2018 ANNUAL REPORT OF THE SUPERINTENDENT OF INSURANCE

BUSINESS OF 2017

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for the Year ending December 31, 2017.

MG-7929

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# ONE HUNDRED AND TWELFTH ANNUAL REPORT OF THE SUPERINTENDENT OF INSURANCE BUSINESS OF

2017

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### PROVINCE OF MANITOBA

### **Department of Finance**

September 1, 2018

To: Honourable Scott Fielding Minister of Finance Province of Manitoba Winnipeg, Manitoba

### Sir:

I have the honour to submit the **One Hundred and Twelfth Annual Report of the Superintendent of Insurance, Business of 2017** for the year ended December 31, 2017, 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 228 made up of 179 Federal Insurers and 49 Provincial Insurers.

At December 31, 2017, the 179 Fo The Insurance Act of M	Ianitoba, were classified as	
Property & Casualty (including Mutuals)		116
Life only or Life and Accident & Sickness		
Fraternal		
Reciprocal Exchange		
Discontinuing Licence		<u>5</u>
	Total	<u>179</u>
At December 31, 2017, the 49 Pro The Insurance Act of M	vincial Insurers, licensed t Ianitoba, were classified as	
The Insurance Act of M.	Ianitoba, were classified as	s follows:
The Insurance Act of M.  Property & Casualty (including Mutuals)	Ianitoba, were classified as	<b>s follows:</b> 25
Property & Casualty (including Mutuals) Life only or Life and Accident & Sickness	Ianitoba, were classified as	s follows: 25 11
Property & Casualty (including Mutuals) Life only or Life and Accident & Sickness Life, Property & Casualty	Ianitoba, were classified as	25 11 4
Property & Casualty (including Mutuals) Life only or Life and Accident & Sickness	Ianitoba, were classified as	25 11 4 0
Property & Casualty (including Mutuals) Life only or Life and Accident & Sickness Life, Property & Casualty Fraternal	Ianitoba, were classified as	25 11 4 0 8

NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2017 TO WRITE THE BUSINESS NOTED			
None			
NEW PROVINCIALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2017 TO WRITE THE BUSINESS NOTED			
None			

FEDERALLY LICENSED INSURERS WHICH HA	VE CHANGED THEIR NAME DURING 2017
From	<u>To</u>
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros Western Financial Insurance Company	Atradius Crédito y Caución S.A. de Seguros y Reaseguros Petline Insurance Company
PROVINCIALLY LICENSED INSURERS WHICH H	AVE CHANGED THEIR NAME DURING 2017
None	

FEDERALLY LICENSED INS	URERS WHICH AMALGAMATED DURING 2017
Northbridge Commercial Insurance Corporation Northbridge General Insurance Corporation	
Surviving company being:	Northbridge General Insurance Corporation
PROVINCIALLY LICENSED IN	NSURERS WHICH AMALGAMATED DURING 2017
	None

# FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2017

The Equitable General Insurance Company Giraffe & Friends Life Insurance Company VSP Canada Vision Care Insurance XL Insurance Company SE

# PROVINCIALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2017

None

## AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA During the licence year, June 1, 2017 - May 31, 2018, there were 17,833 Insurance Agent licenses issued, classified as follows: Accident & Sickness 5.084 Restricted Insurance Agents 688 - Automobile/Equipment Dealership ......391 - Deposit Taking Institution ...... 57 - Freight Forwarding Business ...... 1 - Portable Electronics Vendor ...... 11 - Sales Finance Company ...... 53 - Transportation Service...... 1 - Travel Agency ...... 93 - Vehicle Rental Business ...... 5 During the licence year, July 1, 2017 - June 30, 2018, there were 428 Adjuster licenses issued, classified as follows: Adjusters 262 Assistant Adjusters 66

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE (Losses Incurred including Adjustment Expenses to Direct Premiums Written)							
<u>2014</u> <u>2015</u> <u>2016</u> <u>2017</u>							
Accident and Sicknes	SS	55.34%	56.34%	52.37%	53.61%		
Aircraft	•••••	132.88	46.31	51.07	101.34		
Automobile		96.19	86.96	88.56	94.59		
Boiler and Machinery	у	3.49	74.89	19.28	37.48		
Fidelity and Surety	•••••	48.43	76.19	37.61	-27.65		
Hail		44.00	85.78	164.67	46.05		
Liability		26.66	74.84	7.41	27.26		
Marine		80.92	44.26	55.42	86.16		
Property		77.06	80.60	54.45	58.56		

### 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.

### 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*.\*

\*Effective January 1, 2018 administration of the collection of these taxes was transferred to the Taxation Division.

### **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, 2018, the Financial Institutions Regulation Branch had a staff of seven persons.

### CANADIAN COUNCIL OF INSURANCE REGULATORS

The Annual Conference of the Canadian Council of Insurance Regulators was held on October 5 and 6, 2017 in Halifax, Nova Scotia. All Provinces and Territories were represented.

The following Officers were representatives for the year 2017:

Vice-Chair ...... Robert Bradley, Superintendent of Insurance, Prince Edward Island

The Province of British Columbia will host the 2018 Conference in Vancouver.

Respectfully submitted,

J. Scott Moore 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

### B.F. WESTERN LIFE ASSURANCE COMPANY

Jeff Goy, Chief Agent in Canada

191 Broadway, 9th Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 784-6900

### C.F.G. WYNWARD INSURANCE GROUP

Darryl Levy, Chief Agent in Canada

1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721

### PROVINCIALLY 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 TRANSACT BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2018

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

### DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

### LIC.CODE

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

### FEDERALLY LICENSED INSURERS

### LIC.CODE INSURER NAME and CANADIAN HEAD OFFICE ADDRESS

Frat.	ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
B.	AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
C.F.	AFFILIATED F M INSURANCE COMPANY, 100 New Park Pl., Ste. 200, Vaughan, ON L4K 0H9
C.E.F.G.	AIG INSURANCE COMPANY OF CANADA, 120 Bremner Blvd., Ste. 2200, Toronto, ON M5J 0A8
C.E.F.G.	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
B.	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
C.E.F.G.	ALLIED WORLD SPECIALTY INSURANCE COMPANY, 200 King St. W., Ste. 1600, Toronto ON M5H 3T4
F.	ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8
C.F.G.	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
B.	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
A.	AMERICAN HEALTH AND LIFE INSURANCE COMPANY, 1420 - 380 Wellington St., London, ON N6A 5B5
B.	AMERICAN INCOME LIFE INSURANCE COMPANY, 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 CREDITO Y CAUCION S.A. DE SEGUROS Y REASEGUROS, 1 Robert Speck Parkway, Ste. 1430,
	Mississauga, ON L4Z 3M3
C.F.G.	AVIVA GENERAL INSURANCE COMPANY, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
C.E.F.G.	AVIVA INSURANCE COMPANY OF CANADA, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
B.	AXA EQUITABLE LIFE INSURANCE COMPANY, 100 Consilium Pl., Ste. 301., Scarborough, ON M1H 3E3
C.	AXA INSURANCE COMPANY, 44 Victoria St., Ste. 1103, Toronto, ON M5C 1Y2
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, 390 Bay St., Ste. 2000., Toronto, ON M5H 2Y2
A.	BROOKFIELD ANNUITY COMPANY, 333 Bay St., Ste. 1640, Toronto, ON M5H 2R2
B.	CIBC LIFE INSURANCE COMPANY LIMITED, 33 Yonge St., 8th Fl., Toronto, ON M5E 1G4
F.	CANADA GUARANTY MORTGAGE INSURANCE COMPANY, 400-1 Toronto St., Toronto ON, M5C 2V6
В.	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, 25 Sheppard Ave. W., Ste. 1400, Toronto, ON M2N 6S6
F.	CHICAGO TITLE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
C.E.F.G.	CHUBB INSURANCE COMPANY OF CANADA, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
B.	CHUBB LIFE INSURANCE COMPANY OF CANADA, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
B.	CIGNA LIFE INSURANCE COMPANY OF CANADA, 100 Consilium Pl., Ste. 301., Toronto, ON M1H 3E3
B.F.	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
           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
           CO-OPERATORS GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
C.E.F.G.
           CO-OPERATORS LIFE INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
B.F.
C.F.G.
           COREPOINTE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
           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
C.F.G.
B.F.
           CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
           DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9
C.E.F.G.
           ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 2200-20 Eglinton Ave. W.,
C.F.G.
                                     Box 2004, Toronto, ON M4R 1K8
           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.
C.F.G.
           ELITE INSURANCE COMPANY, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
           EMPIRE LIFE INSURANCE COMPANY, 243-259 King St. E., Kingston, ON K7L 3A8 EMPLOYERS INSURANCE COMPANY OF WAUSAU, 1000-181 Bay Street, Toronto ON M5J 2T3
B.
C.F.G.
           EOUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd, N., Waterloo, ON N2J 4C7
B.
           EULER HERMES NORTH AMERICA INSURANCE COMPANY, 2810-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 2L2
F.
           EVEREST INSURANCE COMPANY OF CANADA, 130 King St. W., Ste. 2620, Toronto, ON M5X 1C7
C.E.F.G.
           FCT INSURANCE COMPANY LTD., 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5
C.F.
           FACTORY MUTUAL INSURANCE COMPANY, 100 New Park Pl., Ste. 200, Vaughan, ON L4K 0H9
C.F.
           FAITHLIFE FINANCIAL, 300-470 Weber St. N., Waterloo, ON N2L 6J2
Frat.
C.F.G.
           FEDERAL INSURANCE COMPANY, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
           FEDERATED INSURANCE COMPANY OF CANADA, 255 Commerce Drive, PO Box 5800, Winnipeg, MB R3C 3C9
C.E.F.G.
           FIRST AMERICAN TITLE INSURANCE COMPANY, 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5
F.
C.F.G.
           FIRST NORTH AMERICAN INSURANCE COMPANY, 250 Bloor St. E., 6th Floor Toronto, ON M4W 1E5
           FORESTERS LIFE INSURANCE COMPANY, 789 Don Mills Road, Toronto ON, M3C 1T9 GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive.,
B.
F.
                                     Oakville, ON L6H 5R7
           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
           GRAND ORANGE LODGE OF BRITISH AMERICA, 505 Consumers Rd., Ste. 706, Toronto, ON M2J 4V8
Frat
C.E.F.G.
           GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2
           GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 1V3
B.
           GREEN SHIELD CANADA, 8677 Anchor Dr., PO Box 1606, Windsor, ON N9A 6W1
F.
           GUARANTEE COMPANY OF NORTH AMERICA, 1400-4950 Yonge St., Toronto, ON M2N 6K1
C.F.G.
C.F.
           HDI GLOBAL SE CANADA BRANCH, 181 University Avenue, Suite 1900
                                     Toronto, ON M5H 3M7
           HARTFORD FIRE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
C.E.F.G.
           HEARTLAND FARM MUTUAL INC., 100 Erb St. E., Waterloo, ON N2J 1L9
C.E.F.G.
           INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Rd., Toronto, ON M3C 1T9
Frat.
           INTACT INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1 INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE, 220 Bay St., Ste. 400,
C.E.F.G.
C.F.G.
                                     Toronto ON M5J 2W4
           IRONSHORE INSURANCE LTD., 333 Bay St., Ste. 1120, Toronto, ON M5H 2R2
C.F.
           ivari, 500 - 5000 Yonge St., Toronto, ON M2N 7J8
B.
C.F.G.
           JEVCO INSURANCE COMPANY, 700 University Ave., Ste. 1500-A, Toronto ON M5G 0A1
           JEWELERS MUTUAL INSURANCE COMPANY, 40 King St. W. Ste. 2100, Toronto ON M5H 3C2
C.F.
           KNIGHTS OF COLUMBUS, c/o Wilkinson & Company, LLP, 888 Sidney St.., Belleville, ON K8N 4Z5
Frat.
           LEGACY GENERAL INSURANCE COMPANY, 25 Sheppard Ave. W., Ste. 1400, Toronto, ON M2N 6S6
C.F.
           LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 1000-181 Bay St., Toronto, ON M5J 2T3
B
C.F.G.
           LIBERTY MUTUAL INSURANCE COMPANY, 1000-181 Bay St., Toronto, ON M5J 2T3
           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
           LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
B.
           MD LIFE INSURANCE COMPANY, 1870 Alta Vista Dr., Ottawa, ON K1G 6R7
A.
           MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E5
В.
           MANULIFE ASSURANCE COMPANY OF CANADA, 200 Bloor St. E., Toronto ON M4W 1E5
A.
C.F.G.
           MISSISQUOI INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2J 4S4
           MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
C.F.G.
           MOTORS INSURANCE CORPORATION, 101-8500 Leslie St., Thornhill, ON L3T 7M8
C.F.
C.E.F.G.
           MUNICH REINSURANCE AMERICA, INC., Munich Re Centre, 22nd Flr.-390 Bay St., Toronto, ON M5H 2Y2
           NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 200 Bay St., 15th Flr., Toronto, ON M5J 2J2
C.F.G.
           NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
           NORDIC INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
C.F.G.
C.E.F.G.
           NORTHBRIDGE GENERAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.
           NOVEX INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1
C.F.G.
           OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., Box 557, Hamilton, ON L8N 3K9
```

OMEGA GENERAL INSURANCE COMPANY, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8

C.E.F.G.

