : (514) 253-4453

COMPARATIVE SUMMARY

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

CLASS OF INSURANCE	2014			2015		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	690,124	381,910	55.34%	669,019	376,928	56.34%
Aircraft	8,382	11,138	132.88%	7,568	3,505	46.31%
Automobile	1,049,420	1,009,395	96.19%	1,123,648	977,114	86.96%
Boiler and Machinery	15,070	526	3.49%	17,055	12,772	74.89%
Fidelity and Surety	23,198	11,234	48.43%	30,073	22,912	76.19%
Hail	14,224	6,258	44.00%	15,617	13,396	85.78%
Liability	129,416	34,507	26.66%	142,168	105,785	74.41%
Marine	6,368	5,153	80.92%	7,174	3,175	44.26%
Miscellaneous	38,894	4,046	10.40%	47,677	4,543	9.53%
*Property	633,183	487,917	77.06%	670,011	540,009	80.60%
TOTALS	\$2,608,279	\$1,952,084	74.84%	\$2,730,010	\$2,060,139	75.46%

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

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Life Insurance	5,818	1,302	5,986	1,496
Aetna Life Insurance Company	1	32	0	36
American Bankers Life Assurance Company of Florida	2,334	305	1,923	212
American Income Life Insurance Company	909	217	907	271
Assumption Mutual Life Insurance Company	199	70	171	63
BMO Life Assurance Company	584	856	1,275	407
BMO Life Insurance Company	866	69	835	92
Blue Cross Life Insurance Company of Canada	12,274	6,347	14,130	6,726
CIBC Life Insurance Company Limited	2,084	199	2,010	454
Canada Life Assurance Company	42,844	4,145	44,676	4,771
Canadian Premier Life Insurance Company	13,507	1,102	13,556	980
Canassurance Insurance Company	68	17	63	27
CIGNA Life Insurance Company of Canada	0	0	644	220
Combined Insurance Company of America	5,922	1,889	5,966	1,896
Co-operators Life Insurance Company	14,232	8,358	12,944	9,639
CUMIS Life Insurance Company	17,808	4,818	16,659	4,896
CT Financial Assurance Company	92	2	0	0
Desjardins Financial Security Life Assurance Company	32,101	26,420	35,052	32,246
Empire Life Insurance Company	3,590	2,672	4,327	3,121
Equitable Life Insurance Company of Canada	5,857	4,225	6,366	4,541
Excellence Life Insurance Company	360	42	491	22
First Canadian Insurance Corporation	6,448	602	5,567	558
Foresters Life Insurance Company	287	68	317	50
Great-West Life Assurance Company	189,645	118,168	188,716	116,028
Humania Assurance Inc.	124	46	141	13
Industrial-Alliance Insurance and Financial Services Inc.	19,077	6,076	19,411	6,063
ivari	42	6	49	0
La Capitale Financial Security Insurance Company	5,038	5,406	4,829	5,609
La Capitale Insurance and Financial Services Inc.	3,575	2,346	8,773	6,528
Liberty Life Assurance Company of Boston	4	0	5	0
Life Insurance Company of North America	12	0	28	20
LS - Travel, Insurance Company	55	9	244	3
Manufacturers Life Insurance Company	99,899	63,889	112,983	76,344
National Bank Life Insurance Company	84	19	77	19
Pavonia Life Insurance Company of Michigan	32,101	26,420	53	17
Primerica Life Insurance Company of Canada	2	0	2	0
RBC Life Insurance Company	17,332	11,933	16,474	11,710
Reliable Life Insurance Company	1,008	838	337	365
SSQ, Insurance Company Inc.	195	294	420	346
SSQ, Life Insurance Company Inc.	18,552	10,708	20,434	12,084
Scotia Life Insurance Company	1,533	-21	1,568	470
Standard Life Assurance Company of Canada	18,181	11,936	0	0
Sun Life Assurance Company of Canada	66,227	40,525	72,891	42,420
TD Life Insurance Company	1,737	349	2,125	0
Trans Global Life Insurance Company	0	0	132	7
Union Life Mutual Assurance Company	30	0	15	0
Wawanesa Life Insurance Company	4,697	3,465	4,418	3,249
Western Life Assurance Company	3,758	2,245	4,295	2,921
SUB TOTAL - Life Insurers:	\$651,093	\$368,414	\$632,285	\$356,940

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
ACE INA Insurance	125	2	133	6
AIG Insurance Company of Canada	1,676	86	1,509	89
Allianz Global Risks US Insurance Company	2,002	429	842	873
Allstate Insurance Company of Canada	0	0	4	0
American Bankers Insurance Company of Florida	5,761	886	6,617	958
Assurepro Insurance Company Limited	154	30	163	0
Aviva Insurance Company of Canada	18	-22	16	2
Berkley Insurance Company	0	0	420	71
Canassurance Insurance Company	31	3	31	13
Chubb Insurance Company of Canada	347	-10	306	12
Co-operators General Insurance Company	8	0	18	0
CUMIS General Insurance Company	19	107	3,391	919
Echelon Insurance	353	60	1	2
Everest Insurance Company of Canada	1	-1	1	1
Fenchurch General Insurance Company	771	527	673	463
GMS Insurance Inc.	2,688	1,268	2,880	2,337
Green Shield Canada	7,144	8,024	8,667	11,507
Guarantee Company of North America	2	0	2	0
Legacy General Insurance Company	228	59	195	49
Lloyds Underwriters	1,028	-1,411	712	-41
Old Republic Insurance Company of Canada	0	0	592	61
Orion Travel Insurance Company	0	0	8	3
RBC Insurance Company of Canada	6,880	3,106	2,923	2,231
Royal & Sun Alliance Insurance Company of Canada	8,570	0	5,374	0
Triton Insurance Company	1,207	353	1,242	438
Zurich Insurance Company Ltd	17	0	14	0
SUB-TOTAL - Property & Casualty Insurers:	39,031	13,496	36,734	19,988
GRAND TOTALS	\$690,124	\$381,910	\$669,019	\$376,928

