

2 0 1 2  
ANNUAL REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2 0 1 1

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for  
the Year ending December 31, 2011.

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MG-7929

ONE HUNDRED AND SIXTH  
ANNUAL REPORT OF THE  
SUPERINTENDENT OF INSURANCE  
BUSINESS OF  
2 0 1 1

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

# CONTENTS

	<u>Page</u>
<b>Superintendent's Report</b> .....	1
<b>Manitoba Based Insurers</b>	
- Federally Licensed Insurers .....	6
- Provincially Licensed Insurers .....	7
<b>List of Licensed Insurers and Special Brokers</b>	
- Federally Licensed .....	8
- Provincially Licensed .....	11
- Discontinuing Insurers .....	12
- Reciprocal Exchanges .....	12
- Special Brokers .....	13
<b>Tables</b>	
- Comparative Summary of Premiums and Losses .....	14
Property and Casualty Classes of Insurance:	
- Accident & Sickness Insurance .....	15
- Aircraft Insurance .....	23
- Automobile Insurance .....	18
- Boiler & Machinery Insurance.....	20
- Fidelity and Surety Insurance .....	22
- Hail Insurance .....	21
- Liability Insurance .....	24
- Marine Insurance .....	21
- Miscellaneous Insurance - Not Otherwise Classified .....	17
- Property Insurance.....	26
Life Insurance:	
- Policyholders Benefits Paid and Incurred	
Insurance and Annuity Contracts (Individual & Group) .....	30
- Direct Premium Income on Manitoba Business .....	29
- Movement of Life Insurance in Manitoba .....	28
Reciprocal Exchanges .....	19
Fraternal Societies .....	31

PROVINCE OF MANITOBA

Department of Finance

September 1, 2012

To:  
Mr. Stan Struthers  
Minister of Finance  
Province of Manitoba  
Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundred and Sixth Annual Report of the Superintendent of Insurance, Business of 2011** for the year ended December 31, 2011, 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 249 made up of 197 Federal Insurers and 52 Provincial Insurers.

**At December 31, 2011, the 197 Federal Insurers, licensed to do business under  
*The Insurance Act* of Manitoba, were classified as follows:**

Property & Casualty (including Mutuels) .....	121
Life only or Life and Accident & Sickness .....	54
Fraternal.....	11
Reciprocal Exchange .....	1
Discontinuing Licence.....	<u>10</u>
Total	<u>197</u>

**At December 31, 2011, the 52 Provincial Insurers, licensed to do business under  
*The Insurance Act* of Manitoba, were classified as follows:**

Property & Casualty (including Mutuels) .....	24
Life only or Life and Accident & Sickness .....	13
Life, Property & Casualty .....	3
Fraternal.....	0
Reciprocal Exchange .....	10
Discontinuing Licence.....	<u>2</u>
Total	<u>52</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2011  
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Groupama Transport	Property, Accident & Sickness, Boiler and Machinery, Liability and Marine
HDI-Gerling Industrie Versicherung AG, Canada Branch	Property, Boiler & Machinery, Liability and Marine
Sunderland Marine Mutual Insurance Company Limited (Canada Branch)	Property, Accident, Boiler & Machinery, Liability; Legal Expense and Marine.

**NEW PROVINCIALY LICENSED INSURERS ADMITTED BY LICENCE IN 2011  
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
AXA Assurance Vie Inc./AXA Life Insurance Inc.	Life , Accident & Sickness
Canadian Egg Industry Reciprocal Alliance – CEIRA	Property
Energy Insurance Group	Property, Liability and Automobile
LS Mutual Life Insurance Company	Life, Accident & Sickness
Mutual Fire Insurance Company of British Columbia	Property, Boiler and Machinery, Liability, Automobile and Marine

**FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2011**

<u>From</u>	<u>To</u>
Chrysler Insurance Company	CorePointe Insurance Company

**PROVINCIALY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2011**

<u>From</u>	<u>To</u>
Energy Insurance Reciprocal (EIR) York Fire & Casualty Insurance Company	Energy Insurance Group Unica Insurance Inc./Unica Assurances Inc.

<b>FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2011</b>
None
<b>PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2011</b>
None

<b>FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2011</b>
<p>Aviva International Insurance Limited  The British Aviation Insurance Company Limited  The Standard Life Assurance Company 2006  Ukrainian Mutual Benefit Association of Saint Nicholas of Canada  Woman's Life Insurance Society</p>
<b>PROVINCIALY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2011</b>
<p>Global Reinsurance Company  Poultry Insurance Exchange Reciprocal of Canada (PIE)  Western Reciprocal Group</p>

**AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE**

During the licence year, June 1, 2011 - May 31, 2012, there were 759 Insurance Agents' Licences issued, classified as follows:

Hail.....	165
Accident & Baggage.....	590
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	<u>759</u>

During the licence year, July 1, 2011 - June 30, 2012, there were 74 Hail Adjusters' Licences issued.

**AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA**

During the licence year, June 1, 2011 - May 31, 2012, there were 9,751 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	3,999
Life.....	3,078
Accident & Sickness.....	<u>2,674</u>
Total	9,751

During the licence year, July 1, 2011 - June 30, 2012, there were 156 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	112
Assistant Adjusters.....	<u>44</u>
Total	156

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

(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Accident and Sickness.....	50.67%	51.87%	52.66%	52.98%
Aircraft.....	58.09	52.30	30.74	17.35
Automobile.....	80.34	80.92	47.34	92.02
Boiler and Machinery.....	6.55	36.68	29.72	29.42
Fidelity and Surety.....	8.36	3.14	39.68	-41.32
Hail.....	14.84	23.91	29.80	17.38
Liability.....	47.42	50.22	57.69	43.95
Marine.....	83.13	7.62	12.28	48.26
Property.....	61.15	73.33	66.67	57.93

**LEGISLATION ADMINISTERED**

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

Consultation with stakeholders to review *The Insurance Act* was completed and amendments were passed by the legislature in June 2012.

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

As of March 31, 2012, the Financial Institutions Regulation Branch had a staff of 10 persons.

**CANADIAN COUNCIL OF INSURANCE REGULATORS**

The Annual Conference of the Canadian Council of Insurance Regulators was held on September 22 and 23, 2011 in Vancouver, British Columbia. All Provinces and Territories were represented.

The following Officers were representatives for the year 2011:

Chair .....Danielle Boulet, Superintendent of Solvency, Quebec  
Vice-Chair .....Philip Howell, CEO and Superintendent of Financial Services, Ontario  
Vice-Chair .....Doug Murphy, Superintendent of Insurance, Nova Scotia  
Vice-Chair .....Carolyn Rogers, Superintendent of Insurance, British Columbia

Prince Edward Island will host the 2012 Conference in Charlottetown.

Respectfully submitted,

Jim Scalena  
Superintendent of Insurance



<b>FEDERALLY LICENSED INSURERS BASED IN MANITOBA</b>
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- C.F.G. FEDERATED INSURANCE COMPANY OF CANADA  
John M. Paisley, Chief Agent in Canada  
717 Portage Ave, Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY  
Darryl Levy, Chief Agent in Canada  
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721
- B. GREAT-WEST LIFE ASSURANCE COMPANY, THE  
Allen Loney, Chief Agent in Canada  
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-1190
- C.F.G.H. 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  
Boris Salamon, Chief Agent in Canada  
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- B. WAWANESA LIFE INSURANCE COMPANY, THE  
Ken E. McCrea, Chief Agent in Canada  
200 Main Street, 5<sup>th</sup> Floor, Winnipeg, MB R3C 1A8, Telephone: (204) 985-3923
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE  
Ken E. McCrea, Chief Agent in Canada  
191 Broadway, 9<sup>th</sup> Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- C.F. WESTERN FINANCIAL INSURANCE COMPANY  
Randy Valpy, Chief Agent in Canada  
200-1200 Portage Avenue, Winnipeg, MB R3G 0T5, Telephone: (204) 942-2999

**PROVINCIALY LICENSED INSURERS BASED IN MANITOBA**

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

Mut.Fire HUTTERIAN 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) 324-6434

**INSURERS, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO  
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2012**

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

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

**LIC.CODE**

- A. LIFE insurance only.
- B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.
- C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.
- D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely; falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.
- E. HAIL insurance.
- F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.  
(Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)
- G. AUTOMOBILE insurance of any kind.
- H. Class(es) of insurance not included above.
- Mut. Ben. - MUTUAL BENEFIT SOCIETIES
- Mut. Fire - MUTUAL FIRE
- Disc. - DISCONTINUING LICENCE - This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.
- Frat. - FRATERNAL SOCIETIES
- Recip. - RECIPROCAL EXCHANGES