```
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6
Frat.
C.F.G.
           PERSONAL INSURANCE COMPANY, 6300 Guillaume-Couture Blvd.., Levis, QC G6V 6P9
C.F.G.
           PERTH INSURANCE COMPANY, 111Westmount Rd. S., PO Box 2000, Waterloo, ON N2J 4S4
C.F.
           PETLINE INSURANCE COMPANY, 111 Westmount Rd. S., PO Box 2000., Waterloo, ON N2J 4S4
C.F.G.
           PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, 749 Saskatchewan Ave. E., Box 340,
                                     Portage la Prairie, MB R1N 3B8
           PRIMERICA LIFE INSURANCE COMPANY OF CANADA, 6985 Financial Dr., Ste. 400, Mississauga, ON L5N 0G3
B.
           PRIMMUM INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
C.F.G.
C.F.G.
           PROTECTIVE INSURANCE COMPANY, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8
           RBC INSURANCE COMPANY OF CANADA, 6880 Financial Dr., Tower 1, 9th Flr., Mississauga, ON L5N 7Y5
C.F.G.
           RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th Flr., Mississauga, ON L5N 7Y5
B.
           RGA LIFE REINSURANCE COMPANY OF CANADA, 1300-1981 McGill College Ave., Montreal, QC H3A 3A8
           RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., Box 557, Hamilton, ON L8N 3K9
B.
           ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 18 York Street, Suite 800, Toronto, ON M5J 2T8
C.E.F.G.
           S & Y INSURANCE COMPANY, 10 Aviva Way, Ste. 100, 11th Flr., Markham, ON, L6G 0G1
C.F.
C.F.G.
           ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 165 University Avenue, Toronto, ON M5H 3B9
           SAFETY NATIONAL CASUALTY CORPORATION, 40 King St. W., Ste. 2100, Toronto, ON M5H 3C2
C.F.
           SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3<sup>rd</sup> Ave. N., Saskatoon, SK S7K 2H8
C.F.G.
           SCOR UK COMPANY LIMITED, 199 Bay Street, Suite 2800, Toronto, ON M5L 1G1
C.F.
           SCOTIA GENERAL INSURANCE COMPANY, 44 King St. W., Toronto, ON M5H 1H1
           SCOTIA LIFE INSURANCE COMPANY, 44 King St. W., Toronto, ON M5H 1H1
B.
C.F.G.
           SCOTTISH & YORK INSURANCE CO. LIMITED, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
           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,
C.F.G.
                                     Ste. 2100 - Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2
           SOMPO JAPAN NIPPONKOA INSURANCE INC., 199 Bay Street, Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
CFG
C.E.F.G.
           SONNET INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2L 2L6
           SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 801-505 Consumers Road, Toronto, ON M2J 4V8
Frat.
C.E.F.G.
           SOVEREIGN GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
           STARR INSURANCE & REINSURANCE LIMITED, 200 King St. W., Ste. 1200, Toronto ON M5H 3T4
C.F.G.
           STEWART TITLE GUARANTY COMPANY, 2600-200 Bay Street, Toronto, ON M5J 2J2
F.
B.F.
           SUN LIFE ASSURANCE COMPANY OF CANADA, 1 York St., Toronto, ON M5J 0B6
B.
           SUN LIFE INSURANCE (CANADA) LIMITED, 1 York St., Toronto, ON M5J 0B6
           SUNDERLAND MARINE INSURANCE COMPANY LIMITED (CANADA BRANCH),
C.F.
                                     701-890 West Pender St., Vancouver BC V6C 1J9
           SUPREME COUNCIL OF THE ROYAL ARCANUM, 1 Hunter St. E., Ste. 200, Hamilton, ON L8N 3R1
Frat
B.F.
           SWISS REINSURANCE COMPANY LTD., 1000-150 King St. W., Toronto, ON M5H 1J9
           TD GENERAL INSURANCE COMPANY, 320 Front St. W., 3<sup>rd</sup> Floor, Toronto, ON M5V 3B6
C.F.G.
C.F.G.
           TD HOME AND AUTO INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
           TD LIFE INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
B.
C.F.G.
           T.H.E. INSURANCE COMPANY, 200 University Ave., 14th Flr., Toronto, ON M5H 3C6
Frat.
           TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL), 916 The East Mall, Toronto, ON M9B 6K1
           TECHNOLOGY INSURANCE COMPANY, INC., 1145 Nicholson Road, Unit 2, Newmarket, ON L3Y 9C3
C.F.G.
           TEMPLE INSURANCE COMPANY, 22<sup>nd</sup>-390 Bay St., Toronto, ON M5H 2Y2
C.E.F.G.
           TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD., 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.
C.E.F.G.
           TRADERS GENERAL INSURANCE COMPANY, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
           TRAFALGAR INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
C.F.G.
           TRAVELERS INSURANCE COMPANY OF CANADA, 165 University Ave., Toronto, ON M5H 3B9
C.E.F.G.
           TRISURA GUARANTEE INSURANCE COMPANY, 1610-333 Bay St., Box 22, Toronto, ON M5H 2R2
C.E.F.
           TRITON INSURANCE COMPANY, 1420 – 380 Wellington St., London, ON N6A 5B5 UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
C.F.
Frat.
           UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Pugster Consulting Inc., 102-90 Allstate Parkway, Markham, ON L3R 6H3
Frat.
C.F.G.
           UNIFUND ASSURANCE COMPANY, 10 Factory Lane, Fort William Bldg., St. John's, NL A1C 6H5
           UNITED AMERICAN INSURANCE COMPANY, 40 King St. W., Ste. 2100, Scotia Plaza, Toronto, ON M5H 3C2
           UNITED STATES LIABILITY INSURANCE COMPANY, 4080 Confederation Parkway, Mississauga, ON L5B 0G4
C.F.
C.E.F.G.
           VERASSURE INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
           VIRGINIA SURETY COMPANY, INC., 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8 WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
C.F.G.
C.F.G.
           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
           WESTERN ASSURANCE COMPANY, 18 York Street, Suite 800, Toronto, ON M5J 2T8
C.E.F.G.
           WESTERN LIFE ASSURANCE COMPANY, 9<sup>TH</sup> Floor, 191 Broadway, Winnipeg, MB R3C 3P1
B.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
           WYNWARD INSURANCE GROUP, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
C.F.G.
C.E.F.G.
           XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1200, Toronto ON M5C 2W1
           XL SPECIALTY INSURANCE COMPANY, 100 Yonge St., Ste. 1200, Toronto ON M5C 2W1
C.F.G.
C.F.G.
           ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
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ZURICH INSURANCE COMPANY LTD, 100 King St. W., Ste. 5500, PO Box 290., Toronto, ON M5X 1C9

C.F.G.