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
AIG Insurance Company of Canada	64	19	-3	-15
Atradius Credit Insurance N.V.	2,340	-193	2,470	-189
Compagnie Francaise D'Assurance pour le Commerce	1,115	38	782	-20
Euler Hermes North America Insurance Company	291	203	386	-7
Guarantee Company of North America	0	0	79	7
XL Insurance Company SE	0	0	65	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	6,266	628	6,423	764
Arch Insurance Canada Ltd.	43	67	123	270
Legacy General Insurance Company	267	7	223	0
Millennium Insurance Corporation	0	0	1	0
LEGAL EXPENSE				
DAS Legal Protection Insurance Company Limited	419	265	428	507
Guarantee Company of North America	32	2	33	10
Intact Insurance Company	46	36	48	25
Lloyds Underwriters	30	5	38	4
Novex Insurance Company	5	-51	11	-10
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	5,704	80	6,774	25
FCT Insurance Company Ltd.	323	494	0	0
Genworth Financial Mortgage Insurance Company Canada	15,023	676	22,803	1,056
OTHER APPROVED PRODUCTS				
CorePointe Insurance Company	1	0	1	0
FCT Insurance Company Ltd.	0	0	236	384
GMS Insurance Inc.	37	28	33	2
Zurich Insurance Company Ltd	0	0	0	19
TITLE				
Chicago Title Insurance Company	383	74	451	45
FCT Insurance Company Ltd.	5,062	1,322	4,899	1,260
First American Title Insurance Company	276	-19	29	-82
Lawyers' Professional Indemnity Company	67	31	92	160
Stewart Title Guaranty Company	1,100	334	1,252	328
TOTALS	\$38,894	\$4,046	\$47,677	\$4,543

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	916	180	626	202
AIG Insurance Company of Canada	581	-79	556	-145
Allianz Global Risks US Insurance Company	0	-88	0	-49
American Road Insurance Company	181	64	229	220
Arch Insurance Canada Ltd.	-4	-14	0	17
Aviva Insurance Company of Canada	1,228	502	1,013	584
Chubb Insurance Company of Canada	86	15	158	15
Continental Casualty Company	246	58	239	-5
Co-operators General Insurance Company	208	-578	639	-96
CUMIS General Insurance Company	15	0	14	1
Dominion of Canada General Insurance Company	4	0	11	1
Echelon Insurance	1	0	0	0
Economical Mutual Insurance Company	104	7	20	2
Electric Insurance Company	12	-7	9	3
Employers Insurance Company of Wausau	0	1	0	0
Everest Insurance Company of Canada	58	18	0	-19
Federated Insurance Company of Canada	830	21	912	1,274
Great American Insurance Company	0	0	6	0
Guarantee Company of North America	3	0	3	0
Hartford Fire Insurance Company	27	34	28	45
Intact Insurance Company	330	23	271	74
Jevco Insurance Company	0	-4	0	-8
Liberty Mutual Insurance Company	99	-586	30	20
Lloyds Underwriters	611	592	1,683	810
Mitsui Sumitomo Insurance Company Limited	34	0	27	0
Motors Insurance Corporation	248	239	63	30
Northbridge Commercial Insurance Corporation	1,846	784	1,040	698
Northbridge General Insurance Corporation	150	14	179	22
Novex Insurance Company	0	0	0	2
Old Republic Insurance Company of Canada	31	0	31	1
Protective Insurance Company	20	9	42	13
RBC General Insurance Company	446	152	471	166
RBC Insurance Company of Canada	0	115	0	9
Royal & Sun Alliance Insurance Company of Canada	416	710	433	-310
SGI Canada Insurance Services Ltd.	45	2	0	2
Saskatchewan Mutual Insurance Company	1,692	788	1,749	988
Sentry Insurance A Mutual Company	13	-3	20	25
Sonnet Insurance Company	0	0	-1	0
Sovereign General Insurance Company	177	-4	207	74
St. Paul Fire and Marine Insurance Company	223	122	199	-173
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3	0	4	1
Traders General Insurance Company	0	6	0	-6
Travelers Insurance Company of Canada	-12	3	23	2
Westport Insurance Corporation	3	0	-3	0
XL Insurance Company SE	9	0	2	0
Zurich Insurance Company Ltd	571	872	364	429
Manitoba Public Insurance Corporation				
*M.P.I.C Auto Insurance Division	1,037,969	1,005,427	1,112,351	972,195
TOTALS	\$1,049,420	\$1,009,395	\$1,123,648	\$977,114

RECIPROCAL EXCHANGES				
COMPANY	2014		2015	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,919	75	1,991	83
LIABILITY				
Canadian Lawyers Insurance Association	1,425	328	1,515	5,001
Canadian Universities Reciprocal Insurance Exchange	634	274	549	804
Community Newspapers Reciprocal Insurance Exchange	5	0	6	0
Energy Insurance Group	200	0	11	0
Healthcare Insurance Reciprocal of Canada	5,551	11,636	5,698	8,131
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	533	689	486	365
Canadian Airports Reciprocal Insurance Exchange	253	3	252	0
Canadian Egg Industry Reciprocal Alliance - CEIRA	594	163	595	18
Canadian Universities Reciprocal Insurance Exchange	1,212	3,074	1,073	1,311
Energy Insurance Group	322	134	9	-8
Healthcare Insurance Reciprocal of Canada	1,129	1,011	1,119	10
TOTALS	\$13,777	\$17,387	\$13,304	\$15,715