**FEDERALLY LICENSED INSURERS**

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

- 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.H. AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
- C.F.G.H. ALLIANZ GLOBAL RISKS US INSURANCE COMPANY, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
- B. ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 700-2005 Sheppard Ave. E., Toronto, ON M2J 3B4
- C.F.G.H. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 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.H. ARCH INSURANCE COMPANY, 3600-77 King St. W., Toronto, ON M5K 1K2
- C.F.G.H. ASCENTUS INSURANCE LTD., 18 York Street, Suite 800., Toronto, ON M5J 2T8
- C.E.F.G.H. ASPEN INSURANCE UK LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- C.F.G.H. 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., 83 Little Bridge St., Unit 12, PO Box 1346, Almonte, ON K0A 1A0
- C.E.F.G.H. AVIVA INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
- C.E.F.G.H. AXA INSURANCE (CANADA), 1400-5700 Yonge St., Toronto, ON M2M 4K2
- C.E.F.G.H. AXA PACIFIC INSURANCE COMPANY, 2<sup>nd</sup> Fl., 999 Hastings St. W., Vancouver, BC V6C 2W2
- C.E.F.G.H. AXIS REINSURANCE COMPANY (CANADIAN BRANCH), 1010-70 York St., Toronto ON M5J 1S9
- B. BMO LIFE ASSURANCE COMPANY, 60 Yonge St., Toronto, ON M5E 1H5
- B. BMO LIFE INSURANCE COMPANY, First Canadian Place, 100 King St. W., 52<sup>nd</sup> Fl., Toronto, ON M5X 1H3
- C.E.F.G.H. BERKLEY INSURANCE COMPANY, 2610-100 King St. West, Toronto, ON M5X 1C8
- 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, 30<sup>th</sup> Fl., 250 Yonge St., Toronto, ON M5B 2L7
- C.F. BRITISH AVIATION INSURANCE COMPANY LIMITED, 200-100 Renfrew Dr., Markham, ON L3R 9R6
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5
- B. CT FINANCIAL ASSURANCE COMPANY, 2<sup>nd</sup>-120 Adelaide St. W., Toronto, ON M5H 1T1
- 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

C.E.F.G.H CHARTIS INSURANCE COMPANY OF CANADA, 14<sup>th</sup>-145 Wellington St. W., Toronto, ON M5J 1H8  
F. CHICAGO TITLE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9  
C.F.G.H. CHUBB INSURANCE COMPANY OF CANADA, Dundee Place, 1 Adelaide St. E., Toronto, ON M5C 2V9  
B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4  
B. COMBINED INSURANCE COMPANY OF AMERICA, 300-7300 Warden Ave., Markham, ON L3R 0X3  
F. COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR,  
910-251 Consumers Rd., Toronto, ON M2J 4R3  
B. COMPCORP LIFE INSURANCE COMPANY, 3110-250 Yonge St., Toronto, ON M5B 2L7  
B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4  
C.E.F.G.H. CONTINENTAL CASUALTY COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7  
C.E.F.G.H. CO-OPERATORS GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
B. CO-OPERATORS LIFE INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
C.F.G. 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  
H. 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.H. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 2200-20 Eglinton Ave. W.,  
Box 2004, Toronto, ON M4R 1K8  
C.F.G.H. ECHELON GENERAL INSURANCE COMPANY, 300-2680 Matheson Blvd. E., Mississauga, ON L4W 0A5  
C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4  
C.F.G. ELECTRIC INSURANCE COMPANY, 2100-40 King St. W., Toronto ON M5H 3C2  
C.F.G.H. ELITE INSURANCE COMPANY, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8  
B. EMPIRE LIFE INSURANCE COMPANY, 243-259 King St. E., Kingston, ON K7L 3A8  
C.F.G.H. EMPLOYERS INSURANCE COMPANY OF WAUSAU, 1000-181 Bay Street, Toronto ON M5J 2T3  
B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd. N., Waterloo, ON N2J 4C7  
F. EULER HERMES NORTH AMERICA INSURANCE COMPANY, 1702-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 3Z7  
C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 2520-130 King St. W., Toronto, ON M5X 1E3  
C.F.H. FCT INSURANCE COMPANY LTD., 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5  
C.F.H. FACTORY MUTUAL INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8  
Frat. FAITHLIFE FINANCIAL, 470 Weber St. N., Waterloo, ON N2J 4G4  
C.F.G.H. FEDERAL INSURANCE COMPANY, Dundee Pl., 16<sup>th</sup>-1 Adelaide St. E., Toronto, ON M5C 2V9  
C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 717 Portage Ave., Winnipeg, MB R3C 3C9  
C.F.G.H. FEDERATION INSURANCE COMPANY OF CANADA, 1400-5 Ville Marie Place, Montreal, QC H3B 0A8  
F. FIDELITY NATIONAL TITLE INSURANCE COMPANY, 55 Superior Blvd., Toronto ON L5T 2X9  
F. FIRST AMERICAN TITLE INSURANCE COMPANY, 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5  
C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 2 Queen St. E., Toronto, ON M5C 3G7  
B. FORESTERS LIFE INSURANCE COMPANY, 1660 Tech Avenue, Ste. 3, Mississauga ON, L4W 5S8  
C.F.H. GAN EUROCOURTAGE, 501-420 Notre Dame Ouest, Montreal PQ H2Y 1V3  
F. GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive.,  
Oakville, ON L6H 5R7  
A. GERBER LIFE INSURANCE COMPANY, Unit 2, 1145 Nicholson Rd., Newmarket, ON L3Y 9C3  
C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Cambridge, ON N1R 5T3  
C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9  
Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5  
C.E.F.G.H. GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2  
B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5  
H. GREEN SHIELD CANADA, 2100-5140 Yonge St., Toronto, ON M2N 6L7  
C.F.G.H. GUARANTEE COMPANY OF NORTH AMERICA, 1400-4950 Yonge St., Toronto, ON M2N 6K1  
C.F.H. HDI-GERLING INDUSTRIE VERSICHERUNG AG, CANADA BRANCH, 181 University Avenue, Suite 1900  
Toronto, ON M5H 3M7  
C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 1010-121 King St. W., TORONTO, ON M5H 3T9  
B. HARTFORD LIFE INSURANCE COMPANY, c/o CAS Accounting, 1145 Nicholson Rd., Unit 2, Newmarket, ON L3Y 9C3  
B. HOUSEHOLD LIFE INSURANCE COMPANY, 300-3381 Steeles Ave. E., Toronto, ON M2H 3S7  
Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Rd., Toronto, ON M3C 1T9  
C.E.F.G.H. INTACT INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1  
C.F. INTERNATIONAL INSURANCE COMPANY OF HANNOVER LIMITED, 3650 Victoria Park Ave., Ste. 201,  
Toronto ON M2H 3P7  
C.F.G. JEVCO INSURANCE COMPANY, 5250 Decarie Blvd., Ste. 100., Montreal, QC H3X 2H9  
C.F. JEWELERS MUTUAL INSURANCE COMPANY, 40 King St. W, Ste. 2100, Toronto ON M5H 3C2  
Frat. KNIGHTS OF COLUMBUS, c/o Wilkinson & Company, LLP, 100-139 Front St., Belleville, ON K8N 5B5  
C.F.H. 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.H. LIBERTY MUTUAL INSURANCE COMPANY, 1000-181 Bay St., Toronto, ON M5J 2T3  
B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4  
C.E.F.G.H. LLOYD'S UNDERWRITERS, 2220-1155 Metcalfe St., Montreal, QC H3B 2V6  
B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1  
A. MD LIFE INSURANCE COMPANY, 1870 Alta Vista Dr., Ottawa, ON K1G 6R7  
B. MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E5  
B. MANULIFE CANADA LTD., 500 King St. N., Waterloo, ON N2J 4C6  
B. MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, c/o Cassels Brock & Blackwell,  
2100-40 King St. W., Toronto, ON M5H 3C2

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

C.F.G.H. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, Dundee Place, 1 Adelaide St. E., Toronto, ON M5C 2V9

F. MORTGAGE INSURANCE COMPANY OF CANADA, 400-100 Yonge St., Toronto, ON M5H 1H1

C.F.G. MOTORS INSURANCE CORPORATION, 400-8500 Leslie St., Thornhill, ON L3T 7M8

C.E.F.G.H. MUNICH REINSURANCE AMERICA, INC., Munich Re Centre, 22<sup>nd</sup> Flr.-390 Bay St., Toronto, ON M5H 2Y2

C.F. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 201-3650 Victoria Park Ave., Toronto, ON M2H 3P7

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

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

C.E.F.G.H. NORTHBRIDGE COMMERCIAL INSURANCE CORPORATION, 15<sup>th</sup> Flr., 55 University Ave., Toronto, ON M5J 2H7

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

C.F.G.H. NORTHBRIDGE INDEMNITY INSURANCE CORPORATION, 1500-595 Burrard St., Vancouver, BC V7X 1G4