### PROVINCIALLY 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., 100 – 101 Riel Dr., St. Albert, AB T8N 3X4
A.C.F.G.	CANASSURANCE INSURANCE COMPANY, B-9, 550 Sherbrooke St. W., Montreal, OC H3A 3S3
E.	CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, 2709-13th Ave., Regina, SK S4P 3A8
В.	DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, OC G6V 6R2
В.	EXCELLENCE LIFE INSURANCE COMPANY, THE, 900-1611 Cremazie Blvd. E., Montreal QC H2M 2P2
C.F.G.	FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
В.	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
В.	HUMANIA ASSURANCE INC., 1555 Girouard St. W., Saint-Hyacinthe, QC J2S 2Z6
Mut. Fire	HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave, Winnipeg, MB R3J 3T7
B.F.	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allee West, Box 1907,
D.F.	Terminus Station, Quebec, QC G1K 7M3
C.F.G.	INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, 1080 Grande Allée West, Box 1907,
C.F.G.	Terminus Station, Quebec, QC G1K 7M3
B.	LS-TRAVEL, INSURANCE COMPANY, 1555 Girouard St. W., Ste. 201, Saint-Hyacinthe QC J2S 2Z6
В.	LA CAPITALE CIVIL SERVICE INSURER INC., 625 Jacques-Parizeau St., Quebec, QC G1R 2G5
B. C.F.	LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY, 625 Jacques-Parizeau St., Quebec, QC G1R 2G5
	LA CAPITALE GENERAL INSURANCE INC., 625 Jacques-Parizeau 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.G.	MAX INSURANCE, 50 Queen St. N., Ste. 710, 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, 9366 200A Street, Langley BC V1M 4B3
B.C.F.	NATIONAL BANK LIFE INSURANCE COMPANY, 1100 Robert-Bourassa Blvd., 11th Floor, Montreal, QC H3B 2G7
C.F.	NEW HOME WARRANTY INSURANCE (CANADA) CORPORATION, 30 Springborough Blvd SW, Ste. 301,
	Calgary, AB T3H 0N9
C.F.G.	OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5
C.F.	ORION TRAVEL INSURANCE COMPANY, 60 Commerce Valley Drive East, Thornhill, ON L3T 7P9
E.	PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
C.F.G.	PEACE HILLS GENERAL INSURANCE COMPANY, 3rd_10709 Jasper Ave., Edmonton, AB T5J 3N3
C.F.G.	RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
C.E.F.G.	SGI CANADA INSURANCE SERVICES LTD., 2260-11 <sup>th</sup> 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

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### DISCONTINUING LICENCES

The following insurers hold a "Discontinuing Licence" for the year 2018. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2017, and does not authorize the insurer to undertake or renew insurance contracts in the Province.

### FEDERALLY LICENSED INSURERS

PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8 Disc.

### PROVINCIALLY LICENSED INSURERS

Disc. ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 11220-109 Street., Edmonton, AB T5G 2T6

### RECIPROCAL EXCHANGES

### FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

### PROVINCIALLY LICENSED RECIPROCAL EXCHANGES

Recin	ASSET PROTECTION INSURANCE EXCHANGE	445 Broad St	Regina SK S4R 2	XX

CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE), 1400-10303 Jasper Ave., Recip.

Edmonton, AB T5J 3N6

CANADIAN APPLICATORS INSURANCE RECIPROCAL, 1002 Warsaw Ave., Winnipeg, MB R3M 1E4 Recip.

CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE – CEIRA, 10025-102A Ave. N.W., Ste. 900, Edmonton, AB T5J 0Y2 CANADIAN LAWYERS INSURANCE ASSOCIATION, 600, 919 – 11<sup>th</sup> Ave. S.W., Calgary, AB T2R 1P3 CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 901-5500 North Service Rd, Recip.

Recip. Recip.

Burlington, ON L7L 6W6

COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 37 Front St. E., Ste. 200, Recip.

Toronto, ON M5E 1B3

HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8 Recip.

### SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2018

Rajinder (Raj) S. Aujla c/o Jardine Lloyd Thompson Canada Inc.

1700, 330 – 5 Avenue SW Calgary AB T2P 0L4

Tel: (403) 537-9262, Fax: (403) 264-8608

William A. Besse c/o Aon Reed Stenhouse Inc.

20 Bay Street

Toronto ON M5J 2N9

Tel: (416) 868-5759, Fax: (416) 868-5580

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 Esau c/o Oldfield Kirby Esau Inc.

200-330 St. Mary Ave., PO Box 699

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

Matthew Hamel c/o Willis Canada Inc.

350 – 7<sup>th</sup> Avenue SW, Suite 2200

Calgary AB T2P 3N9 Tel: (403) 213-3318

George Alexander (Sandy) Peters c/o BFL Canada Insurance Services Inc.

110-444 St. Mary Avenue

Winnipeg MB R3C 3T1

Tel: (204) 594-0235, Fax: (204) 594-0259

Pamela Pyke c/o Marsh Canada Limited

1420-One Lombard Place Winnipeg MB R3B 0X3

Tel: (204) 982-6515, Fax: (204) 947-2662

Cosmo Racano c/o BFL Canada Insurance Services Inc.

110 – 444 St. Mary Avenue Winnipeg MB R3C 3T1

Tel: (204) 594-0233, Fax: (204) 594-0259

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 2016 2017 PREMIUMS LOSSES LOSS **PREMIUMS** LOSSES LOSS CLASS OF INSURANCE \$'000 \$'000 RATIO \$'000 \$'000 RATIO 399,708 Accident and Sickness 717,980 376,033 52.37% 745,597 53.61% Aircraft 8,061 4,117 51.07% 10,130 10,266 101.34% Automobile 1,166,712 1,033,269 88.56% 1,251,800 1,184,100 94.59% **Boiler and Machinery** 17,833 3,438 19.28% 17,296 6,482 37.48% Fidelity and Surety 26,680 10,034 37.61% 25,171 -6,959 -27.65% 46.05% Hail 19,462 32,049 164.67% 23,271 10,717 Liability 152,750 11,325 7.41% 154,966 42,240 27.26% Marine 6,923 55.42% 3,837 7,211 6,213 86.16% Miscellaneous 52,597 4,737 9.01% 56,813 9.29% 5,278 Property 707,531 385,217 54.45% 717,966 420,421 58.56% TOTALS \$2,876,529 \$1,864,056 64.80% \$3,010,221 \$2,078,466 69.05%

ACCIDENT & SICKNESS						
Adjustment Expenses Includ						
	2016 2017					
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES		
	\$000	\$000	\$000	\$000		
Aetna Life Insurance Company	О	42	0	17		
Allianz Life Insurance Company of North America	1	0	0	0		
American Bankers Life Assurance Company of Florida	1,518	425	2,775	508		
American Income Life Insurance Company	913	326	940	169		
Assumption Mutual Life Insurance Company	162	83	194	110		
BMO Life Assurance Company	1,810	227	1,835	562		
BMO Life Insurance Company	731	62	679	33		
Blue Cross Life Insurance Company of Canada	15,026	6,239	15,960	7,491		
CIBC Life Insurance Company Limited	1,925	286	1,810	48		
Canada Life Assurance Company	45,740	2,963	48,662	4,576		
Canadian Premier Life Insurance Company	12,717	1,175	17,297	1,860		
Canassurance Insurance Company	<sup>,</sup> 51	, 19	43	28		
Chubb Life Insurance Company of Canada	6,022	1,524	6,778	1,095		
CIGNA Life Insurance Company of Canada	623	164	561	118		
Combined Insurance Company of America	6,122	2,108	6,217	2,006		
Co-operators Life Insurance Company	14,212	9,215	14,571	10,154		
CUMIS Life Insurance Company	18,310	5,803	19,205	4,651		
Desjardins Financial Security Life Assurance Company	37,876	27,803	41,583	30,375		
Empire Life Insurance Company	5,601	3,773	6,574	4,228		
Equitable Life Insurance Company of Canada	7,588	4,755	8,388	5,804		
Excellence Life Insurance Company	641	47	813	158		
First Canadian Insurance Corporation	5,212	609	5,086	656		
Foresters Life Insurance Company	194	-72	150	104		
Great-West Life Assurance Company	196,669	112,313	209,542	121,892		
Humania Assurance Inc.	148	208	136	106		
Industrial-Alliance Insurance and Financial Services Inc.	21,417	7,398	24,509	7,378		
ivari	<sup>′</sup> 59	0	66	35		
La Capitale Financial Security Insurance Company	4,848	4,354	4,696	4,109		
La Capitale Insurance and Financial Services Inc.	9,078	6,637	8,089	5,688		
Liberty Life Assurance Company of Boston	5	0	5	0		
Life Insurance Company of North America	254	43	407	81		
LS - Travel, Insurance Company	458	57	561	120		
Manufacturers Life Insurance Company	133,615	74,185	118,077	76,351		
National Bank Life Insurance Company	76	18	71	16		
Pavonia Life Insurance Company of Michigan	31	-21	20	-2		
Primerica Life Insurance Company of Canada	2	0	1	0		
RBC Life Insurance Company	17,995	12,131	18,722	16,417		
Reliable Life Insurance Company	37	17	24	52		
SSQ, Insurance Company Inc.	521	205	507	151		
SSQ, Life Insurance Company Inc.	21,899	13,370	20,913	12,285		
Scotia Life Insurance Company	1,553	525	1,494	-28		
Sun Life Assurance Company of Canada	73,094	45,511	82,188	48,241		
TD Life Insurance Company	2,155	332	2,096	363		
Trans Global Life Insurance Company	125	1	138	1		
Union Life Mutual Assurance Company	22	0	26	Ċ		
Wawanesa Life Insurance Company	4,608	3,555	5,463	3,571		
Western Life Assurance Company	4,735	1,703	5,322	2,728		
SUB TOTAL - Life Insurers:	\$676,399	\$350,118		\$374,306		