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	195	4	186	0
AIG Insurance Company of Canada	428	130	112	-87
Allianz Global Risks US Insurance Company	209	138	103	35
Aviva Insurance Company of Canada	2,837	813	5,166	2,543
AXIS Reinsurance Company (Canadian Branch)	19	2	0	-5
Berkley Insurance Company	0	0	1	0
Boiler Inspection and Insurance Company of Canada	380	14	414	-26
Canadian Northern Shield Insurance Company	1	0	0	0
Chubb Insurance Company of Canada	204	23	127	167
Continental Casualty Company	153	3	172	13
Co-operators General Insurance Company	69	0	70	2
CUMIS General Insurance Company	50	10	61	-4
Dominion of Canada General Insurance Company	45	16	38	21
Ecclesiastical Insurance Office Public Limited Company	58	0	79	0
Economical Mutual Insurance Company	108	11	106	23
Everest Insurance Company of Canada	1	0	2	2
Factory Mutual Insurance Company	1,589	-4,199	3,131	4,014
Federated Insurance Company of Canada	100	45	104	0
Gore Mutual Insurance Company	16	0	15	6
Great American Insurance Company	20	4	15	0
Guarantee Company of North America	20	18	20	-14
Intact Insurance Company	678	360	710	-28
International Insurance Company of Hannover SE	0	0	7	0
Lloyds Underwriters	2,457	1,114	1,697	4,032
Mutual Fire Insurance Company of British Columbia	51	0	64	8
National Liability & Fire Insurance Company	0	0	3	0
Northbridge General Insurance Corporation	70	4	72	6
Novex Insurance Company	3	3	2	0
Optimum Insurance Company Inc.	56	4	36	-3
Royal & Sun Alliance Insurance Company of Canada	2,413	1,266	1,406	827
SGL Canada Insurance Services Ltd.	204	84	372	7
Saskatchewan Mutual Insurance Company	8	5	9	2
Sovereign General Insurance Company	148	25	178	-16
St. Paul Fire and Marine Insurance Company	151	131	135	943
Temple Insurance Company	660	141	40	-128
Travelers Insurance Company of Canada	56	-67	82	76
Trisura Guarantee Insurance Company	253	15	107	18
Wawanesa Mutual Insurance Company	1,304	282	1,872	389
Westport Insurance Corporation	-3	0	0	0
Wynward Insurance Group	126	107	129	-43
XL Insurance Company SE	0	14	0	6
Zurich Insurance Company Ltd	-67	6	212	-14
TOTALS	\$15,070	\$526	\$17,055	\$12,772

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	53	55	155	101
AIG Insurance Company of Canada	76	60	64	-30
Allianz Global Risks US Insurance Company	1,208	2,195	619	648
Ascentus Insurance Ltd.	21	0	16	9
Aviva Insurance Company of Canada	375	185	324	158
Continental Casualty Company	295	407	403	-181
Co-operators General Insurance Company	0	0	0	0
Elite Insurance Company	1,275	626	1,463	782
Great American Insurance Company	0	0	102	1
Guarantee Company of North America	11	1	24	8
HDI Global SE Canada Branch	7	0	8	5
Hartford Fire Insurance Company	3	0	0	0
Intact Insurance Company	143	-180	282	173
International Insurance Company of Hannover SE	0	0	1	0
Liberty Mutual Insurance Company	6	5	6	3
Lloyds Underwriters	120	77	621	60
Northbridge General Insurance Corporation	590	522	647	253
Royal & Sun Alliance Insurance Company of Canada	476	222	625	518
Sovereign General Insurance Company	682	371	864	133
Starr Insurance & Reinsurance Limited	56	13	38	22
St. Paul Fire and Marine Insurance Company	26	23	19	-56
Sunderland Marine Insurance Company Limited (Canada Branch)	546	413	561	482
Traders General Insurance Company	3	0	3	0
Travelers Insurance Company of Canada	12	1	11	2
XL Insurance Company SE	45	0	41	0
Zurich Insurance Company Ltd	339	157	277	84
TOTALS	\$6,368	\$5,153	\$7,174	\$3,175

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	1,161	378	1,632	2,450
Additional Municipal Hail Limited	0	0	1	0
Allianz Global Risks US Insurance Company	428	315	715	700
Co-operative Hail Insurance Company Limited	5,292	2,423	4,151	4,472
Northbridge General Insurance Corporation	674	200	968	809
Palliser Insurance Company Limited	6,669	2,942	8,150	4,965
TOTALS	\$14,224	\$6,258	\$15,617	\$13,396

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	123	-9	-24	-5
AIG Insurance Company of Canada	1,622	7,755	673	56
Arch Insurance Canada Ltd.	21	0	14	10
Aviva Insurance Company of Canada	1,421	-130	1,809	1
AXIS Reinsurance Company (Canadian Branch)	0	0	9	5
Berkley Insurance Company	12	-70	6	-374
Canadian Farm Insurance Corp.	3	0	3	0
Chubb Insurance Company of Canada	1,433	25	2,322	233
Continental Casualty Company	424	0	406	290
Co-operators General Insurance Company	8	0	3	0
CUMIS General Insurance Company	1,508	233	1,531	225
Dominion of Canada General Insurance Company	20	0	14	3
Economical Mutual Insurance Company	18	1	15	0
Federated Insurance Company of Canada	23	-50	22	16
Great American Insurance Company	7	2	5	-1
Guarantee Company of North America	2,603	203	3,131	-228
Hartford Fire Insurance Company	1	0	0	0
Industrial-Alliance Pacific General Insurance Corporation	628	137	4,890	1,085
Intact Insurance Company	4,924	1,172	4,755	499
Liberty Mutual Insurance Company	221	135	1,023	221
Lloyds Underwriters	1,519	739	1,190	53
L'Unique General Insurance Inc.	18	38	0	29
Northbridge General Insurance Corporation	29	-2	32	4
Personal Insurance Company	6	0	10	0
Royal & Sun Alliance Insurance Company of Canada	53	-8	43	-75
SGI Canada Insurance Services Ltd.	244	2	35	0
Saskatchewan Mutual Insurance Company	3	0	3	-1
Sovereign General Insurance Company	138	-62	123	-2
St. Paul Fire and Marine Insurance Company	45	190	36	-47
Travelers Insurance Company of Canada	2,444	780	3,508	20,887
Trisura Guarantee Insurance Company	1,903	43	2,144	22
Triton Insurance Company	0	0	14	0
Western Surety Company	1,625	123	2,164	-4
Wynward Insurance Group	86	-6	108	0
Zurich Insurance Company Ltd	65	-7	56	10
TOTALS	\$23,198	\$11,234	\$30,073	\$22,912