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

C.E.F.G. NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY, 100 Erb St. E., Waterloo, ON N2J 1L9

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

C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., Box 557, Hamilton, ON L8N 3K9

C.E.F.G.H. OMEGA GENERAL INSURANCE COMPANY, 36 King St. E., Ste. 500, Toronto, ON M5C 1E5

Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6

B. PENNCORP LIFE INSURANCE COMPANY, 7150 Derrycreech Dr., Mississauga, ON L5W 0E5

C.F.G. PERSONAL INSURANCE COMPANY, 6300 de la Rive-Sud Blvd., Levis, QC G6V 6P9

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

C.F.G.H. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, 749 Saskatchewan Ave. E., Box 340,  
Portage la Prairie, MB R1N 3B8

B. PRIMERICA LIFE INSURANCE COMPANY OF CANADA, 300-2000 Argentia Rd., Mississauga, ON L5N 2R7

C.F.G.H. PRIMMUM INSURANCE COMPANY, 12<sup>th</sup> -50 Place Cremazie, Montreal, QC H2P 1B6

B. PRINCIPAL LIFE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4<sup>th</sup> Flr., Toronto, ON M5R 3K8

C.F.G. PROTECTIVE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4<sup>th</sup> Flr., Toronto, ON M5R 3K8

C.F.G. RBC GENERAL INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9<sup>th</sup> Flr., Mississauga, ON L5N 7Y5

C.F.G. RBC INSURANCE COMPANY OF CANADA, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5

B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5

B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1981 McGill College Ave., 13<sup>th</sup> Flr., Montreal, QC H3A 3A8

B. RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., Box 557, Hamilton, ON L8N 3K9

C.E.F.G.H. ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 18 York Street, Suite 800, Toronto, ON M5J 2T8

C.F.G.H. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 20 Queen St. W., Ste. 300, Toronto, ON M5H 3R3

C.F. SAFETY NATIONAL CASUALTY CORPORATION, 40 King St. W., Ste. 2100, Toronto, ON M5H 3C2

C.F.G. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3<sup>rd</sup> Ave. N., Saskatoon, SK S7K 2H8

F.H. SCOTIA GENERAL INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1

B. SCOTIA LIFE INSURANCE COMPANY, c/o Scotia Insurance, 400-100 Yonge St., Toronto, ON M5H 1H1

C.F.G.H. SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8

F. SECURITY INSURANCE COMPANY OF HARTFORD, 1145 Nicholson Rd., Unit 2, Newmarket, ON L3Y 9C3

C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12<sup>th</sup>-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

F.H. SHIPOWNERS' MUTUAL PROTECTION AND INDEMNITY ASSOCIATION (LUXEMBOURG), THE  
1260-999 West Hastings St., Vancouver BC V6C 2W2

C.F.G.H. SOMPO JAPAN INSURANCE INC., 1400-25 York Street, Toronto, ON M5J 2V5

Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 801-505 Consumers Road, Toronto, ON M2J 4V8

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

B. STANDARD LIFE ASSURANCE COMPANY OF CANADA, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3

A. STANDARD LIFE ASSURANCE LIMITED, 200-1245 Sherbrooke St. W., Montreal, PQ H3G 1G3

F. STEWART TITLE GUARANTY COMPANY, 2600-200 Bay Street, Toronto, ON M5J 2J2

B. SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., 14<sup>th</sup> Floor, Toronto, ON M5H 1J9

B. SUN LIFE INSURANCE (CANADA) LIMITED, 150 King St. W., Toronto, ON M5H 1J9

C.F.H. SUNDERLAND MARINE MUTUAL 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.H. SWISS REINSURANCE COMPANY LTD., 1000-150 King St. W., Toronto, ON M5H 1J9

C.F.G. TD GENERAL INSURANCE COMPANY, 12<sup>th</sup>-50 Place Cremazie, Montreal, QC H2P 1B6

C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 2161 Yonge St., 4<sup>th</sup> Floor, Toronto, ON M4S 3A6

B. TD LIFE INSURANCE COMPANY, 120 Adelaide St. W., 2<sup>nd</sup> Flr, Toronto, ON M5H 1T1

C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14<sup>th</sup> Flr., Toronto, ON M5H 3C6

C.E.F.G.H. TEMPLE INSURANCE COMPANY, 22<sup>nd</sup>-390 Bay St., Toronto, ON M5H 2Y2

C.F.G.H. TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD., 105 Adelaide St. W., Toronto, ON M5H 1P9

C.E.F.G.H. TRADERS GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8

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

B. TRANSAMERICA LIFE CANADA, 5000 Yonge St., Toronto, ON M2N 7J8

C.E.F.G.H. TRAVELERS INSURANCE COMPANY OF CANADA, 20 Queen St. W., Ste. 300, PO Box 6, Toronto, ON M5H 3R3

C.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., 501-90 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

C.F.G. VIRGINIA SURETY COMPANY, INC., 3650 Victoria Park Ave., Ste. 201, Toronto, ON M2H 3P7  
 C. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4  
 B. WAWANESA LIFE INSURANCE COMPANY, 200 Main Street, 5<sup>th</sup> Fl., 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, 200-1200 Portage Ave., Winnipeg, MB R3G 0T5  
 B. WESTERN LIFE ASSURANCE COMPANY, 1010-24 Street S.E., High River, AB T1V 2A7  
 F. WESTERN SURETY COMPANY, 2000-1874 Scarth St., Regina, SK S4P 2G8  
 C.F.G.H. WESTPORT INSURANCE CORPORATION, 1000-150 King St. W., Toronto, ON M5H 1J9  
 C.F.G.H. XL INSURANCE COMPANY LIMITED, 100 Yonge St., Ste. 1802., Toronto, ON M5C 2W1  
 C.E.F.G. XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1702, Toronto ON M5C 2W1  
 C.F.G. ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9  
 C.F.G.H. ZURICH INSURANCE COMPANY LTD, 25<sup>th</sup>-400 University Ave., Toronto, ON M5G 1S7

<b>PROVINCIALY LICENSED INSURERS</b>
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C.F.G. ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 11220-109 Street., Edmonton, AB T5G 2T6  
 B. ASSUMPTION MUTUAL LIFE INSURANCE COMPANY, 770 Main St., PO Box 160, Moncton, NB E1C 8L1  
 F. ASSUREPRO INSURANCE COMPANY LIMITED, 200 Albert St. N., Regina, SK S4R 5E2  
 A.C.E.F.G.H AXA ASSURANCES INC./AXA INSURANCE INC., 700-2020 University St., Montreal, QC H3A 2A5  
 C.F.G.H. BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6  
 C.F.G. CANADIAN FARM INSURANCE CORP., 375, 13220 St. Albert Trail, Edmonton, AB T5L 4W1  
 F. CANADIAN UNION INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, QC G1T 1C4  
 A.C.F.G. CANASSURANCE INSURANCE COMPANY, B-9, 550 Sherbrooke St. W., Montreal, QC H3A 3S3  
 E. CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, 2709-13<sup>th</sup> 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  
 Mut. Fire HUTTERIAN BRETHERN MUTUAL INSURANCE CORPORATION, 703-1661 Portag Ave., Winnipeg, MB R3J 3T7  
 B. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allee Ouest, CP 1907,  
 Quebec, QC G1K 7M3  
 C.F.G. INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, 1080 Grande Allée West,  
 Quebec, QC G1S 1C7  
 B. INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC., Box 5900, 2165 Broadway W.,  
 Vancouver, BC V6B 5H6  
 B. LS MUTUAL LIFE INSURANCE COMPANY, 1555 Girouard St. W., PO Box 10,000, Saint-Hyacinthe, QC J2S 7C8  
 C.F.H. 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.H. L'UNIQUE GENERAL INSURANCE INC., 925 Grande-Allée Ouest, bureau 240, Quebec, QC G1S 1C1  
 C.F.H. MAX CANADA INSURANCE COMPANY, 140 Foundry St., Baden, ON N3A 2P7  
 C.H. MILLENNIUM INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park AB T8A 3X6  
 C.F.G.H. MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA, 201-9366 200A Street, Langley BC V1M 4B3  
 B. NATIONAL BANK LIFE INSURANCE COMPANY, 4<sup>th</sup>-600 de La Gauchetiere W., Montreal, QC H3B 4L2  
 C.F.G. OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5  
 E. PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9  
 C.F.G.H. PEACE HILLS GENERAL INSURANCE COMPANY, 3<sup>rd</sup>-10709 Jasper Ave., Edmonton, AB T5J 3N3  
 E. RAIN AND HAIL INSURANCE CORPORATION, 200, 4303 Albert St., Regina, SK S4S 3R6  
 C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0  
 C.E.F.G.H SGI CANADA INSURANCE SERVICES LTD., 2260-11<sup>th</sup> Avenue, Regina, SK S4P 0J9  
 B. SSQ, SOCIETE D'ASSURANCE INC./SSQ, INSURANCE COMPANY INC., 700-2020 University St., Montreal, QC H3A 2A5  
 B. SSQ, LIFE INSURANCE COMPANY INC., 2525 Laurier Blvd., Sainte-Foy, QC G1V 4H6  
 C.F. TRANS GLOBAL INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2  
 B. TRANS GLOBAL LIFE INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2  
 C.E.F.H. 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

## DISCONTINUING LICENSES

The following insurers hold a "Discontinuing Licence" for the year 2012. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2011, and does not authorize the insurer to undertake or renew insurance contracts in the Province.