ACCIDENT & SICKNESS						
Adjustment Expenses Included in Net Losses Incurred						
	20	-		17		
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES		
	\$000	\$000	\$000	\$000		
Property & Casualty Insurers:						
AIG Insurance Company of Canada	859	-278	1,507	128		
Allianz Global Risks US Insurance Company	503	-239	440	594		
Allstate Insurance Company of Canada	62	0	94	5		
American Bankers Insurance Company of Florida	7,512	1,153	8,082	949		
Arch Insurance Canada Ltd.	0	0	225	15		
Assurepro Insurance Company Limited	166	30	163	0		
Aviva Insurance Company of Canada	14	-1	13	0		
Berkley Insurance Company	883	109	931	605		
Canassurance Insurance Company	18	0	9	0		
Chubb Insurance Company of Canada	441	12	425	20		
Co-operators General Insurance Company	19	10	18	10		
CUMIS General Insurance Company	3,009	3,937	3,683	785		
Echelon Insurance	0	-1	0	-82		
Everest Insurance Company of Canada	17	6	21	11		
Fenchurch General Insurance Company	937	857	1,212	1,021		
GMS Insurance Inc.	3,374	1,413	4,028	1,773		
Green Shield Canada	6,962	14,092	7,768	15,250		
Guarantee Company of North America	4	0	5	0		
Legacy General Insurance Company	185	30	173	37		
Lloyds Underwriters	4,301	1,888	1,433	178		
Old Republic Insurance Company of Canada	1,022	266	1,597	285		
Orion Travel Insurance Company	1,076	313	3,497	1,450		
RBC Insurance Company of Canada	2,521	1,612	2,566	1,684		
Royal & Sun Alliance Insurance Company of Canada	6,388	0	3,351	64		
Temple Insurance Company	0	0	11	1		
Triton Insurance Company	1,305	706	1,146	619		
Zurich Insurance Company Ltd	3	0	5	0		
SUB-TOTAL - Property & Casualty Insurers:	41,581	25,915	42,403	25,402		
GRAND TOTALS	\$717,980	\$376,033	\$745,597	\$399,708		

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED							
Adjustment Expenses Included in Net Losses Incurred							
	20	_		17			
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES			
	\$000	\$000	\$000	\$000			
CREDIT							
AIG Insurance Company of Canada	0	8	0	-6			
Atradius Credit Insurance N.V.	2,536	214	0	0			
Atradius Credito y Caucion, S.A. De Seguros y Reaseguros	0	0	1,793	-239			
Compagnie Francaise D'Assurance pour le Commerce Exterieur	639	167	626	-17			
Euler Hermes North America Insurance Company	981	-309	1,748	-46			
Guarantee Company of North America	83	-2	80	7			
XL Specialty Insurance Company	94	0	-20	3			
CREDIT PROTECTION							
American Bankers Insurance Company of Florida	6,567	1,220	8,932	1,075			
Arch Insurance Canada Ltd.	160	161	320	-11			
Legacy General Insurance Company	196	4	140	2			
Millennium Insurance Corporation	1	0	17	0			
LEGAL EXPENSE							
Co-operators General Insurance Company	1	0	1	0			
DAS Legal Protection Insurance Company Limited	325	-84	356	0			
Echelon Insurance	1	0	1	0			
Guarantee Company of North America	42	15	43	-13			
Intact Insurance Company	49	38	51	32			
Lloyds Underwriters	63	21	126	47			
Novex Insurance Company	14	-8	12	-10			
Omega General Insurance Company	0	0	5	0			
MORTGAGE							
Canada Guaranty Mortgage Insurance Company	7,768	85	9,945	692			
FCT Insurance Company Ltd.	194	159	212	122			
Genworth Financial Mortgage Insurance Company Canada	26,434	1,423	25,602	1,769			
TITLE							
Chicago Title Insurance Company	392	14	351	71			
FCT Insurance Company Ltd.	4,712	1,189	5,049	1,258			
First American Title Insurance Company	16	-25	21	-86			
Lawyers' Professional Indemnity Company	82	79	80	55			
Stewart Title Guaranty Company	1,247	368	1,322	573			
TOTALS	\$52,597	\$4,737	\$56,813	\$5,278			

	AUTOMOBILE Adjustment Expenses Included in Net Losses Incurred								
Adjustment Expenses moldu	20		20	17					
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES					
CONTINUI	\$000	\$000	\$000	\$000					
	\$000	φ000	φυσο	\$000					
AIG Insurance Company of Canada	664	253	572	-113					
Allianz Global Risks US Insurance Company	0	-29	0	-17					
American Road Insurance Company	301	635	355	267					
Aspen Insurance UK Limited	0	0	0	-1					
Aviva General Insurance Company	601	271	544	234					
Aviva Insurance Company of Canada	947	289	1,012	337					
Canadian Farm Insurance Corp.	0	0	1,012	201					
Chubb Insurance Company of Canada	490	95	631	33					
Continental Casualty Company	258	40	357	-18					
Co-operators General Insurance Company	0	61	0	24					
CUMIS General Insurance Company	13	0	13	24					
Dominion of Canada General Insurance Company	9	8	3	7					
Economical Mutual Insurance Company	94	64	193	105					
Electric Insurance Company	14	2	193	5					
Elite Insurance Company	32	12	103	20					
Federated Insurance Company of Canada	852	273	851	198					
Great American Insurance Company	13	2/3		190					
	_	0	5	0					
Guarantee Company of North America Hartford Fire Insurance Company	4 30	7	0 26	-1					
Industrial-Alliance Pacific General Insurance Corporation	0	/	10,882	- U					
	258	0 187	256	512					
Intact Insurance Company	133		256 166	121 -24					
Liberty Mutual Insurance Company Lloyds Underwriters	1,071	42 372	1,362	-24 1,007					
Mitsui Sumitomo Insurance Company Limited	1,071			1,007					
	20	0	8	-1					
Motors Insurance Corporation	1,244	1 274	0	0					
Northbridge Commercial Insurance Corporation	1,244	1,274 126	0 652	1 412					
Northbridge General Insurance Corporation	199	120		1,413					
Novex Insurance Company		1	0 35	1					
Old Republic Insurance Company of Canada	39	0		0					
Personal Insurance Company	0	10	0	240					
Protective Insurance Company	47	19	49	240					
Royal & Sun Alliance Insurance Company of Canada	610	-914 4 405	627	974					
Saskatchewan Mutual Insurance Company	1,894	1,195	1,968	842					
Sentry Insurance A Mutual Company	16	-14	16	12					
SGI Canada Insurance Services Ltd.	0	2	0	2					
Sovereign General Insurance Company	97	85	92 205	60					
St. Paul Fire and Marine Insurance Company	192	224	_	-272					
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4	83	4	-145					
Traders General Insurance Company	0	1	0	-1					
Travelers Insurance Company of Canada	40	5	35	3					
Wawanesa Mutual Insurance Company	0	0	9	0					
XL Specialty Insurance Company	11	-16	58	43					
Zurich Insurance Company Ltd	282	900	476	411					
*M.P.I.C Auto Insurance Division	1,156,227	1,027,710	1,230,221	1,177,833					
TOTALS	\$1,166,712	\$1,033,269	\$1,251,800	\$1,184,100					

RECIPROCA	AL EXCHANGES	S							
	2016 2017								
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES					
	\$'000	\$'000	\$'000	\$'000					
AIRCRAFT									
Canadian Applicators Insurance Reciprocal	1,223	0	1,002	0					
LIABILITY									
Canadian Lawyers Insurance Association	1,158	-282	1,069	1,644					
Canadian Universities Reciprocal Insurance Exchange	560	37	563	167					
Community Newspapers Reciprocal Insurance Exchange	6	0	7	0					
Healthcare Insurance Reciprocal of Canada	5,728	-403	5,797	6,130					
PROPERTY (Commercial)									
Asset Protection Insurance Exchange	475	70	436	968					
Canadian Airports Reciprocal Insurance Exchange	273	2	232	129					
Canadian Egg Industry Reciprocal Alliance - CEIRA	710	92	661	-4					
Canadian Universities Reciprocal Insurance Exchange	995	-739	1,025	-748					
Healthcare Insurance Reciprocal of Canada	940	1,250	1,198	-90					
TOTALS	\$12,068	\$27	\$11,990	\$8,196					