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	43	11	31	-16
AIG Insurance Company of Canada	492	-30	579	-42
Allianz Global Risks US Insurance Company	1,820	1,898	1,357	449
Aspen Insurance UK Limited	3	3	1	-28
Berkley Insurance Company	92	0	94	0
Intact Insurance Company	33	265	49	17
Liberty Mutual Insurance Company	128	17	104	-9
Lloyds Underwriters	2,408	6,828	1,914	2,529
Mitsui Sumitomo Insurance Company Limited	312	106	316	-3
National Liability & Fire Insurance Company	743	39	753	51
Northbridge General Insurance Corporation	0	0	0	-21
Old Republic Insurance Company of Canada	39	161	46	185
Royal & Sun Alliance Insurance Company of Canada	0	-21	0	-5
SGI Canada Insurance Services Ltd.	1	0	0	0
Sovereign General Insurance Company	0	0	0	-1
Temple Insurance Company	1,609	1,012	1,376	416
Westport Insurance Corporation	16	428	402	1
XL Insurance Company SE	643	421	546	-18
TOTALS	\$8,382	\$11,138	\$7,568	\$3,505

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	4,051	3,622	3,502	609
AIG Insurance Company of Canada	4,439	-7,018	6,074	3,477
Allianz Global Risks US Insurance Company	939	1,613	1,111	3,268
Allied World Specialty Insurance Company	20	2	58	22
Allstate Insurance Company of Canada	0	-723	0	-11
Arch Insurance Canada Ltd.	756	710	849	558
Aspen Insurance UK Limited	278	341	78	205
Associated Electric & Gas Insurance Services Limited	39	399	2	1,353
Aviva Insurance Company of Canada	12,980	4,205	12,089	6,598
AXIS Reinsurance Company (Canadian Branch)	1,147	445	1,135	211
Berkley Insurance Company	699	638	680	653
Canadian Northern Shield Insurance Company	2	0	1	0
Canassurance Insurance Company	1	0	2	0
Chubb Insurance Company of Canada	3,045	423	3,299	183
Continental Casualty Company	6,294	2,194	6,748	10,823
Co-operators General Insurance Company	2,428	1,415	2,357	1,471
Coseco Insurance Company	0	0	0	198
CUMIS General Insurance Company	945	320	982	181
Dominion of Canada General Insurance Company	286	28	230	63
Ecclesiastical Insurance Office Public Limited Company	584	190	739	-26
Echelon Insurance	97	27	111	-8
Economical Mutual Insurance Company	1,079	378	1,083	358
Electric Insurance Company	387	82	376	107
Everest Insurance Company of Canada	834	479	923	558
Federal Insurance Company	3	5	4	84
Federated Insurance Company of Canada	1,617	-1,141	1,794	354
Gore Mutual Insurance Company	49	6	53	0
Great American Insurance Company	482	-68	528	-18
Guarantee Company of North America	824	280	838	2,626
HDI Global SE Canada Branch	0	25	8	3
Hartford Fire Insurance Company	6	2	7	53
Hutterian Brethren Mutual Insurance Corporation	257	-5	253	87
Intact Insurance Company	8,843	-4	8,236	3,655
International Insurance Company of Hannover SE	454	307	484	144
Ironshore Insurance Ltd.	104	15	135	83
Jevco Insurance Company	0	-44	0	-17
Jewelers Mutual Insurance Company	17	0	22	0
Liberty Mutual Insurance Company	1,909	131	2,022	739
Lloyds Underwriters	24,322	12,418	29,771	62,144
Max Canada Insurance Company	131	113	138	87
Mitsui Sumitomo Insurance Company Limited	22	0	23	0
Munich Reinsurance America, Inc.	0	0	0	-92
Mutual Fire Insurance Company of British Columbia	134	163	179	-28
National Liability & Fire Insurance Company	0	0	27	4
Nordic Insurance Company of Canada	0	-373	0	224
Northbridge Commercial Insurance Corporation	3	0	3	1
Northbridge General Insurance Corporation	3,442	-187	3,541	730
Novex Insurance Company	443	-275	437	-724
Old Republic Insurance Company of Canada	44	2	73	5
Omega General Insurance Company	33	39	32	19
Optimum Insurance Company Inc.	1,181	10	1,191	-106
Personal Insurance Company	39	0	65	0

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2014		2015	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Portage La Prairie Mutual Insurance Company	2,393	1,278	2,354	328
RBC General Insurance Company	5	0	0	0
Red River Valley Mutual Insurance Company	4,677	1,133	5,365	2,165
Royal & Sun Alliance Insurance Company of Canada	3,146	-446	2,985	3,194
S&G Canada Insurance Services Ltd.	2,819	733	3,198	606
Safety National Casualty Corporation	0	-12	0	-59
Saskatchewan Mutual Insurance Company	669	-311	653	230
Scottish & York Insurance Co. Limited	0	-4	0	-248
Security Insurance Company of Hartford	0	-14	0	0
Sentry Insurance A Mutual Company	649	16	693	16
Sompo Japan Nipponkoa Insurance Inc.	1	0	2	0
Sonnet Insurance Company	254	11	5	8
Sovereign General Insurance Company	4,516	1,426	4,592	766
Starr Insurance & Reinsurance Limited	1	0	14	17
St. Paul Fire and Marine Insurance Company	2,901	338	2,694	-6,161
T.H.E. Insurance Company	0	0	0	-81
Temple Insurance Company	1,532	1,461	1,330	-204
Tokio Marine & Nichido Fire Insurance Co., Ltd.	10	7	11	8
Travelers Insurance Company of Canada	2,733	1,863	3,420	-1,483
Trisura Guarantee Insurance Company	1,259	146	1,540	480
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company	3,770	933	4,157	418
Westport Insurance Corporation	2,447	1,607	5,249	1,899
Wynward Insurance Group	1,908	465	1,912	191
XL Insurance Company SE	2,491	0	2,507	518
XL Reinsurance America Inc.	559	128	505	370
Zurich Insurance Company Ltd	4,983	2,560	6,685	2,508
TOTALS	\$129,416	\$34,507	\$142,168	\$105,785