### FEDERALLY LICENSED INSURERS

Disc. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8  
Disc. AXA GENERAL INSURANCE, 1400-5700 Yonge St., Toronto, ON M2M 4K2  
Disc. CMFG Life Insurance Company, Box 5065, 151 North Service Rd., Burlington, ON L7R 4C2  
Disc. ENDURANCE REINSURANCE CORPORATION OF AMERICA, c/o Focus Group, 500-36 King St. E.,  
Toronto ON M5C 1E5  
Disc. EQUITABLE GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
Disc. LUMBERMEN'S UNDERWRITING ALLIANCE, 455 Fenelon Blvd., Ste. 300, Dorval, QC H9S 5T8  
Disc. POOL INSURANCE COMPANY, 3400, 205-5<sup>th</sup> Avenue S.W., Calgary, AB T2P 2V7  
Disc. UTICA MUTUAL INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3

### PROVINCIAALLY LICENSED INSURERS

Disc. BCAA INSURANCE CORPORATION, 4567 Canada Way, Burnaby, BC V5G 4T1

## RECIPROCAL EXCHANGES

### FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

### PROVINCIAALLY LICENSED RECIPROCAL EXCHANGES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, Ste. 390, 8B-3110 - 8<sup>th</sup> Street East, Saskatoon, SK S7H 0W2  
Recip. CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE), 1400-10303 Jasper Ave.,  
Edmonton, AB T5J 3N6  
Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, 1002 Warsaw Ave., Winnipeg, MB R3M 1E4  
Recip. CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE – CEIRA, 10025-102A Ave., Ste. 900, Edmonton, AB T5J 0Y2  
Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, 2900-250 Yonge St., Toronto, ON M5B 2L7  
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 901-5500 North Service Rd.,  
Burlington, ON L7L 6W6  
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 103-3050 Harvester Rd., Burlington, ON L7N 3J1  
Recip. ENERGY INSURANCE GROUP, 1500, 727-7<sup>th</sup> Avenue SW, Calgary AB T2P 0Z5  
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8

**SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2012**

George P. Esau	<p>o/a Oldfield Kirby Esau, Inc. 200-330 St. Mary Ave. Winnipeg MB R3C 2L2 Tel: (204) 943-1441 Fax: (204) 957-5561</p>
Jean C. P. Fontaine	<p>c/o Trans Canada Insurance Marketing Inc. 807-177 Lombard Ave. Winnipeg MB R3B 0W5 Tel: (204) 925-8271 Fax: (204) 925-8279</p>
Pamela Pyke	<p>o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl., Winnipeg, MB R3B 2A3 Tel: (204) 934-0234 Fax: (204) 956-2148</p>
Cosmo D. Racano	<p>o/a Marsh Canada Limited 1420-One Lombard Pl. Winnipeg MB R3B 0X3 Tel: (204) 982-6513 Fax: (204) 947-2662</p>



**COMPARATIVE SUMMARY**

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

CLASS OF INSURANCE	2010			2011		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	547,245	288,196	52.66%	572,620	303,387	52.98%
Aircraft	9,184	2,823	30.74%	10,203	1,770	17.35%
Automobile	950,545	449,999	47.34%	972,000	894,427	92.02%
Boiler and Machinery	11,038	3,281	29.72%	11,593	3,411	29.42%
Fidelity and Surety	25,377	10,070	39.68%	24,976	-10,319	-41.32%
Hail	16,587	4,943	29.80%	14,041	2,441	17.38%
Liability	121,255	69,947	57.69%	127,597	56,081	43.95%
Marine	4,203	516	12.28%	7,462	3,601	48.26%
Miscellaneous	28,097	3,919	13.95%	30,539	2,380	7.79%
*Property	511,108	340,777	66.67%	544,077	315,163	57.93%
<b>TOTALS</b>	<b>\$2,224,639</b>	<b>\$1,174,471</b>	<b>52.79%</b>	<b>\$2,315,108</b>	<b>\$1,572,342</b>	<b>67.92%</b>

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

<b>ACCIDENT &amp; SICKNESS</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Life Insurance	1,835	211	6,366	1,043
Aetna Life Insurance Company	46	76	40	227
Allianz Life Insurance Company of North America	6	2	0	0
American Bankers Life Assurance Company of Florida	2,381	396	2,047	1,216
American Income Life Insurance Company	978	176	965	292
Assumption Mutual Life Insurance Company	34	30	33	26
Blue Cross Life Insurance Company of Canada	9,520	4,218	9,663	5,089
BMO Life Assurance Company	1,285	291	797	408
BMO Life Insurance Company	1,748	118	1,483	165
Canada Life Assurance Company (The)	30,701	1,660	32,908	1,553
Canadian Premier Life Insurance Company	13,265	1,095	12,458	1,173
Canassurance Insurance Company	80	33	74	9
Capitale Insurance and Financial Services Inc. (La)	461	250	852	503
CIBC Life Insurance Company Limited	1,693	452	1,771	95
Combined Insurance Company of America	6,164	1,907	5,957	1,793
Co-operators Life Insurance Company	15,772	9,849	11,693	7,986
CT Financial Assurance Company	118	50	110	20
CUMIS Life Insurance Company	18,972	3,040	20,189	3,633
Desjardins Financial Security Life Assurance Company	23,049	22,560	28,224	21,708
Empire Life Insurance Company (The)	2,542	1,718	2,615	2,092
Equitable Life Insurance Company of Canada (The)	4,439	3,464	4,738	3,193
Excellence Life Insurance Company (The)	0	0	27	5
First Canadian Insurance Corporation	6,002	684	6,093	698
Foresters Life Insurance Company	118	6	137	19
Great-West Life Assurance Company (The)	154,419	94,790	164,549	101,319
Household Life Insurance Company	476	144	501	1
Industrial Alliance Insurance and Financial Services Inc.	7,005	4,089	6,115	4,125
Industrial Alliance Pacific Insurance and Financial Services Inc.	7,639	1,049	10,351	1,005
Liberty Life Assurance Company of Boston	0	4	0	0
Manufacturers Life Insurance Company (The)	74,787	45,884	77,531	48,072
Manulife Canada Ltd.	4	50	3	0
National Bank Life Insurance Company	104	25	107	24
New York Life Insurance Company	6	4	-1	0
Penncorp Life Insurance Company	4,761	2,101	5,038	2,238
Primerica Life Insurance Company of Canada	2	1	2	1
RBC Life Insurance Company	20,269	14,327	19,312	13,770
Reliable Life Insurance Company	2,600	731	2,330	1,523
Scotia Life Insurance Company	1,211	267	1,279	293
SSQ Insurance Company Inc.	2,411	1,022	2,195	3,233
SSQ Life Insurance Company, Inc.	11,520	6,709	13,176	7,384
Standard Life Assurance Company of Canada (The)	19,628	10,354	18,299	10,925
Sun Life Assurance Company of Canada	53,843	35,217	54,652	35,535
TD Life Insurance Company	1,572	447	1,599	460
Trans Global Life Insurance Company	974	61	370	29
Transamerica Life Canada	206	0	173	0
Wawanesa Life Insurance Company (The)	4,718	2,826	5,215	3,955
Western Life Assurance Company	3,110	1,470	3,526	1,619
<b>SUB TOTAL - Life Insurers:</b>	<b>\$512,473</b>	<b>\$273,858</b>	<b>\$535,562</b>	<b>\$288,457</b>