BOILER 8	MACHINERY			
Adjustment Expenses In				
	20			17
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$000	\$000	\$000	\$000
Affiliated EM Incurance Company	168	3	182	10
Affiliated FM Insurance Company		258		-
AIG Insurance Company of Canada	315		233	44
Allianz Global Risks US Insurance Company	23	-64	20	11
Aviva Insurance Company of Canada	6,195	1,720	6,320	3,150
AXIS Reinsurance Company (Canadian Branch)	0	-2	0	-1
Berkley Insurance Company	1	0	2	0
Boiler Inspection and Insurance Company of Canada	382	859	384	489
Canadian Northern Shield Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	139	-14	138	11
Continental Casualty Company	177	25	207	43
Co-operators General Insurance Company	81	0	87	19
CUMIS General Insurance Company	64	13	64	17
Dominion of Canada General Insurance Company	56	-22	65	34
Ecclesiastical Insurance Office Public Limited Company	90	0	102	0
Economical Mutual Insurance Company	100	0	100	4
Everest Insurance Company of Canada	7	5	6	3
Factory Mutual Insurance Company	2,262	47	2,718	3
Federated Insurance Company of Canada	115	54	129	32
Fenchurch General Insurance Company	0	0	0	38
Gore Mutual Insurance Company	16	0	16	13
Great American Insurance Company	16	0	14	0
Guarantee Company of North America	20	15	18	-5
Intact Insurance Company	610	-17	593	12
Lloyds Underwriters	1,289	613	2,139	1,131
Millennium Insurance Corporation	0	0	0	1
Mutual Fire Insurance Company of British Columbia	68	39	57	24
National Liability & Fire Insurance Company	0	2	0	-1
Northbridge General Insurance Corporation	77	10	74	14
Novex Insurance Company	4	0	4	0
Optimum Insurance Company Inc.	39	5	54	-7
Royal & Sun Alliance Insurance Company of Canada	871	576	710	395
Saskatchewan Mutual Insurance Company	27	3	67	18
SGI Canada Insurance Services Ltd.	481	62	600	88
Sovereign General Insurance Company	209	8	170	11
St. Paul Fire and Marine Insurance Company	147	-923	139	-73
Temple Insurance Company	821	-313	360	744
Travelers Insurance Company of Canada	142	54	121	6
Trisura Guarantee Insurance Company	181	27	139	4
Wawanesa Mutual Insurance Company	2,347	357	999	212
Wynward Insurance Group	135	47	98	19
XL Specialty Insurance Company	0	14	0	19
Zurich Insurance Company Ltd	157	-23	166	21
TOTALS	\$17.833	\$3.438	\$17.296	\$6,482
IUIALO	<b>Φ17,</b> 033	<b></b> გა,438	\$17, <b>∠</b> 96	<b>⊅</b> 0,48∠

MARINE Adjustment Expenses Included in Net Losses Incurred								
Adjustment Expenses included in Net Losses incurred  2016 2017								
COMPANIX		-						
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES				
	\$000	\$000	\$000	\$000				
AIG Insurance Company of Canada	70	-15	5	11				
Allianz Global Risks US Insurance Company	24	973	0	-281				
Ascentus Insurance Ltd.	0	1	0	0				
Aviva Insurance Company of Canada	258	131	216	33				
Berkley Insurance Company	6	0	1	0				
Chubb Insurance Company of Canada	98	6	0	6				
Continental Casualty Company	500	35	674	531				
Elite Insurance Company	1,519	820	1,581	823				
Great American Insurance Company	20	27	101	474				
HDI Global SE Canada Branch	5	2	2	1				
Intact Insurance Company	366	209	305	541				
International Insurance Company of Hannover SE	2	0	8	0				
Liberty Mutual Insurance Company	33	0	35	25				
Lloyds Underwriters	251	-43	876	361				
Northbridge General Insurance Corporation	330	85	287	877				
Royal & Sun Alliance Insurance Company of Canada	763	281	917	413				
Sovereign General Insurance Company	1,376	798	1,505	955				
St. Paul Fire and Marine Insurance Company	28	6	4	-5				
Starr Insurance & Reinsurance Limited	75	9	60	15				
Sunderland Marine Insurance Company Limited (Canada Branch)	715	521	-6	81				
Traders General Insurance Company	3	0	3	0				
Travelers Insurance Company of Canada	12	-3	15	-1				
Westport Insurance Corporation	0	0	309	0				
XL Specialty Insurance Company	25	0	58	21				
Zurich Insurance Company Ltd	444	-6	255	1,332				
TOTALS	\$6,923	\$3,837	\$7,211	\$6,213				

HAIL								
Adjustment Expenses Included in Net Losses Incurred								
	20	16	20	17				
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES				
	\$000	\$000	\$000	\$000				
Additional Municipal Hail Limited	651	915	2,134	1,518				
Allianz Global Risks US Insurance Company	1,175	56	1,686	2,798				
Chubb Insurance Company of Canada	1,305	2,604	1,608	467				
Co-operative Hail Insurance Company Limited	7,951	13,348	7,420	2,382				
Northbridge General Insurance Corporation	998	2,387	2,124	593				
Palliser Insurance Company Limited	7,382	12,739	8,299	2,959				
TOTALS	\$19,462	\$32,049	\$23,271	\$10,717				

	Y & SURETY				
Adjustment Expenses In	ciuded in Net Lo 20		20	117	
COMPANY	PREMIUMS	LOSSES	PREMIUMS LOSSES		
33	\$000	\$000	\$000	\$000	
AIG Insurance Company of Canada	733	376	1,399	123	
Arch Insurance Canada Ltd.	261	-62	139	34	
Aviva Insurance Company of Canada	1.768	1	2.685	-1	
AXIS Reinsurance Company (Canadian Branch)	11	3	7	4	
Berkley Insurance Company	15	0	14	0	
Canadian Farm Insurance Corp.	3	0	3	0	
Chubb Insurance Company of Canada	1,525	200	1,172	139	
Continental Casualty Company	169	-25	93	28	
Co-operators General Insurance Company	3	0	5	0	
CorePointe Insurance Company	1	0	3	0	
CUMIS General Insurance Company	1,424	1,240	1,333	135	
Dominion of Canada General Insurance Company	. 8	, 6	<sup>′</sup> 6	-2	
Echelon Insurance	0	0	6	0	
Economical Mutual Insurance Company	19	1	17	1	
Federated Insurance Company of Canada	23	-7	23	-4	
Fenchurch General Insurance Company	185	0	64	337	
Great American Insurance Company	33	-1	10	13	
Guarantee Company of North America	2,442	-50	3,573	57	
Hartford Fire Insurance Company	12	0	11	0	
Industrial-Alliance Pacific General Insurance Corporation	3,840	1,807	563	-201	
Intact Insurance Company	5,034	1,308	3,996	225	
International Insurance Company of Hannover SE	0	0	0	-1	
Liberty Mutual Insurance Company	514	171	220	198	
Lloyds Underwriters	807	-652	957	103	
Northbridge General Insurance Corporation	22	70	268	109	
Personal Insurance Company	8	0	7	0	
Royal & Sun Alliance Insurance Company of Canada	59	6	47	0	
Saskatchewan Mutual Insurance Company	3	0	3	0	
SGI Canada Insurance Services Ltd.	220	10	227	87	
Sovereign General Insurance Company	103	5	114	-7	
St. Paul Fire and Marine Insurance Company	29	-18	25	3	
Travelers Insurance Company of Canada	2,295	5,523	3,864	-8,289	
Trisura Guarantee Insurance Company	2,870	39	2,260	12	
Triton Insurance Company	12	0	14	0	
Unica Insurance Inc.	23	0	14	0	
Western Surety Company	2,091	88	1,894	-55	
Westport Insurance Corporation	0	0	3	0	
Wynward Insurance Group	93	-1	98	0	
Zurich Insurance Company Ltd	22	-4	34	-7	
TOTALS	\$26,680	\$10,034	\$25,171	-\$6,959	

A	AIRCRAFT									
Adjustment Expenses Included in Net Losses Incurred										
	20	16		17						
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES						
	\$000	\$000	\$000	\$000						
AIC Incurance Company of Canada	404	693	447	674						
AIG Insurance Company of Canada Allianz Global Risks US Insurance Company	-	775		-27						
Aspen Insurance UK Limited	1,413	775	2,059	10						
Berkley Insurance Company	92	0	116	10						
Chubb Insurance Company of Canada	36	11	32	0						
Intact Insurance Company	0	-53		36						
Liberty Mutual Insurance Company	84	19		-31						
Lloyds Underwriters	2,009	929	_	4,767						
Mitsui Sumitomo Insurance Company Limited	237	229		108						
National Liability & Fire Insurance Company	752	608		411						
Northbridge General Insurance Corporation	461	32	750	108						
Old Republic Insurance Company of Canada	102	-27	68	11						
Omega General Insurance Company	0	1	0	-1						
Royal & Sun Alliance Insurance Company of Canada	0	6	0	-147						
Starr Insurance & Reinsurance Limited	175	127	85	38						
Temple Insurance Company	1,076	-212	1,432	536						
Westport Insurance Corporation	685	182		2,813						
XL Specialty Insurance Company	535	797	1,542	960						
TOTALS	\$8,061	\$4,117		\$10,266						