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2014						2015					
	PREMIUMS			LOSSES			PREMIUMS			LOSSES		
	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000
ACE INA Insurance	0	3,911	3,911	0	1,538	1,538	0	1,172	1,172	0	-480	-480
Affiliated FM Insurance Company	0	1,657	1,657	0	10,136	10,136	0	1,624	1,624	0	3,761	3,761
AIG Insurance Company of Canada	189	11,424	11,613	12,549	5,761	18,310	282	28,643	28,925	41	21,117	21,158
Alberta Motor Assoc. Insurance Co.	3,494	2	3,496	4,726	0	4,726	45	0	45	1,193	0	1,193
Allianz Global Risks US Insurance Company	0	4,865	4,865	0	6,446	6,446	402	3,615	4,017	202	5,520	5,722
Allied World Specialty Insurance Company	0	4,660	4,660	0	1,572	1,572	0	4,170	4,170	0	2,811	2,811
American Bankers Insurance Company of Florida	2,578	3	2,581	1,221	0	1,221	1,921	4	1,925	1,345	0	1,345
Arch Insurance Canada Ltd.	0	2,808	2,808	0	1,215	1,215	0	1,916	1,916	0	31	31
Associated Electric & Gas Insurance Services Limited	0	96	96	0	-39	-39	0	65	65	0	-11	-11
Aviva Insurance Company of Canada	41,225	28,642	69,867	34,253	18,541	52,794	40,248	27,662	67,910	29,789	25,465	55,254
AXA Art Insurance Corporation	30	0	30	6	0	6	43	0	43	10	0	10
AXIS Reinsurance Company (Canadian Branch)	0	234	234	0	60	60	0	22	22	0	-30	-30
Berkley Insurance Company	0	12	12	0	3	3	0	25	25	0	13	13
Boiler Inspection and Insurance Company of Canada	0	59	59	0	31	31	0	49	49	0	9	9
CAA Insurance Company	1,825	0	1,825	115	0	115	4,316	0	4,316	1,771	0	1,771
Canadian Farm Insurance Corp.	0	882	882	0	439	439	0	1,198	1,198	0	281	281
Canadian Northern Shield Insurance Company	0	6	6	0	7	7	0	3	3	0	0	0
Canassurance Insurance Company	10	0	10	0	0	0	6	0	6	1	0	1
Chubb Insurance Company of Canada	2,424	879	3,303	3,669	1,124	4,793	2,339	901	3,240	1,634	-701	933
Continental Casualty Company	0	6,971	6,971	0	3,423	3,423	0	7,482	7,482	0	11,527	11,527
Co-operators General Insurance Company	15,286	5,175	20,461	11,012	3,398	14,410	15,658	5,580	21,238	8,275	7,063	15,338
Coseco Insurance Company	4,454	0	4,454	2,710	0	2,710	4,546	0	4,546	2,686	0	2,686
CUMIS General Insurance Company	6,966	2,780	9,746	3,500	614	4,114	8,225	2,769	10,994	4,904	502	5,406
Dominion of Canada General Insurance Company	21	1,180	1,201	0	1,262	1,262	19	707	726	34	584	618
Ecclesiastical Insurance Office Public Limited Company	0	2,105	2,105	0	455	455	0	2,489	2,489	0	1,194	1,194
Echelon Insurance	0	158	158	6	74	80	0	216	216	6	103	109
Economical Mutual Insurance Company	0	4,701	4,701	0	3,955	3,955	3,930	4,982	8,912	1,917	5,834	7,751
Elite Insurance Company	4,198	0	4,198	901	1	902	4,464	0	4,464	1,396	0	1,396
Everest Insurance Company of Canada	0	124	124	0	68	68	0	218	218	0	127	127
Factory Mutual Insurance Company	0	8,616	8,616	0	78,050	78,050	0	8,036	8,036	0	89,938	89,938
Federal Insurance Company	0	6	6	0	0	0	0	0	0	0	0	0
Federated Insurance Company of Canada	644	5,784	6,428	241	1,388	1,629	591	6,136	6,727	337	4,449	4,786
First North American Insurance Company	349	0	349	29	0	29	522	0	522	44	0	44
GMS Insurance Inc.	3	0	3	0	0	0	3	0	3	0	0	0
Gore Mutual Insurance Company	0	145	145	0	68	68	0	128	128	0	128	128
Great American Insurance Company	0	1,985	1,985	0	161	161	0	1,532	1,532	0	3,406	3,406
Guarantee Company of North America	1,370	400	1,770	612	210	822	1,391	320	1,711	1,003	263	1,266
HDI Global SE Canada Branch	0	90	90	0	0	0	0	193	193	0	5	5
Hartford Fire Insurance Company	0	972	972	1	492	493	0	1,026	1,026	1	481	482
Hutterian Brethren Mutual Insurance Corporation	0	2,537	2,537	0	353	353	0	2,656	2,656	0	723	723
Industrial-Alliance Pacific General Insurance Corporation	0	0	0	0	0	0	1	0	1	0	0	0
Intact Insurance Company	40,269	18,943	59,212	17,095	11,352	28,447	42,638	18,135	60,773	28,096	10,308	38,404
International Insurance Company of Hannover SE	0	181	181	0	41	41	0	1,359	1,359	0	217	217
Ironshore Insurance Ltd.	0	0	0	0	0	0	0	23	23	0	6	6
Jevco Insurance Company	0	0	0	0	-77	-77	0	0	0	0	-38	-38
Jewelers Mutual Insurance Company	10	73	83	-1	-23	-24	14	81	95	0	209	209
Legacy General Insurance Company	6	0	6	0	0	0	5	0	5	-3	0	-3
Liberty Mutual Insurance Company	0	1,451	1,451	0	449	449	0	970	970	0	721	721
Lloyds Underwriters	756	17,149	17,905	1,246	10,623	11,869	938	24,079	25,017	133	13,678	13,811