<b>ACCIDENT &amp; SICKNESS</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
<b>Property &amp; Casualty Insurers:</b>				
ACE INA Insurance	118	63	113	16
Allianz Global Risks US Insurance Company	1,098	703	1,466	590
American Bankers Insurance Company of Florida	5,941	458	5,360	414
Arch Insurance Company	0	0	-1	17
AssurePro Insurance Company Limited	81	90	101	30
Aviva Insurance Company of Canada	120	0	15	0
Canassurance Insurance Company	0	0	24	5
Chartis Insurance Company of Canada	4,127	516	3,301	30
Chubb Insurance Company of Canada	184	58	182	138
Co-operators General Insurance Company	5	0	10	0
CUMIS General Insurance Company	21	53	20	0
Echelon General Insurance Company	103	132	70	178
Everest Insurance Company of Canada	0	0	2	1
Fenchurch General Insurance Company	292	80	523	305
GMS Insurance Inc.	1,497	930	1,619	851
Green Shield Canada	7,801	6,734	8,941	7,489
Guarantee Company of North America (The)	1	0	1	0
Legacy General Insurance Company	345	83	303	98
Lloyd's Underwriters	1,317	846	2,514	1,567
Northbridge General Insurance Corporation	2	0	2	0
Novex Insurance Company	4	-1	0	0
RBC Insurance Company of Canada	8,184	3,009	8,758	2,791
Royal & Sun Alliance Insurance Company of Canada	3,091	0	3,007	0
Triton Insurance Company	440	584	727	410
<b>SUB-TOTAL - Property &amp; Casualty Insurers:</b>	<b>\$34,772</b>	<b>\$14,338</b>	<b>\$37,058</b>	<b>\$14,930</b>
<b>GRAND TOTAL</b>	<b>\$547,245</b>	<b>\$288,196</b>	<b>\$572,620</b>	<b>\$303,387</b>

<b>MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
<b>CREDIT</b>				
Atradius Credit Insurance N.V.	1,422	725	1,933	-554
Compagnie Française d'Assurance pour le Commerce Extérieur	952	290	895	12
Echelon General Insurance Company	0	8	0	0
EULER Hermes American Credit Indemnity Company	256	-11	233	15
Guarantee Company of North America (The)	1	0	9	-2
Lloyd's Underwriters	0	-56	0	0
<b>CREDIT PROTECTION</b>				
American Bankers Insurance Company of Florida	6,889	680	6,200	371
Arch Insurance Company	189	56	69	52
Legacy General Insurance Company	1,295	39	495	5
<b>LEGAL EXPENSE</b>				
Intact Insurance Company	27	26	32	19
Lloyd's Underwriters	5	-1	5	-1
Novex Insurance Company	1	33	2	21
<b>MORTGAGE</b>				
Canada Guaranty Mortgage Insurance Company	391	141	897	-474
FCT Insurance Company Ltd.	0	0	681	635
Genworth Financial Mortgage Insurance Company Canada	8,916	719	12,140	1,021
<b>OTHER APPROVED PRODUCTS</b>				
CorePointe Insurance Company	3	0	2	0
GMS Insurance Inc.	6	3	6	5
<b>TITLE</b>				
Chicago Title Insurance Company	222	14	254	58
FCT Insurance Company Ltd.	5,239	552	4,983	873
First American Title Insurance Company	562	240	576	117
Lawyers' Professional Indemnity Company	214	12	186	7
Stewart Title Guaranty Company	1,507	449	941	200
<b>TOTALS</b>	<b>\$28,097</b>	<b>\$3,919</b>	<b>\$30,539</b>	<b>\$2,380</b>

<b>AUTOMOBILE</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	937	405	1,023	672
Allianz Global Risks US Insurance Company	19	8	0	38
American Road Insurance Company (The)	181	318	173	487
Arch Insurance Company	18	0	45	2
Aviva Insurance Company of Canada	1,425	353	1,002	357
AXA Assurances inc.	0	0	6	0
AXA Pacific Insurance Company	4	0	6	0
Chartis Insurance Company of Canada	749	157	918	385
Chubb Insurance Company of Canada	76	13	81	6
Continental Casualty Company	325	203	298	233
Co-operators General Insurance Company	715	85	339	97
CorePointe Insurance Company	12	-26	0	7
CUMIS General Insurance Company	16	0	16	0
Dominion of Canada General Insurance Company (The)	106	51	14	40
Echelon General Insurance Company	3	0	1	0
Economical Mutual Insurance Company®	7	0	12	-3
Electric Insurance Company	21	1	15	3
Federated Insurance Company of Canada	790	546	781	84
Federation Insurance Company of Canada	0	11	0	-3
GCAN Insurance Company	64	3	78	19
Guarantee Company of North America (The)	0	0	1	0
Hartford Fire Insurance Company	6	15	16	28
Intact Insurance Company	914	598	808	371
Liberty Mutual Insurance Company	133	-7	169	288
Lloyd's Underwriters	14	0	28	29
Mitsui Sumitomo Insurance Company, Limited	3	0	4	0
Motors Insurance Corporation	505	107	430	942
Northbridge Commercial Insurance Corporation	59	-47	2	-99
Northbridge General Insurance Corporation	40	-8	83	16
Novex Insurance Company	0	-4	0	0
Old Republic Insurance Company of Canada	158	-6	31	13
Personal Insurance Company (The)	0	0	0	18
Portage la Prairie Mutual Insurance Company (The)	0	0	0	1
Primum Insurance Company	0	1	0	0
Protective Insurance Company	33	4	37	16
RBC General Insurance Company	339	82	369	101
Royal & Sun Alliance Insurance Company of Canada	82	-28	206	-439
S&G Canada Insurance Services Ltd	31	0	34	0
Saskatchewan Mutual Insurance Company	1,428	480	1,472	741
Sentry Insurance a Mutual Company	11	-3	14	1
Sovereign General Insurance Company (The)	87	10	78	67
St. Paul Fire and Marine Insurance Company	189	-32	193	13
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	1	0	3	4
XL Insurance Company Limited	3	1	1	1
XL Reinsurance America Inc.	9	1	0	-1
Zurich Insurance Company Ltd.	750	901	682	360
<b>Manitoba Public Insurance Corporation</b>				
*M.P.I.C Auto Insurance Division	940,282	445,806	962,531	889,532
<b>TOTAL</b>	<b>\$950,545</b>	<b>\$449,999</b>	<b>\$972,000</b>	<b>\$894,427</b>

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

<b>RECIPROCAL EXCHANGES</b>				
COMPANY	2010		2011	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
<b>AIRCRAFT</b>				
Canadian Applicators Ins. Reciprocal	1,275	291	1,418	211
<b>BOILER &amp; MACHINERY</b>				
Lumbermen's Underwriting Alliance	7	0	0	0
<b>LIABILITY</b>				
Canadian Lawyers Ins. Association	1,241	-452	1,353	2,928
Canadian Universities Recip. Ins.. Exch.	788	250	669	275
Community Newspapers Reciprocal Ins. Exchange	7	0	7	0
Energy Insurance Group	0	0	55	0
Healthcare Ins. Reciprocal of Canada	5,236	4,378	5,419	3,696
<b>PROPERTY (Commercial)</b>				
Asset Protection Insurance Exchange	378	352	419	312
Canadian Airports Reciprocal Insurance Exchange	172	5	198	2
Canadian Egg Industry Reciprocal Alliance	0	0	475	86
Canadian Universities Recip. Ins.. Exch.	1,186	1,130	1,151	663
Energy Insurance Group	0	0	66	0
Healthcare Ins. Reciprocal of Canada	734	141	756	1,632
Lumbermen's Underwriting Alliance	451	1,911	-33	1,270
<b>TOTALS</b>	<b>\$11,475</b>	<b>\$8,006</b>	<b>\$11,953</b>	<b>\$11,075</b>

<b>BOILER &amp; MACHINERY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	356	179	380	47
Allianz Global Risks US Insurance Company	35	8	40	-12
Aviva Insurance Company of Canada	1,091	164	1,217	180
AXA Assurances inc.	0	0	190	39
AXA Insurance (Canada)	2	0	3	0
AXA Pacific Insurance Company	155	-16	187	39
Berkley Insurance Company	0	0	1	0
Boiler Inspection and Insurance Co of Canada (The)	540	132	511	75
Canadian Northern Shield Insurance Company	1	0	1	0
Chartis Insurance Company of Canada	151	11	121	36
Chubb Insurance Company of Canada	164	188	140	-67
Continental Casualty Company	63	47	87	1
Co-operators General Insurance Company	114	20	112	8
CUMIS General Insurance Company	34	-17	38	0
Dominion of Canada General Insurance Company (The)	32	0	22	0
Ecclesiastical Insurance Office plc	40	0	46	0
Economical Mutual Insurance Company®	43	4	72	18
Factory Mutual Insurance Company	683	42	909	-449
Federated Insurance Company of Canada	48	5	68	19
GCAN Insurance Company	413	213	410	106
Gore Mutual Insurance Company	21	-3	23	4
Grain Insurance and Guarantee Company	92	-15	138	0
Great American Insurance Company	3	0	6	0
Intact Insurance Company	447	45	468	62
Lloyd's Underwriters	479	188	209	1,463
Mutual Fire Insurance Company of British Columbia (The)	0	0	2	0
Northbridge General Insurance Corporation	45	0	90	1
Novex Insurance Company	4	1	5	0
Optimum Insurance Company Inc.	30	0	35	-3
Royal & Sun Alliance Insurance Company of Canada	4,134	1,650	4,088	952
SGI Canada Insurance Services Ltd	128	-13	130	20
Saskatchewan Mutual Insurance Company	6	0	9	0
Scottish & York Insurance Co. Limited	4	0	1	0
Sovereign General Insurance Company (The)	127	-7	170	0
St. Paul Fire and Marine Insurance Company	161	-382	88	-75
Temple Insurance Company (The)	61	3	6	-7
Travelers Guarantee Company of Canada	640	622	652	827
Trisura Guarantee Insurance Company	10	0	51	35
Wawanesa Mutual Insurance Company (The)	264	45	289	17
Westport Insurance Corporation	1	1	1	0
XL Insurance Company Limited	0	89	0	0
Zurich Insurance Company Ltd.	416	77	447	55
<b>TOTALS</b>	<b>\$11,038</b>	<b>\$3,281</b>	<b>\$11,593</b>	<b>\$3,411</b>