LIABILITY Adjustment Expenses Included in Net Losses Incurred									
,	20		20	17					
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES					
	\$000	\$000	\$000	\$000					
AIG Insurance Company of Canada	4,231	519	4,090	3,414					
Allianz Global Risks US Insurance Company	1,237	306	1,687	1,932					
Allied World Specialty Insurance Company	131	23	71	20					
Allstate Insurance Company of Canada	0	29	0	36					
Arch Insurance Canada Ltd.	1,065	349	1,146	3,803					
Aspen Insurance UK Limited	17	-370	-17	-191					
Associated Electric & Gas Insurance Services Limited	1	183	2	9,703					
Aviva Insurance Company of Canada	11,314	2,249	11,449	1,103					
AXIS Reinsurance Company (Canadian Branch)	1,370	1,011	1,691	419					
Berkley Insurance Company	534	-5	667	70					
Canadian Northern Shield Insurance Company	3	0	3	0					
Canassurance Insurance Company	2	0	1	1					
Chubb Insurance Company of Canada	6,941	6,604	7,028	2,387					
Continental Casualty Company	6,228	1,665	6,421	-987					
Co-operators General Insurance Company	3,843	1,051	2,077	1,347					
Coseco Insurance Company	0	-107	47	27					
CUMIS General Insurance Company	980	781	1,120	968					
Dominion of Canada General Insurance Company	286	181	346	-302					
Ecclesiastical Insurance Office Public Limited Company	894	297	1,060	794					
Echelon Insurance	111	21	88	36					
Economical Mutual Insurance Company	878	629	860	722					
Electric Insurance Company	332	-17	279	2					
Everest Insurance Company of Canada	1,152	311	1,126	270					
Federal Insurance Company	5	-1	2	3					
Federated Insurance Company of Canada	2,007	-13	1,887	329					
Gore Mutual Insurance Company	51	56	49	51					
Great American Insurance Company	517	160	423	89					
Guarantee Company of North America	892	190	1,073	209					
Hartford Fire Insurance Company	15	-110	11	0					
HDI Global SE Canada Branch	6	2	8	3					
Hutterian Brethren Mutual Insurance Corporation	265	0	288	-174					
Intact Insurance Company	7,524	-163	6,754	3,041					
International Insurance Company of Hannover SE	555	327	626	239					
Ironshore Insurance Ltd.	481	292	134	143					
Jevco Insurance Company	0	-5	0	-3					
Jewelers Mutual Insurance Company	19	0	23	0					
Liberty Mutual Insurance Company	3,773	3,189	6,290	3,293					
Lloyds Underwriters	35,556	-26,570	36,271	-5,758					
Max Insurance	147	114	194	59					
Mitsui Sumitomo Insurance Company Limited	22	0	0	34					
Mutual Fire Insurance Company of British Columbia	216	58	201	66					
National Liability & Fire Insurance Company	699	104	676	475					
Nordic Insurance Company of Canada	0	-40	0	-12					
Northbridge Commercial Insurance Corporation	3	0	0	0					
Northbridge General Insurance Corporation	3,454	770	3,156	218					
Novex Insurance Company	421	-214	417	-76					
Old Republic Insurance Company of Canada	98	496	83	-396					
Omega General Insurance Company	31	23	19	40					
Optimum Insurance Company Inc.	1,238	1,211	1,274	-311					
Personal Insurance Company	53	21	49	-21					
Portage La Prairie Mutual Insurance Company	2,206	763	2,263	1,308					
Red River Valley Mutual Insurance Company	5,969	1,929							

LIABI	LITY									
Adjustment Expenses Includ	Adjustment Expenses Included in Net Losses Incurred									
,	20 <sup>-</sup>	16	2017							
COMPANY	PREMIUMS	LOSSES	PREMIUMS	LOSSES						
	\$000	\$000	\$000	\$000						
Royal & Sun Alliance Insurance Company of Canada	2,534	3,926	2,130	-1,786						
Safety National Casualty Corporation	0	-39	0	42						
Saskatchewan Mutual Insurance Company	685	-265	779	-203						
SCOR UK Company Limited	36	20	51	40						
Scottish & York Insurance Co. Limited	0	-97	0	37						
Sentry Insurance A Mutual Company	42	-126	45	-761						
SGI Canada Insurance Services Ltd.	3,459	787	3,800	1,603						
Sompo Japan Nipponkoa Insurance Inc.	89	0	47	0						
Sovereign General Insurance Company	4,863	1,163	4,831	1,009						
St. Paul Fire and Marine Insurance Company	2,413	35	2,408	322						
Starr Insurance & Reinsurance Limited	35	22	77	52						
T.H.E. Insurance Company	0	0	1	0						
Technology Insurance Company, Inc.	2,688	293	2,226	783						
Temple Insurance Company	1,397	-246	1,353	1,919						
Tokio Marine & Nichido Fire Insurance Co., Ltd.	14	6	31	3						
Traders General Insurance Company	0	19	0	1						
Travelers Insurance Company of Canada	3,384	1,238	3,590	1,225						
Trisura Guarantee Insurance Company	1,824	559	1,777	934						
Waterloo Insurance Company	4	0	4	0						
Wawanesa Mutual Insurance Company	4,722	-54	5,166	1,030						
Westport Insurance Corporation	5,783	2,601	5,451	2,468						
Wynward Insurance Group	2,179	226	1,582	144						
XL Reinsurance America Inc.	600	52	410	670						
XL Specialty Insurance Company	2,975	1,802	3,177	1,209						
Zurich Insurance Company Ltd	5,251	1,104	6,270	1,471						
TOTALS	\$152,750	\$11,325	\$154,966	\$42,240						

	A	djustment Exp		PERTY uded in Net	t Losses Incur	red						
				16					20	017		
COMPANY					LOSSES							
COMPANT	Personal	Commercial	Total	Personal	Commercial	Total	Personal	Commercial	Total	Personal	Commercial	Total
	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
Affiliated FM Insurance Company	0	1,742	1,742	0	38	38	0	1,877	1,877	0	795	795
AIG Insurance Company of Canada	303		23,951	308	13,023	13,331	243	26,210	26,453			22,869
Alberta Motor Assoc. Insurance Co.	303	23,046	23,931	-623	13,023	-623	243	20,210	20,455	-62		-62
Allianz Global Risks US Insurance Company	519	5,109	5,628	222	12,971	13,193	528	4,748	5,276			-02 -772
Allied World Specialty Insurance Company	319	5,784	5,784	0	3,078	3,078	0	5,516	5,276 5,516		2,712	2,712
American Bankers Insurance Company of Florida	2,324		2,332	1,413	3,078	1,413	2,192	5,510	2,198			1,272
Arch Insurance Canada Ltd.	2,324	2,338	2,332	1,413	1,829	1,413	2,192	2,825	2,190		3,144	3,144
Aspen Insurance UK Limited	0	2,550	2,550	0	1,029	1,023	0	2,023	2,023		-641	-641
Associated Electric & Gas Insurance Services Limited	0	52	52	0	0	0	0	193	193		-041	-041
Aviva General Insurance Company	903		903	507	0	507	849	193	849		0	147
Aviva General insurance Company Aviva Insurance Company of Canada	36,429		61,123	18,408	10,612	29,020	32,695	24,351	57,046		18,112	31,561
AXA Art Insurance Corporation	47	24,034	47	19,400	10,012	19	7	24,551	7 ,040	10,773	10,112	31,501
AXA Insurance Company	77	1 0	0	0	0	0	86	0	86	27	0	27
AXIS Reinsurance Company (Canadian Branch)	0	26	26	0	-530	-530	00	8	8		-349	-349
Berkley Insurance Company	0	12	12	0	2	2000	0	18	18	_	0	-3
Boiler Inspection and Insurance Company of Canada	0	12	12	0	39	39	٥	9	9	ا آ	-17	-17
CAA Insurance Company	4,884	0	4,884	1,532	0	1,532	6,621	0	6,621	2,463		2,463
Canadian Farm Insurance Corp.	1,004	972	972	0	836	836	0,021	898	898		-17	-17
Canadian Northern Shield Insurance Company	0	8	8	0	0	000	٥	9	9		',	.,
Canassurance Insurance Company	5	1 0	5	0	0	0	2	0	2	1	0	1
Chubb Insurance Company of Canada	2,426	1,664	4,090	1,390	7,551	8,941	2,522	1,296	3,818	886	-1,395	-509
Continental Casualty Company	2, .20	7,683	7,683	0	4,847	4,847	0	8,002	8,002		5,090	5.090
Co-operators General Insurance Company	16,268		24,790	9,091	4,052	13,143	16,297	4,518	20,815			8,964
Coseco Insurance Company	4,523		4,523	1,702	0	1,702	4,455	0	4,455			890
CUMIS General Insurance Company	8,589		11,271	5,515	899	6,414	9,000	2,742	11,742			3,150
Dominion of Canada General Insurance Company	19		802	100	783	883	19	1,093	1,112			120
Ecclesiastical Insurance Office Public Limited Company	0	2,555	2,555	0	5,574	5,574	0	2,966	2,966		2,316	2,316
Echelon Insurance	0	226	226	5	315	320	46	184	230		88	109
Economical Mutual Insurance Company	4,610		9,401	3,078	5,145	8,223	5,345	5,039	10,384		3,841	9,385
Elite Insurance Company	2,930		2,930	1,041	0	1,041	775	0	775		0	919
Everest Insurance Company of Canada	0	566	566	0	146	146	0	634	634	. 0	215	215
Factory Mutual Insurance Company	0	8,063	8,063	0	5,392	5,392	0	7,320	7,320	0	-3,198	-3,198
Federal Insurance Company	0	23	23	0	25	25	0	9	9	0	6	6
Federated Insurance Company of Canada	127	6,149	6,276	151	3,210	3,361	81	6,175	6,256	53	3,000	3,053
First North American Insurance Company	681	0	681	66	0	66	633	0	633	42	0	42
GMS Insurance Inc.	3	0	3	0	0	0	3	0	3	0	0	0
Gore Mutual Insurance Company	0	152	152	0	122	122	0	133	133	0	62	62
Great American Insurance Company	0	1,600	1,600	0	584	584	0	1,005	1,005	0	-80	-80
Guarantee Company of North America	1,558	321	1,879	399	76	475	1,570	385	1,955	550	538	1,088
Hartford Fire Insurance Company	0	938	938	0	378	378	0	1,044	1,044	. 0	708	708
HDI Global SE Canada Branch	0	228	228	0	153	153	0	254	254	. 0	89	89
Hutterian Brethren Mutual Insurance Corporation	0	2,862	2,862	0	1,525	1,525	0	3,158	3,158	0	6,730	6,730
Industrial-Alliance Pacific General Insurance Corporation	2		2	0	0	0	1	0	1	3	0	3
Intact Insurance Company	45,655	17,118	62,773	16,007	11,545	27,552	47,440	15,187	62,627	21,576	11,853	33,429
International Insurance Company of Hannover SE	43	658	701	4	167	171	49	742	791	3	275	278
Ironshore Insurance Ltd.	0	43	43	0	16	16	0	291	291	0	197	197
Jevco Insurance Company	0	0	0	0	0	0	0	0	0	0	-1	-1
Jewelers Mutual Insurance Company	17		94		-188	-185	21	82	103	1	64	65
Legacy General Insurance Company	2	0	2	0	0	0	1	0	1	0	0	0