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2014						2015					
	PREMIUMS			LOSSES			PREMIUMS			LOSSES		
	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000
Max Canada Insurance Company	1,916	1,159	3,075	419	138	557	2,247	1,293	3,540	1,566	1,204	2,770
Millennium Insurance Corporation	928	0	928	48	0	48	530	0	530	138	0	138
Mitsui Sumitomo Insurance Company Limited	0	20	20	0	0	0	0	25	25	0	28	28
Mutual Fire Insurance Company of British Columbia	206	3,164	3,370	319	861	1,180	682	3,204	3,886	942	1,013	1,955
National Liability & Fire Insurance Company	0	0	0	0	0	0	0	112	112	0	14	14
Northbridge Commercial Insurance Corporation	0	134	134	0	290	290	0	64	64	0	178	178
Northbridge General Insurance Corporation	43	7,140	7,183	15	7,116	7,131	101	6,758	6,859	14	4,741	4,755
Northbridge Personal Insurance Corporation	4	0	4	0	0	0	10	0	10	1	-306	-305
Novex Insurance Company	678	648	1,326	227	488	715	816	833	1,649	444	536	980
Old Republic Insurance Company of Canada	0	5	5	0	1	1	0	2	2	0	1	1
Omega General Insurance Company	90	30	120	71	3	74	128	31	159	77	6	83
Optimum Insurance Company Inc.	3,032	2,403	5,435	1,949	480	2,429	3,523	2,211	5,734	1,610	2,611	4,221
Orion Travel Insurance Company	0	0	0	0	0	0	38	0	38	36	0	36
Peace Hills General Insurance Company	10,714	2,967	13,681	8,662	3,180	11,842	12,245	3,416	15,661	8,032	1,344	9,376
Personal Insurance Company	6,344	803	7,147	3,867	1,002	4,869	6,904	888	7,792	2,754	624	3,378
Portage La Prairie Mutual Insurance Company	47,789	2,243	50,032	24,228	1,457	25,685	50,074	2,286	52,360	24,731	985	25,716
Primum Insurance Company	3,391	0	3,391	1,821	0	1,821	3,253	0	3,253	1,196	0	1,196
RBC General Insurance Company	785	0	785	425	0	425	764	0	764	805	0	805
RBC Insurance Company of Canada	479	0	479	0	0	0	405	0	405	99	0	99
Red River Valley Mutual Insurance Company	49,215	22,504	71,719	26,858	11,700	38,558	53,461	24,494	77,955	37,351	15,434	52,785
Royal & Sun Alliance Insurance Company of Canada	4,507	10,454	14,961	3,360	7,196	10,556	3,957	8,415	12,372	1,794	10,163	11,957
SGI Canada Insurance Services Ltd.	9,016	6,256	15,272	6,082	2,654	8,736	10,085	7,460	17,545	7,762	3,406	11,168
Saskatchewan Mutual Insurance Company	4,141	727	4,868	2,123	394	2,517	4,557	679	5,236	2,763	467	3,230
Scottish & York Insurance Co. Limited	0	0	0	0	18	18	0	0	0	0	10	10
Security National Insurance Company	3,645	0	3,645	681	0	681	3,787	0	3,787	2,715	0	2,715
Sompo Japan Nipponkoa Insurance Inc.	0	18	18	0	-3	-3	0	33	33	0	0	0
Sonnnet Insurance Company	4,754	0	4,754	5,307	0	5,307	906	0	906	2,406	0	2,406
Sovereign General Insurance Company	44	7,868	7,912	-297	7,849	7,552	68	8,318	8,386	104	5,728	5,832
Starr Insurance & Reinsurance Limited	0	828	828	0	102	102	0	1,901	1,901	0	657	657
St. Paul Fire and Marine Insurance Company	0	5,146	5,146	0	5,432	5,432	0	4,787	4,787	0	6,785	6,785
TD Home and Auto Insurance Company	275	0	275	58	0	58	247	0	247	-5	0	-5
Temple Insurance Company	0	4,222	4,222	0	-124	-124	0	881	881	0	2,400	2,400
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	230	230	0	293	293	0	306	306	0	699	699
Traders General Insurance Company	348	0	348	111	0	111	370	0	370	298	0	298
Trans Global Insurance Company	385	0	385	3	0	3	335	0	335	11	0	11
Travelers Insurance Company of Canada	127	1,763	1,890	50	2,725	2,775	88	2,110	2,198	76	297	373
Trisura Guarantee Insurance Company	0	6	6	0	-5	-5	0	316	316	0	140	140
Triton Insurance Company	168	0	168	121	0	121	385	0	385	145	0	145
Unifund Assurance Company	579	0	579	265	0	265	600	0	600	175	0	175
Waterloo Insurance Company	142	0	142	15	0	15	151	0	151	78	0	78
Wawanesa Mutual Insurance Company	82,794	24,620	107,414	46,349	16,328	62,677	87,834	28,168	116,002	53,460	24,137	77,597
Western Financial Insurance Company	1,543	0	1,543	707	0	707	1,548	0	1,548	717	0	717
Westport Insurance Corporation	0	2,552	2,552	0	93	93	0	1,172	1,172	0	15	15
Wynward Insurance Group	238	6,628	6,866	329	5,671	6,000	187	5,857	6,044	-17	4,671	4,654
XL Insurance Company SE	0	715	715	0	644	644	0	815	815	0	4,195	4,195
Zurich Insurance Company Ltd	0	11,837	11,837	0	20,697	20,697	0	10,157	10,157	0	1,519	1,519
TOTALS	\$364,427	\$268,756	\$633,183	\$228,064	\$259,853	\$487,917	\$382,833	\$287,178	\$670,011	\$237,093	\$302,916	\$540,009