<b>MARINE</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	4	0	0	0
Allianz Global Risks US Insurance Company	1,351	87	2,250	1,611
Ascentus Insurance Ltd.	584	223	54	65
Aviva Insurance Company of Canada	291	0	320	52
AXA Assurances inc.	0	0	653	179
AXA Insurance (Canada)	520	73	544	191
AXA Pacific Insurance Company	101	42	109	-13
Chartis Insurance Company of Canada	173	3	262	109
Continental Casualty Company	400	60	380	53
Elite Insurance Company	0	0	4	125
GCAN Insurance Company	0	-2	0	0
Intact Insurance Company	2	6	3	0
Liberty Mutual Insurance Company	13	-15	9	3
Lloyd's Underwriters	59	153	368	306
Northbridge General Insurance Corporation	469	-156	667	108
Royal & Sun Alliance Insurance Company of Canada	78	27	124	50
Shipowners' Mutual Protection and Indemnity Association	0	0	346	194
Sovereign General Insurance Company (The)	24	4	872	351
St. Paul Fire and Marine Insurance Company	128	7	90	93
Sunderland Marine Mutual Insurance Company Limited	0	0	311	124
Traders General Insurance Company	0	0	2	0
XL Insurance Company Limited	0	0	88	0
Zurich Insurance Company Ltd.	6	4	6	0
<b>TOTALS</b>	<b>\$4,203</b>	<b>\$516</b>	<b>\$7,462</b>	<b>\$3,601</b>

<b>HAIL</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	466	191	378	91
Co-operative Hail Ins. Co. Ltd.	8,038	2,050	6,880	1,115
GCAN Insurance Company	1,179	665	0	0
Northbridge General Insurance Corporation	0	0	778	167
Palliser Ins. Co. Ltd.	6,492	1,891	5,685	1,061
Rain and Hail Insurance Corporation	412	146	320	7
<b>TOTALS</b>	<b>\$16,587</b>	<b>\$4,943</b>	<b>\$14,041</b>	<b>\$2,441</b>



<b>FIDELITY &amp; SURETY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	91	28	188	25
Aviva Insurance Company of Canada	933	45	2,252	48
AXA Assurances inc.	-1	0	3,501	-4,661
AXA Pacific Insurance Company	4,378	5,549	3,499	-4,661
Berkley Insurance Company	22	8	222	143
Canadian Farm Insurance Corp.	1	0	5	0
Chartis Insurance Company of Canada	5,764	1,271	2,088	-1,946
Chubb Insurance Company of Canada	2,033	-32	1,147	117
Continental Casualty Company	102	4	99	0
Co-operators General Insurance Company	9	0	9	0
CUMIS General Insurance Company	1,264	1,161	1,351	710
Dominion of Canada General Insurance Company (The)	21	0	15	19
Economical Mutual Insurance Company	28	8	28	-1
Federal Insurance Company	0	-2	0	0
Federated Insurance Company of Canada	50	47	44	50
GCAN Insurance Company	42	5	44	36
Grain Insurance and Guarantee Company	108	4	105	-7
Great American Insurance Company	9	2	15	0
Guarantee Company of North America (The)	3,619	975	2,909	-481
Hartford Fire Insurance Company	3	0	2	0
Industrial-Alliance Pacific General Insurance Corporation	22	0	53	0
Intact Insurance Company	58	0	66	2
Jevco Insurance Company	136	-1	372	-2
La Capitale Assurances Générales Inc.	0	0	54	0
L'Unique Assurances Générales Inc.	0	0	54	0
Liberty Mutual Insurance Company	52	53	43	-17
Lloyd's Underwriters	527	333	575	201
Northbridge General Insurance Corporation	31	-2	19	31
Royal & Sun Alliance Insurance Company of Canada	41	19	42	175
SGI Canada Insurance Services Ltd	120	0	117	1
Saskatchewan Mutual Insurance Company	6	0	4	-1
Sovereign General Insurance Company (The)	215	183	216	15
St. Paul Fire and Marine Insurance Company	51	1	40	76
Travelers Guarantee Company of Canada	2,360	412	2,144	-439
Trisura Guarantee Insurance Company	1,252	-69	1,582	45
Western Surety Company	1,960	67	1,931	-49
Zurich Insurance Company Ltd.	70	1	133	252
<b>TOTALS</b>	<b>\$25,377</b>	<b>\$10,070</b>	<b>\$24,976</b>	<b>-\$10,319</b>

<b>AIRCRAFT</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	48	-4	48	20
Allianz Global Risks US Insurance Company	2,138	242	2,015	2,076
Arch Insurance Company	6	-10	0	0
Aspen Insurance UK Limited	4	-20	31	29
Aviva International Insurance Limited	0	-85	0	-199
AXA Assurances inc.	0	0	-6	-24
AXA Pacific Insurance Company	0	-96	-6	-24
Berkley Insurance Company	7	0	37	0
British Aviation Insurance Company Limited (The)	0	14	0	14
Canadian Union Insurance Company	0	4	0	-5
Chartis Insurance Company of Canada	249	160	212	43
GCAN Insurance Company	748	160	167	-13
Hartford Fire Insurance Company	0	1	0	2
Lloyd's Underwriters	834	1,471	2,866	36
Mitsui Sumitomo Insurance Company, Limited	364	97	401	117
National Liability & Fire Insurance Company	885	162	992	-596
Northbridge General Insurance Corporation	0	1	0	14
Omega General Insurance Company	0	-164	0	-342
Royal & Sun Alliance Insurance Company of Canada	0	-39	0	-145
Temple Insurance Company (The)	2,184	99	2,252	266
Westport Insurance Corporation	1,064	554	620	642
XL Insurance Company Limited	653	276	574	-141
<b>TOTALS</b>	<b>\$9,184</b>	<b>\$2,823</b>	<b>\$10,203</b>	<b>\$1,770</b>

<b>LIABILITY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	3,297	840	3,716	428
Allianz Global Risks US Insurance Company	284	51	307	272
American Bankers Insurance Company of Florida	414	7	2,373	44
Arch Insurance Company	1,148	538	1,505	1,495
Aspen Insurance UK Limited	487	226	170	483
Associated Electric & Gas Insurance Services Limited	57	184	180	-136
Aviva Insurance Company of Canada	10,755	3,841	12,149	3,236
Aviva International Insurance Limited	0	-10	0	-38
AXA Assurances inc.	0	0	3,067	5,550
AXA Insurance (Canada)	179	602	248	3
AXA Pacific Insurance Company	2,473	-2,918	2,819	5,548
Axis Reinsurance Company (Canadian Branch)	543	236	735	379
Berkley Insurance Company	282	91	348	206
Canadian Northern Shield Insurance Company	40	0	32	0
Canassurance Insurance Company	0	0	1	0
Chartis Insurance Company of Canada	6,282	1,759	5,562	1,743
Chubb Insurance Company of Canada	3,848	2,227	3,240	80
Continental Casualty Company	6,190	3,610	6,918	7,874
Co-operators General Insurance Company	1,998	1,037	1,934	1,179
CUMIS General Insurance Company	947	236	961	206
Dominion of Canada General Insurance Company (The)	450	336	468	735
Ecclesiastical Insurance Office plc	497	12	493	-20
Echelon General Insurance Company	247	173	203	-104
Economical Mutual Insurance Company	950	262	1,259	232
Electric Insurance Company	84	-121	111	257
Employers Insurance Company of Wausau	0	0	0	1
Everest Insurance Company of Canada	0	0	469	115
Federal Insurance Company	1	1	0	0
Federated Insurance Company of Canada	5,696	6,199	5,469	2,047
Federation Insurance Company of Canada	253	-60	257	7
GCAN Insurance Company	1,982	2,566	1,788	-248
Gore Mutual Insurance Company	66	6	62	71
Grain Insurance and Guarantee Company	1,221	65	1,154	2
Great American Insurance Company	399	44	382	24
Guarantee Company of North America (The)	756	192	771	408
Hartford Fire Insurance Company	11	5	9	17
Hutterian Brethren Mutual Ins. Corp.	231	30	246	1
Intact Insurance Company	6,783	3,344	6,411	2,951
International Insurance Company of Hannover Limited	0	0	33	0
Jevco Insurance Company	169	111	205	-70
Jewelers Mutual Insurance Company	11	0	11	0
Liberty Mutual Insurance Company	2,820	-4,581	2,800	8,233
Lloyd's Underwriters	16,531	12,264	17,689	2,083
MAX Canada Insurance Company	68	17	81	28
Mutual Fire Insurance Company of B.C. (The)	0	0	21	0
Nordic Insurance Company of Canada (The)	0	-38	0	-11
Northbridge Commercial Insurance Corporation	1	-2	0	0
Northbridge General Insurance Corporation	2,380	744	1,367	-1,533
Northbridge Indemnity Insurance Corporation	2,614	9,614	2,741	2,841
Northbridge Personal Insurance Corporation	0	20	0	0
Novex Insurance Company	524	2,443	529	-447
Old Republic Insurance Company of Canada	49	-7	25	37
Omega General Insurance Company	116	19	102	88