	Δι	djustment Exp		PERTY	t Lossas Incur	rod						
	AC	Justinent Exp		16	LUSSES IIICUI	icu			20	017		
COMPANY	PREMIUMS LOSSES				PREMIUMS			LOSSES				
COMPANY	Personal	Commercial	Total	Personal	Commercial	Total	Personal	Commercial	Total	Personal	Commercial	Total
	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
Liberty Mutual Insurance Company	0	1,116	1,116	0	-545	-545	0	1,152				345
Lloyds Underwriters	1,202	30,512	31,714	-439	16,764	16,325	1,531	27,744				57,519
Max Insurance	2,710	1,528	4,238	2,815	722	3,537	3,170	1,862			,	1,877
Millennium Insurance Corporation	421	0	421	216	0	216	1,229	0	, -		2 0	302
Mitsui Sumitomo Insurance Company Limited	0	18	18	0	4	4	0	25	_		-	0
Mutual Fire Insurance Company of British Columbia	685	3,458	4,143	1,025	3,867	4,892	83	4,252			1,414	1,940
National Liability & Fire Insurance Company	0	150	150	0	104	104	0	149	-		-	-13
New Home Warranty Insurance (Canada) Corporation	0	0	0	0	0	0	37	0	0,			26
Northbridge Commercial Insurance Corporation	0	71	71	0	-9	-9	0	0		'I `	-	0
Northbridge General Insurance Corporation	513	7,747	8,260	183	3,564	3,747	494	8,320			,	9,300
Northbridge Personal Insurance Corporation	8	0	8	1	0	1	79	0	, , ,			11
Novex Insurance Company	1,078	912	1,990	419	294	713	1,274	895	2,169			758
Old Republic Insurance Company of Canada	0	4	4	0	1	1	0	4	4	(	,	0
Omega General Insurance Company	159	27	186	86	32	118	207	32				147
Optimum Insurance Company Inc.	4,026	2,233	6,259	1,564	741	2,305	4,786	2,312			,	3,645
Orion Travel Insurance Company	127	0	127	49	0	49	1,026	0	,			-853
Peace Hills General Insurance Company	13,618	3,453	17,071	7,993	2,345	10,338	12,899	2,917		,	,	11,106
Personal Insurance Company	7,579	179	7,758	3,262	8,765	12,027	7,948	896				2,264
Petline Insurance Company	1,638	0	1,638	836	0	836	1,733	0	,			853
Portage La Prairie Mutual Insurance Company	51,980	2,557	54,537	25,876	574	26,450	54,091	3,024				26,359
Primmum Insurance Company	3,170	0	3,170	1,094	0	1,094	3,163	0	-,			1,252
RBC Insurance Company of Canada	374	00.007	374	553	0	553	422	00.040				133
Red River Valley Mutual Insurance Company	57,124	26,687	83,811	25,878	16,746	42,624	59,152	28,619			,	38,943
Royal & Sun Alliance Insurance Company of Canada	3,840	7,361	11,201	2,150	11,204	13,354	3,590	5,630			,	9,016
Saskatchewan Mutual Insurance Company	4,863 0	725	5,588 279	2,418	477 2	2,895	5,191 0	781 329	5,972 329			4,705 37
SCOR UK Company Limited Scottish & York Insurance Co. Limited	0	279 0	2/9	0	13	13	_	329			-	31
Security National Insurance Company	4,016	0	4,016	2,108	13	2,108	_			1	' '	3,262
SGI Canada Insurance Services Ltd.	11,990	8,420	20,410	6,905		11,966	14,797	9,398				12.900
Sompo Japan Nipponkoa Insurance Inc.	0	139	139	0,903	3,001	11,300	14,737	89				91
Sovereign General Insurance Company	84	9,298	9,382	-30	3,809	3,779		8,067				6,585
St. Paul Fire and Marine Insurance Company	0	4.981	4,981	-30	12.788	12.788	0	4,778			,	-13
Starr Insurance & Reinsurance Limited	0	775	775	0	,	430	0	1,350			-	893
TD Home and Auto Insurance Company	231	,,,	231	253	-30 0	253	213	0				4
Temple Insurance Company	0	3,700	3,700	0	-1,122	-1,122	0	1,772			.	1,357
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	198	198	0	, , , , , , , , , , , , , , , , , , ,	-26	_	203			.,	100
Traders General Insurance Company	407	0	407	199	0	199	421	0				396
Trans Global Insurance Company	323	0	323	4	0	4	359	0	359			12
Travelers Insurance Company of Canada	0	2,895	2,895	76	-464	-388		3,231	3,231			2,938
Trisura Guarantee Insurance Company	0	890	890	0	1,188	1,188	0	943			, -	520
Triton Insurance Company	520	0	520	221	0	221	469	0	469			141
Unifund Assurance Company	603	0	603	184	Ö	184	647	l ő	647			286
Waterloo Insurance Company	149	0	149	104	0	104	156	0	156			49
Wawanesa Mutual Insurance Company	94,424	31,041	125,465	39,136	13,861	52,997	101,433	34,821	136,254			70,532
Westport Insurance Corporation	0	1,215	1,215	0	15	15	0	1,024				3,368
Wynward Insurance Group	211	10,281	10,492	116	4,363	4,479	216	6,132			,	6,110
XL Specialty Insurance Company	0	1,003	1,003	0	-1,918	-1,918	0	1,446				1,352
Zurich Insurance Company Ltd	0	10,629	10,629	0	1,759	1,759	0	10,213			3,611	3,611
TOTALS	\$400,940	\$306,591	- ,	\$185,593		,	\$416,629		\$717,966			

COMPANY		IN FORCE			GROSS					
COMPANY				GROSS IN FORCE						
OOM AN				FFECTED	ECTED AT END					
		Amount		Amount		Amount				
	No.	\$000	No	\$000	No.	\$000				
Aetna Life Insurance Company	18	85	0	0	9	45				
Allianz Life Insurance Company of North America	14	77	0	0	12	70				
	154,411		-	-						
American Bankers Life Assurance Company of Florida	4,903	354,819	19,771 0	33,610 0	172,771	386,019 49,224				
American Health and Life Insurance Company  American Income Life Insurance Company	14,444	47,938	-	72,416	4,922					
American income Life insurance Company Assumption Mutual Life Insurance Company	1,699	309,448 529,583	2,157	,	15,534	342,945				
Assumption Mutual Life insurance Company Assurant Life of Canada	5,184	,	353 0	135,769 0	1,899	623,036				
ASSURANT LITE OF CANADA AXA Equitable Life Insurance Company	5,104	34,806	0	0	4,874	32,723				
	10.000	15	338	155,831	0.500	2 407 124				
BMO Life Assurance Company	10,009 2,905	2,405,616	330 0	155,631	9,588	2,407,134				
BMO Life Insurance Company	·	9,067	-	ŭ	2,665	8,152				
Blue Cross Life Insurance Company of Canada	49,407	2,708,781	5,432 0	279,904	52,351	2,788,952				
CIBC Life Insurance Company Limited	341	1,329	-	777 1 112 216	341 341,447	1,752				
Canada Life Assurance Company Chubb Life Insurance Company of Canada	319,403	22,186,052	2,216 59	1,113,216		22,859,034				
	297	19,203		6,294	281	18,836				
Combined Insurance Company of America Connecticut General Life Insurance Company	179	2,768	2 0	34	162 1	2,630				
	10.054	839	-	00 004	•	839				
Co-operators Life Insurance Company	12,654	1,910,938	452	89,691	11,905	1,847,540				
CUMIS Life Insurance Company	2,261	4,316,461	50	798,959	2,180	4,247,482				
Desjardins Financial Security Life Assurance Company	41,802	2,659,907	2,253	472,403	41,056	2,928,118				
Empire Life Insurance Company	8,726	1,808,940	1,255	336,671	9,518	2,017,749				
Equitable Life Insurance Company of Canada	15,158	4,457,135	2,205	763,061	16,627	4,885,177				
Excellence Life Insurance Company	225	36,451	115	17,484	313	51,195				
First Canadian Insurance Corporation	19,661	656,974	3,662	140,780	18,836	659,168				
Foresters Life Insurance Company	4,408	478,565	804	145,287	4,765	592,319				
Gerber Life Insurance Company	1,141	14,501	20	335	1,120	14,574				
Great-West Life Assurance Company	1,235,728	32,934,934	17,627	936,579	1,056,639	31,535,547				
Humania Assurance Inc. Industrial-Alliance Insurance and Financial Services Inc.	107	23,100	65	24,770	158	44,800				
industrial-Alliance insurance and Financial Services Inc. ivari	55,775	7,640,674	12,504	1,449,833	60,387	8,905,643				
	12,882	4,601,965	1,455	568,633	13,480	4,859,743				
La Capitale Financial Security Insurance Company	290	16,613	4 020	10	260	14,915				
La Capitale Insurance and Financial Services Inc.	2,549	268,297	1,036	81,781	2,952	324,128				
Life Insurance Company of North America	271	19,481	4 505	0	263	19,473				
London Life Insurance Company Manufacturers Life Insurance Company	56,119	7,402,929	1,525	654,310 1,750,765	55,155	7,640,529				
Manufacturers Life Insurance Company	137,359	26,283,581	5,374		127,001	26,672,871				
National Bank Life Insurance Company	22	22,566	0	37	21	21,650				
New York Life Insurance Company Pavonia Life Insurance Company of Michigan	67 285	36,740 8,134	2 0	3,567	59 222	32,924 5,300				
Primerica Life Insurance Company of Canada			-	449.042						
, ,	8,575	3,686,063	823	448,042	8,699	3,890,744				
RBC Life Insurance Company	17,760	4,082,175	2,110	627,238	19,638	4,498,854				
Reliable Life Insurance Company	299 431	81,390	0	167,007	251 647	68,136				
SSQ, Insurance Company Inc.		352,066	234		647	512,760				
SSQ, Life Insurance Company Inc.	13,506 508	777,737	3,697	272,282	13,665 550	856,747 57.244				
Scotia Life Insurance Company Sun Life Assurance Company of Canada		50,350	146	16,051		57,344				
Sun Life Assurance Company of Canada	158,786	22,492,766	8,085	1,051,708	155,778	22,744,728				
TD Life Insurance Company	406	87,225	58 145	19,113	429	100,743				
Trans Global Life Insurance Company	1,578	3,306	145	278	1,723	3,584				
Union Life Mutual Assurance Company	75	18,072	3	1,571	68	17,933				
United American Insurance Company	10	125	0	0	9	115				
Wawanesa Life Insurance Company	20,166	4,151,245	1,958	413,684	20,409	4,297,217				
Western Life Assurance Company TOTALS	25,708 <b>2,418,515</b>	955,526 <b>160,947,358</b>	1,377 <b>99,371</b>	121,116 <b>13,170,897</b>	17,524 <b>2,269,166</b>	1,033,707 <b>164,924,862</b>				