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2015						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2015		NEW EFFECTED		GROSS IN FORCE AT END OF 2015	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
	ACE INA Life Insurance	326	25,831	118	8,875	358
Aetna Life Insurance Company	20	108	0	0	20	107
Allianz Life Insurance Company of North America	15	78	0	0	15	78
American Bankers Life Assurance Company of Florida	154,849	310,329	0	27,710	154,601	336,776
American Health and Life Insurance Company	5,246	47,094	0	0	4,887	45,250
American Income Life Insurance Company	14,057	303,951	1,153	33,901	14,235	304,028
Assumption Mutual Life Insurance Company	1,255	322,204	279	103,551	1,418	407,490
Assurant Life of Canada	6,625	49,097	75	316	6,330	46,927
AXA Equitable Life Insurance Company	3	17	0	0	3	20
BMO Life Assurance Company	10,316	2,229,004	679	246,008	10,187	2,316,660
BMO Life Insurance Company	3,768	10,939	0	0	3,202	9,629
Blue Cross Life Insurance Company of Canada	45,979	2,381,763	2,212	147,727	38,326	2,303,634
CIBC Life Insurance Company Limited	263	3,269	0	0	238	1,995
Canada Life Assurance Company	301,278	20,750,785	2,119	1,196,053	324,495	21,799,526
Canadian Premier Life Insurance Company	60,822	3,433,200	16,115	645,426	60,864	3,481,720
Combined Insurance Company of America	212	3,153	3	49	186	2,819
Connecticut General Life Insurance Company	1	656	0	0	1	788
Co-operators Life Insurance Company	12,332	1,770,043	567	100,095	12,769	1,820,407
CUMIS Life Insurance Company	2,459	4,597,830	64	833,472	2,320	4,456,295
Desjardins Financial Security Life Assurance Company	41,029	2,329,925	903	131,562	41,344	2,516,375
Empire Life Insurance Company	6,908	1,348,170	1,000	254,475	7,566	1,538,062
Equitable Life Insurance Company of Canada	12,982	3,644,939	1,696	613,763	13,532	3,995,795
Excellence Life Insurance Company	142	24,238	20	3,941	148	25,849
First Canadian Insurance Corporation	22,472	682,760	4,173	143,846	21,192	674,398
Foresters Life Insurance Company	4,425	431,136	456	52,542	4,300	447,874
Gerber Life Insurance Company	1,202	15,232	44	655	1,187	15,010
Giraffe & Friends Life Insurance Company	0	0	1	50	0	0
Great-West Life Assurance Company	1,187,675	30,456,299	8,904	595,516	1,201,369	30,933,340
Humana Assurance Inc.	60	12,481	42	9,950	94	20,945
Industrial-Alliance Insurance and Financial Services Inc.	50,819	6,221,975	9,912	1,114,602	52,879	6,773,509
ivari	12,036	3,779,716	1,475	789,517	12,607	4,233,719
La Capitale Financial Security Insurance Company	335	17,184	2	0	304	16,469
La Capitale Insurance and Financial Services Inc.	1,815	195,567	813	76,547	2,755	261,792
Life Insurance Company of North America	3	320	12	895	27	2,911
London Life Insurance Company	59,035	6,859,041	1,883	701,476	58,478	7,198,118
Manufacturers Life Insurance Company	110,051	21,807,323	6,617	2,194,852	140,887	25,727,452
National Bank Life Insurance Company	21	27,437	0	0	23	24,335
New York Life Insurance Company	64	35,511	1	2,355	66	33,474
Pavonia Life Insurance Company of Michigan	731	16,161	0	0	438	10,261
Primerica Life Insurance Company of Canada	7,570	3,100,953	1,093	472,367	8,141	3,385,778
RBC Life Insurance Company	12,315	3,568,275	1,606	277,582	16,039	3,833,832
Reliable Life Insurance Company	340	88,147	0	0	324	85,244
SSQ, Insurance Company Inc.	237	125,934	112	97,021	333	214,350
SSQ, Life Insurance Company Inc.	11,449	717,526	3,848	239,055	11,125	699,926
Scotia Life Insurance Company	368	41,106	121	7,835	440	44,016
Sun Life Assurance Company of Canada	129,075	15,414,407	7,450	875,912	126,069	15,596,982
TD Life Insurance Company	369	67,695	46	13,674	386	75,717
Trans Global Life Insurance Company	1,908	3,724	0	0	1,538	3,279
Union Life Mutual Assurance Company	48	2,486	9	5,775	56	8,318
United American Insurance Company	11	130	0	0	10	125
Wawanesa Life Insurance Company	19,679	3,759,572	1,899	405,489	19,956	3,951,109
Western Life Assurance Company	20,304	720,989	608	90,923	23,180	879,549
TOTALS	2,335,304	\$141,755,710	78,130	\$12,515,360	2,401,248	\$150,587,749

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2015						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
ACE INA Life Insurance	30	2,005	2,035	0	0	0
Aetna Life Insurance Company	1	0	1	0	0	0
Allianz Life Insurance Company of North America	2	0	2	0	0	0
American Bankers Life Assurance Company of Florida	13	9,170	9,183	0	0	0
American Health and Life Insurance Company	0	567	567	0	0	0
American Income Life Insurance Company	6,575	0	6,575	0	0	0
Assumption Mutual Life Insurance Company	1,317	56	1,373	2,878	8	2,886
Assurant Life of Canada	392	1,143	1,535	1,244	10,040	11,284
AXA Equitable Life Insurance Company	158	0	158	0	0	0
BMO Life Assurance Company	14,302	94	14,396	1,891	1,238	3,129
BMO Life Insurance Company	0	235	235	0	64	64
Blue Cross Life Insurance Company of Canada	84	6,347	6,431	0	0	0
CIBC Life Insurance Company Limited	203	0	203	0	0	0
Canada Life Assurance Company	61,407	62,520	123,927	3,404	24,311	27,715
Canadian Premier Life Insurance Company	0	17,146	17,146	0	0	0
Combined Insurance Company of America	59	0	59	0	0	0
Co-operators Life Insurance Company	3,327	2,265	5,592	171	934	1,105
CUMIS Life Insurance Company	2,181	21,282	23,463	0	0	0
Desjardins Financial Security Life Assurance Company	5,355	5,607	10,962	5,525	2,107	7,632
Empire Life Insurance Company	5,894	612	6,506	2,375	29	2,404
Equitable Life Insurance Company of Canada	14,359	465	14,824	1,863	95	1,958
Excellence Life Insurance Company	37	0	37	0	0	0
First Canadian Insurance Corporation	0	5,091	5,091	0	0	0
Foresters Life Insurance Company	2,109	243	2,352	0	115	115
Gerber Life Insurance Company	127	0	127	0	0	0
Giraffe & Friends Life Insurance Company	0	0	0	1	0	1
Great-West Life Assurance Company	50,670	84,464	135,134	15,887	-4,088	11,799
Humania Assurance Inc.	112	2	114	0	0	0
Industrial-Alliance Insurance and Financial Services Inc.	33,314	9,014	42,328	29,431	8,565	37,996
ivari	15,996	0	15,996	0	0	0
La Capitale Financial Security Insurance Company	254	1	255	1	0	1
La Capitale Insurance and Financial Services Inc.	409	587	996	1,636	0	1,636
Liberty Life Assurance Company of Boston	0	1	1	0	0	0
Life Insurance Company of North America	0	8	8	0	0	0
London Life Insurance Company	61,921	0	61,921	1,207	28,745	29,952
Manufacturers Life Insurance Company	79,530	23,253	102,783	4,725	5,077	9,802
Manulife Assurance Company of Canada	0	0	0	0	1	1
National Bank Life Insurance Company	9	166	175	0	0	0
New York Life Insurance Company	6	112	118	0	0	0
Pavonia Life Insurance Company of Michigan	0	82	82	0	0	0
Primerica Life Insurance Company of Canada	8,850	0	8,850	0	0	0
RBC Life Insurance Company	17,230	249	17,479	158	0	158
Reliable Life Insurance Company	300	0	300	0	0	0
SSQ, Insurance Company Inc.	505	2,750	3,255	0	0	0
SSQ, Life Insurance Company Inc.	0	2,085	2,085	2	0	2
Scotia Life Insurance Company	67	109	176	0	0	0
Sun Life Assurance Company of Canada	67,712	19,032	86,744	9,459	244,159	253,618
TD Life Insurance Company	217	1	218	0	0	0
Trans Global Life Insurance Company	0	21	21	0	0	0
Union Life Mutual Assurance Company	49	0	49	0	0	0
United American Insurance Company	8	0	8	0	0	0
Wawanesa Life Insurance Company	14,033	1,349	15,382	3,377	0	3,377
Western Life Assurance Company	1,704	1,954	3,658	1	0	1
TOTALS	\$470,828	\$280,088	\$750,916	\$85,236	\$321,400	\$406,636