<b>LIABILITY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2010		2011	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Optimum Insurance Company Inc.	1,083	-165	1,097	116
Portage la Prairie Mutual Insurance Company (The)	2,055	1,437	2,193	1,186
RBC General Insurance Company	47	0	61	0
Red River Valley Mutual Ins. Company	2,818	519	2,927	438
Royal & Sun Alliance Insurance Company of Canada	2,014	-373	2,290	-505
SGI Canada Insurance Services Ltd	2,072	225	2,195	623
Safety National Casualty Corporation	0	74	0	2
Saskatchewan Mutual Insurance Company	625	379	631	765
Scottish & York Insurance Co. Limited	1,201	-436	-19	176
Security Insurance Company of Hartford	0	35	0	94
Sentry Insurance a Mutual Company	510	438	557	377
Sompo Japan Insurance Inc.	1	0	1	0
Sovereign General Insurance Company (The)	3,217	1,492	3,373	321
St. Paul Fire and Marine Insurance Company	3,761	2,107	3,815	2,130
Temple Insurance Company (The)	2,484	506	1,815	211
Travelers Guarantee Company of Canada	1,055	10,515	1,349	948
Trisura Guarantee Insurance Company	919	20	900	111
Virginia Surety Company, Inc.	0	0	0	147
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company (The)	2,938	3,360	3,011	-1,761
Westport Insurance Corporation	1,908	656	2,377	1,064
XL Insurance Company Limited	1,633	824	1,730	751
XL Reinsurance America Inc.	1,289	401	925	142
Zurich Insurance Company Ltd.	5,487	1,718	4,944	2,448
<b>TOTAL</b>	<b>\$121,255</b>	<b>\$69,947</b>	<b>\$127,597</b>	<b>\$56,081</b>

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2010						2011					
	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	5,263	5,263	0	2,717	2,717	0	5,523	5,523	0	2,868	2,868
Affiliated FM Insurance Company	0	2,835	2,835	0	4,589	4,589	0	3,128	3,128	0	516	516
Alberta Motor Association Insurance Company	9,416	18	9,434	9,523	-6	9,517	8,627	19	8,646	7,130	0	7,130
Allianz Global Risks US Insurance Company	0	1,985	1,985	0	4,910	4,910	0	1,731	1,731	0	5,155	5,155
American Bankers Insurance Company of Florida	279	-4	275	61	0	61	233	2	235	51	0	51
Arch Insurance Company	0	1,466	1,466	0	653	653	0	3,109	3,109	0	1,670	1,670
Associated Electric & Gas Insurance Services Limited	0	28	28	0	6	6	0	161	161	0	39	39
Aviva Insurance Company of Canada	21,834	23,400	45,274	16,879	12,340	29,219	26,595	25,521	52,116	14,565	16,210	30,775
AXA Assurances inc.	0	2	2	0	0	0	65	3,823	3,888	54	1,247	1,301
AXA Insurance (Canada)	2	494	496	0	208	208	2	560	562	0	206	206
AXA Pacific Insurance Company	104	2,703	2,807	63	1,989	2,052	63	3,264	3,327	54	1,040	1,094
Axis Reinsurance Company (Canadian Branch)	0	48	48	0	2	2	0	67	67	0	1,180	1,180
BCAA Insurance Corporation	112	0	112	33	0	33	13	0	13	81	0	81
Berkley Insurance Company	0	1	1	0	0	0	0	14	14	0	12	12
Boiler Inspection and Insurance Co of Canada (The)	0	75	75	0	48	48	0	106	106	0	195	195
Canadian Farm Insurance Corp.	0	1,110	1,110	2	987	989	0	501	501	0	882	882
Canadian Northern Shield Insurance Company	0	213	213	0	331	331	0	158	158	0	158	158
Canassurance Insurance Company	24	0	24	1	0	1	26	0	26	2	0	2
Chartis Insurance Company of Canada	165	8,949	9,114	139	5,033	5,172	208	8,627	8,835	89	3,250	3,339
Chubb Insurance Company of Canada	2,293	1,156	3,449	1,225	-127	1,098	2,771	1,309	4,080	640	59	699
Continental Casualty Company	0	5,107	5,107	0	1,968	1,968	0	5,344	5,344	0	1,523	1,523
Co-operators General Insurance Company	12,602	7,804	20,406	12,229	5,834	18,063	13,009	7,438	20,447	7,871	7,059	14,930
Coseco Insurance Company	4,207	0	4,207	5,251	0	5,251	4,248	0	4,248	2,172	0	2,172
CUMIS General Insurance Company	4,659	2,383	7,042	2,864	421	3,285	6,005	2,414	8,419	2,974	170	3,144
Dominion of Canada General Insurance Company (The)	20	1,068	1,088	8	187	195	20	987	1,007	32	624	656
Ecclesiastical Insurance Office plc	0	1,669	1,669	0	319	319	0	1,748	1,748	0	315	315
Echelon General Insurance Company	0	183	183	0	99	99	-5	239	234	0	9	9
Economical Mutual Insurance Company®	0	2,572	2,572	0	1,189	1,189	4,636	3,071	7,707	2,528	1,502	4,030
Elite Insurance Company	301	0	301	115	1	116	709	0	709	133	-5	128
Everest Insurance Company of Canada	0	0	0	0	-4	-4	0	72	72	0	21	21
Factory Mutual Insurance Company	0	5,858	5,858	0	23	23	0	7,136	7,136	0	205	205
Federal Insurance Company	0	2	2	0	0	0	0	0	0	0	0	0
Federated Insurance Company of Canada	491	4,667	5,158	412	3,203	3,615	544	4,940	5,484	549	1,401	1,950
Federation Insurance Company of Canada	4,178	0	4,178	3,516	0	3,516	4,503	0	4,503	2,423	0	2,423
First North American Insurance Company	67	0	67	22	0	22	156	0	156	15	0	15
GCAN Insurance Company	0	2,484	2,484	0	2,220	2,220	0	2,711	2,711	0	2,735	2,735
GMS Insurance Inc.	10	0	10	1	0	1	15	0	15	1	0	1
Gore Mutual Insurance Company	0	166	166	0	625	625	0	195	195	0	36	36
Grain Insurance and Guarantee Company	532	3,956	4,488	267	2,860	3,127	495	4,152	4,647	446	2,725	3,171
Great American Insurance Company	0	1,451	1,451	0	6,399	6,399	0	1,905	1,905	0	2,378	2,378
Guarantee Company of North America (The)	1,410	166	1,576	984	136	1,120	1,378	242	1,620	424	0	424
Hartford Fire Insurance Company	0	1,021	1,021	2	240	242	0	948	948	2	379	381
Hutterian Brethren Mutual Ins. Corp.	0	2,098	2,098	0	1,666	1,666	0	2,203	2,203	0	206	206
Intact Insurance Company	31,127	16,794	47,921	13,573	13,284	26,857	32,428	16,824	49,252	13,142	7,716	20,858
Jevco Insurance Company	0	714	714	0	264	264	0	769	769	0	492	492
Jewelers Mutual Insurance Company	1	59	60	0	14	14	3	62	65	0	37	37
Legacy General Insurance Company	24	0	24	1	0	1	17	0	17	0	0	0