LIFE INSURANCE - DIRECT	PREMIUM INCOME ON MANITOBA BUSINESS - 2017							
		RANCE PREM		CONSIDERATION FOR ANNUITIES				
COMPANY		(Direct)		(Direct)				
	Individual	Group	Total	Individual	Group	Total		
	\$000	\$000	\$000	\$000	\$000	\$000		
Allianz Life Insurance Company of North America	1	0	1	0	0	(		
American Bankers Life Assurance Company of Florida	9	10,909	10,918	0	0	(		
American Health and Life Insurance Company	0	545	545	0	0	(		
American Income Life Insurance Company	7,233	0.0	7,233	0	0	(		
Assumption Mutual Life Insurance Company	1,815	46	1,861	3,080	0	3,080		
Assurant Life of Canada	266	387	653	567	11,837	12,404		
BMO Life Assurance Company	13,704	64	13,768	2,283	6,783	9,066		
BMO Life Insurance Company	0	191	191	0	1,202	1,202		
Blue Cross Life Insurance Company of Canada	80	6,858	6,938	0	0	(,		
CIBC Life Insurance Company Limited	241	1	242	0	0	(		
Canada Life Assurance Company	86,105	65,519	151,624	1,357	81,203	82,560		
Canadian Premier Life Insurance Company	0	13,458	13,458	0	0	(		
Chubb Life Insurance Company of Canada	77	2,434	2,511	0	Ö	(		
Combined Insurance Company of America	52	, 0	52	0	0	(		
Co-operators Life Insurance Company	3,748	2,172	5,920	246	0	246		
CUMIS Life Insurance Company	2,282	21,858	24,140	0	0	Ċ		
Desjardins Financial Security Life Assurance Company	6,305	6,765	13,070	7.100	1,039	8,139		
Empire Life Insurance Company	7,312	766	8,078	1,166	26	1,192		
Equitable Life Insurance Company of Canada	17,918	542	18,460	1,685	17	1,702		
Excellence Life Insurance Company	138	0	138	0	0	· (		
First Canadian Insurance Corporation	0	4,697	4,697	0	0	C		
Foresters Life Insurance Company	2,839	59	2,898	0	70	70		
Gerber Life Insurance Company	119	0	119	0	0	(		
Great-West Life Assurance Company	56,800	88,687	145,487	9,060	6,540	15,600		
Humania Assurance Inc.	155	3	158	0	0	(		
Industrial-Alliance Insurance and Financial Services Inc.	43,201	8,946	52,147	33,527	22,614	56,141		
ivari	18,552	0	18,552	0	0	(		
La Capitale Financial Security Insurance Company	221	0	221	0	0	(		
La Capitale Insurance and Financial Services Inc.	496	690	1,186	862	0	862		
Liberty Life Assurance Company of Boston	0	1	1	0	0	(		
Life Insurance Company of North America	0	31	31	0	0	(		
London Life Insurance Company	63,469	0	63,469	431	28,333	28,76		
Manufacturers Life Insurance Company	86,904	24,962	111,866	2,932	5,107	8,039		
National Bank Life Insurance Company	10	145	155	0	0	(		
New York Life Insurance Company	1	108	109	0	0	(		
Pavonia Life Insurance Company of Michigan	0	50	50	0	0	(		
Primerica Life Insurance Company of Canada	10,185	0	10,185	0	0	(		
RBC Life Insurance Company	14,876	696	15,572	1,665	14	1,679		
Reliable Life Insurance Company	298	0	298	0	0	(		
SSQ, Insurance Company Inc.	1,684	3,146	4,830	0	0	(		
SSQ, Life Insurance Company Inc.	1	2,939	2,940	45	0	45		
Scotia Life Insurance Company	135	94	229	0	0	(		
Sun Life Assurance Company of Canada	79,313	31,853		16,937	5,876	22,813		
TD Life Insurance Company	262	1	263	0	0	(		
Trans Global Life Insurance Company	0	22	22	0	0	(		
Union Life Mutual Assurance Company	99	0	99	0	0	(		
United American Insurance Company	7	0	7	0	0	(		
Wawanesa Life Insurance Company	14,721	1,649		4,423	0	4,42		
Western Life Assurance Company	2,190	1,493	3,683	1	0			
TOTALS	\$543,824	\$302,787	\$846,611	\$87,367	\$170,661	\$258,02		

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2017							
	INDIVIDUAL GROUP						
COMPANY	Life	Annuity	Life	Annuity			
	\$000	\$000	\$000	\$000			
Aetna Life Insurance Company	12	0	0	0			
Allianz Life Insurance Company of North America	8	0	0	0			
American Bankers Life Assurance Company of Florida	1	0	1,250	0			
American Health and Life Insurance Company	0	0	78	0			
American Income Life Insurance Company	1,327	0	0	0			
Assumption Mutual Life Insurance Company	357	3,359	23				
Assurant Life of Canada	1,088	825	415	· ·			
BMO Life Assurance Company	6,872	1,348	0	1,197			
BMO Life Insurance Company	0	0	52				
Blue Cross Life Insurance Company of Canada	105	0	3,450	0			
CIBC Life Insurance Company Limited	302	0	0	0			
Canada Life Assurance Company	28,118	8,071	-1,156	17,553			
Canadian Premier Life Insurance Company	0	0	812	0			
Chubb Life Insurance Company of Canada	30	0	41	0			
Combined Insurance Company of America	20	0	19	0			
Connecticut General Life Insurance Company	0	0	0	3			
Co-operators Life Insurance Company	1,500	312	2,026	261			
CUMIS Life Insurance Company	1,627	38	7,114	0			
Desjardins Financial Security Life Assurance Company	10,208	4,366	3,147	4,976			
Empire Life Insurance Company	2,920	3,192	437	98			
Equitable Life Insurance Company of Canada	11,939	4,002	100	0			
First Canadian Insurance Corporation	0	0	532	0			
Foresters Life Insurance Company	1,440	0	29	1,108			
Gerber Life Insurance Company	70	0	0	0			
Great-West Life Assurance Company	33,520	12,435	84,835	11,569			
Industrial-Alliance Insurance and Financial Services Inc.	12,427	33,190	1,841	29,395			
ivari	12,000	1,150	0	0			
La Capitale Financial Security Insurance Company	377	0	0	0			
La Capitale Insurance and Financial Services Inc.	25	207	288	0			
Life Insurance Company of North America	0	0	8	0			
London Life Insurance Company	28,475	4,771	8	52,200			
Manufacturers Life Insurance Company	49,867	29,880	16,231	23,760			
Manulife Assurance Company of Canada	0	777	0	451			
National Bank Life Insurance Company	5	0	36	0			
New York Life Insurance Company	5	0	26	0			
Pavonia Life Insurance Company of Michigan	0	0	99	0			
Primerica Life Insurance Company of Canada	5,569	0	0	0			
RBC Life Insurance Company	12,090	201	198	0			
SSQ, Insurance Company Inc.	. 6	0	843				
SSQ, Life Insurance Company Inc.	0	14	1,368				
Scotia Life Insurance Company	6	0	67				
Sun Life Assurance Company of Canada	47,306	21,548	13,160				
TD Life Insurance Company	12	21,010	0	20,			
United American Insurance Company	18	0	0	o o			
Wawanesa Life Insurance Company	6,663	4,679	259	٥			
Western Life Assurance Company	1,316	+,079 ∩	331				
TOTALS	\$277,631	\$134,365					

FRATERNAL SOCIETIES - 2017										
	PREM	PREMIUMS		LIFE CERTIFICATES			DIVIDENDS		BENEFITS PAID	
				16 - \$'000 End of 2017 - \$'000		017 - \$'000				
		Accident &						Accident &		Accident &
	Life	Sickness					Life	Sickness	Life	Sickness
	\$'000	\$'000	No.	Amount	No.	Amount	\$'000	\$'000	\$'000	\$'000
Actra Fraternal Benefit Society	12	103	287	4,426	290	5,040	0	0	0	43
Faithlife Financial	2,077	75	3,313			,		0	1,297	_
Grand Orange Lodge of British America	17	0	55	264	48	215	0	0	24	
Independent Order of Foresters	900	_	2,076	_		_	307	0	1,061	-
Knights of Columbus	7,431	79	12,179	652,286	,	674,680		0	4,871	
Order of United Commercial Travelers of America	1	23	26	115	18	64	0	0	7	8
Sons of Scotland Benevolent Association	23	0	547	1,108	517	1,003	0	0	120	0
Supreme Council of the Royal Arcanum	0	0	33	141	30	130	0	0	1	0
Ukrainian Fraternal Society of Canada	80	0	704	8,118	658	7,480	0	0	324	0
Ukrainian National Association, Inc.	1	0	121	228	118	221	0	0	5	0
TOTALS	\$10,542	\$280	19,341	\$1,060,755	19,352	\$1,118,355	\$2,426	\$0	\$7,710	\$55