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2015				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
ACE INA Life Insurance	2	0	227	0
Allianz Life Insurance Company of North America	-5	0	0	0
American Bankers Life Assurance Company of Florida	52	0	1,208	0
American Health and Life Insurance Company	0	0	99	0
American Income Life Insurance Company	1,438	0	0	0
Assumption Mutual Life Insurance Company	-255	3,034	-1	31
Assurant Life of Canada	1,183	549	561	3,306
AXA Equitable Life Insurance Company	-1	0	0	476
BMO Life Assurance Company	6,826	987	4	1,267
BMO Life Insurance Company	0	0	52	37
Blue Cross Life Insurance Company of Canada	32	0	3,931	0
CIBC Life Insurance Company Limited	213	0	0	0
Canada Life Assurance Company	16,510	8,830	-4,190	16,258
Canadian Premier Life Insurance Company	0	0	924	0
Combined Insurance Company of America	57	0	0	0
Connecticut General Life Insurance Company	0	0	0	3
Co-operators Life Insurance Company	1,394	312	1,487	286
CUMIS Life Insurance Company	548	43	5,598	0
Desjardins Financial Security Life Assurance Company	4,964	3,517	5,029	4,414
Empire Life Insurance Company	2,880	4,190	225	46
Equitable Life Insurance Company of Canada	8,457	6,695	450	10
First Canadian Insurance Corporation	0	0	700	0
Foresters Life Insurance Company	679	0	0	1,237
Gerber Life Insurance Company	25	0	0	0
Great-West Life Assurance Company	30,654	22,749	59,618	9,713
Industrial-Alliance Insurance and Financial Services Inc.	13,300	30,306	1,309	16,793
ivari	11,252	1,294	0	0
La Capitale Financial Security Insurance Company	157	0	0	0
La Capitale Insurance and Financial Services Inc.	11	277	292	0
London Life Insurance Company	36,862	5,697	8	49,252
Manufacturers Life Insurance Company	46,362	33,893	15,616	21,561
National Bank Life Insurance Company	5	0	46	0
New York Life Insurance Company	4	0	13	0
Pavonia Life Insurance Company of Michigan	0	0	-10	0
Primerica Life Insurance Company of Canada	6,176	1	0	0
RBC Life Insurance Company	4,887	160	0	0
Reliable Life Insurance Company	118	0	0	0
SSQ, Insurance Company Inc.	250	0	617	0
SSQ, Life Insurance Company Inc.	0	2	1,459	0
Scotia Life Insurance Company	2	0	2	0
Standard Life Assurance Limited	0	710	0	323
Sun Life Assurance Company of Canada	36,815	21,776	13,190	19,499
TD Life Insurance Company	0	0	0	318
Trans Global Life Insurance Company	0	0	6	0
United American Insurance Company	4	0	0	0
Wawanesa Life Insurance Company	8,180	3,719	461	0
Western Life Assurance Company	351	0	445	0
TOTALS	\$240,389	\$148,741	\$109,376	\$144,830

FRATERNAL SOCIETIES - 2015										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2014 - \$'000		End of 2015 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
Actra Fraternal Benefit Society	12	108	272	5,051	278	4,632	0	0	101	45
Faithlife Financial	2,034	78	3,268	306,476	3,283	312,288	409	0	804	100
Grand Orange Lodge of British America	22	0	63	285	58	280	0	0	3	0
Independent Order of Foresters	918	1	2,245	64,275	2,151	63,045	319	0	1,117	8
Knights of Columbus	7,239	74	12,223	630,171	12,216	643,640	1,976	0	3,856	0
Order of United Commercial Travelers of America	1	26	28	131	27	130	0	0	0	4
Sons of Scotland Benevolent Association	25	0	614	1,242	570	1,133	0	0	66	0
Supreme Council of the Royal Arcanum	0	0	38	151	35	140	0	0	4	0
Ukrainian Fraternal Society of Canada	88	0	780	8,746	737	8,401	0	0	216	0
Ukrainian National Association, Inc.	7	0	124	232	124	232	0	0	0	0
TOTALS	\$10,346	\$287	19,655	\$1,016,760	19,479	\$1,033,921	\$2,704	\$0	\$6,167	\$157