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2010						2011					
	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
Liberty Mutual Insurance Company	0	740	740	0	-1,912	-1,912	0	877	877	0	27	27
Lloyd's Underwriters	493	18,375	18,868	427	9,116	9,543	481	19,269	19,750	576	13,245	13,821
MAX Canada Insurance Company	617	993	1,610	1,326	-20	1,306	1,012	1,213	2,225	-88	1,527	1,439
Mitsui Sumitomo Insurance Company, Limited	0	2	2	0	0	0	0	2	2	0	0	0
Motors Insurance Corporation	12	0	12	0	0	0	1	0	1	0	0	0
Mutual Fire Insurance Company of British Columbia	0	0	0	0	0	0	337	96	433	8	83	91
Nordic Insurance Company of Canada (The)	0	0	0	0	-2	-2	0	0	0	0	0	0
Northbridge Commercial Insurance Corporation	0	10	10	0	62	62	0	0	0	0	-2	-2
Northbridge General Insurance Corporation	29	2,592	2,621	36	1,220	1,256	32	3,742	3,774	27	1,395	1,422
Northbridge Indemnity Insurance Corporation	0	2,113	2,113	0	-332	-332	0	1,898	1,898	0	854	854
Northbridge Personal Insurance Corporation	2	0	2	0	17	17	2	0	2	0	0	0
Novex Insurance Company	72	621	693	40	-72	-32	149	620	769	16	1,684	1,700
Old Republic Insurance Company of Canada	16	1	17	-17	0	-17	13	1	14	42	0	42
Omega General Insurance Company	36	76	112	9	-4	5	45	64	109	10	14	24
Optimum Insurance Company Inc.	2,206	1,782	3,988	1,675	614	2,289	2,270	1,931	4,201	1,184	146	1,330
Peace Hills General Insurance Company	9,866	1,644	11,510	5,431	660	6,091	10,133	2,050	12,183	7,247	511	7,758
Personal Insurance Company (The)	4,873	0	4,873	2,991	0	2,991	5,229	0	5,229	1,297	0	1,297
Pool Insurance Company	0	145	145	0	0	0	0	0	0	0	105	105
Portage la Prairie Mutual Insurance Company (The)	40,686	1,800	42,486	23,475	381	23,857	42,627	1,717	44,344	22,721	850	23,571
Primum Insurance Company	1,498	0	1,498	1,648	0	1,648	1,750	0	1,750	786	0	786
RBC General Insurance Company	361	0	361	418	0	418	432	0	432	254	0	254
RBC Insurance Company of Canada	646	0	646	496	0	496	702	0	702	517	0	517
Red River Valley Mutual Ins. Company	37,727	16,625	54,352	25,090	10,653	35,743	41,440	17,833	59,273	29,177	8,332	37,509
Royal & Sun Alliance Insurance Company of Canada	5,011	4,858	9,869	3,853	6,725	10,578	4,899	5,700	10,599	2,758	4,842	7,600
SGI Canada Insurance Services Ltd	10,965	3,200	14,165	7,742	1,737	9,479	11,324	3,254	14,578	8,640	1,318	9,958
Saskatchewan Mutual Insurance Company	3,311	756	4,067	3,122	446	3,568	3,724	790	4,514	1,460	508	1,968
Scottish & York Insurance Co. Limited	0	1,622	1,622	0	2,248	2,248	0	-7	-7	0	394	394
Security National Insurance Company	1,593	0	1,593	1,458	0	1,458	1,857	0	1,857	1,271	0	1,271
Sompo Japan Insurance Inc.	0	3	3	0	0	0	0	6	6	0	22	22
Sovereign General Insurance Company (The)	6,124	6,449	12,573	2,653	4,943	7,596	5,980	5,800	11,780	2,814	1,181	3,995
St. Paul Fire and Marine Insurance Company	26	6,094	6,120	0	5,083	5,083	27	7,138	7,165	0	6,919	6,919
TD Home and Auto Insurance Company	272	0	272	1,022	0	1,022	271	0	271	400	0	400
Temple Insurance Company (The)	0	841	841	0	484	484	0	1,042	1,042	0	2,142	2,142
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	0	23	23	0	149	149	0	113	113	0	21	21
Traders General Insurance Company	259	0	259	117	0	117	270	0	270	62	-3	59
Trans Global Insurance Company	1,216	0	1,216	22	0	22	630	0	630	16	0	16
Trisura Guarantee Insurance Company	0	5	5	0	5	5	0	6	6	0	40	40
Triton Insurance Company	374	0	374	96	0	96	685	0	685	132	0	132
Unifund Assurance Company	280	0	280	616	0	616	322	0	322	211	0	211
Waterloo Insurance Company	136	0	136	187	0	187	133	0	133	105	0	105
Wawanesa Mutual Insurance Company (The)	65,150	27,421	92,571	40,325	17,208	57,533	66,974	28,657	95,631	44,054	17,531	61,585
Western Financial Insurance Company	1,150	0	1,150	346	0	346	1,476	0	1,476	727	0	727
Westport Insurance Corporation	0	984	984	0	431	431	0	420	420	0	87	87
XL Insurance Company Limited	0	472	472	0	123	123	0	706	706	0	42	42
Zurich Insurance Company Ltd.	0	11,992	11,992	0	14,410	14,410	0	6,125	6,125	0	5,331	5,331
<b>TOTALS</b>	<b>\$288,865</b>	<b>\$222,203</b>	<b>\$511,108</b>	<b>\$191,775</b>	<b>\$149,001</b>	<b>\$340,777</b>	<b>\$311,991</b>	<b>\$232,086</b>	<b>\$544,077</b>	<b>\$181,802</b>	<b>\$133,361</b>	<b>\$315,163</b>

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2011						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2011		NEW EFFECTED		GROSS IN FORCE AT END OF 2011	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
	ACE INA Life Insurance	14,846	54,308	121	10,707	487
Aetna Life Insurance Company	22	116	0	0	20	71
Allianz Life Insurance Company of North America	18	171	0	0	17	162
American Bankers Life Assurance Company of Florida	265,814	437,218	45	9,480	248,863	403,018
American Health and Life Insurance Company	7,101	65,417	0	0	6,284	56,960
American Income Life Insurance Company	12,473	278,802	1,254	56,415	12,722	285,597
Assumption Mutual Life Insurance Company	279	6,872	170	45,907	412	51,424
Assurant Life of Canada	6,586	38,142	544	6,863	6,201	41,020
AXA Equitable Life Insurance Company	4	21	0	0	4	17
Blue Cross Life Insurance Company of Canada	18,818	1,678,838	981	145,572	21,356	1,978,932
BMO Life Assurance Company	9,843	1,513,353	1,399	318,971	10,317	1,739,333
BMO Life Insurance Company	7,593	78,567	3	4	6,280	16,790
Canada Life Assurance Company (The)	316,840	15,994,544	4,388	1,391,991	261,727	17,314,703
Canadian Premier Life Insurance Company	61,691	2,886,178	18,392	713,829	58,573	3,126,817
Capitale Insurance and Financial Services Inc. (La)	163	37,381	168	19,808	264	51,339
CIBC Life Insurance Company Limited	338	9,270	0	0	325	7,774
CMFG Life Insurance Company	106	478	0	0	103	462
Combined Insurance Company of America	291	5,781	35	333	243	3,024
Connecticut General Life Insurance Company	1	534	0	0	1	551
Co-operators Life Insurance Company	16,199	1,876,878	317	70,228	17,320	1,851,903
CT Financial Assurance Company	3	550	0	0	3	550
CUMIS Life Insurance Company	2,764	4,153,001	573	1,142,771	2,602	4,363,180
Desjardins Financial Security Life Assurance Company	39,597	1,939,431	14,336	998,090	54,809	2,956,892
Empire Life Insurance Company (The)	6,286	928,770	473	143,113	6,181	998,131
Equitable Life Insurance Company of Canada (The)	12,473	2,948,953	957	400,108	13,091	3,207,993
Excellence Life Insurance Company (The)	2	208	53	6,939	55	7,147
First Canadian Insurance Corporation	26,275	694,661	5,674	159,515	25,388	685,098
Foresters Life Insurance Company	3,752	301,441	498	45,804	3,855	334,523
Gerber Life Insurance Company	1,182	14,181	102	2,085	1,194	14,399
Great-West Life Assurance Company (The)	637,338	28,072,342	14,946	933,024	655,110	28,978,179
Household Life Insurance Company	2,927	44,967	873	12,964	2,837	46,494
Industrial Alliance Insurance and Financial Services Inc.	10,780	2,059,619	362	116,869	8,156	1,804,802
Industrial Alliance Pacific Insurance and Financial Services Inc.	32,000	2,666,139	9,130	645,969	34,995	2,993,193
Life Insurance Company of North America	29	2,664	10	1,685	8	1,737
London Life Insurance Company	60,441	5,427,700	2,173	671,253	60,178	5,828,586
Manufacturers Life Insurance Company (The)	140,533	17,978,335	9,635	1,986,554	107,322	19,278,457
Manulife Canada Ltd.	4,532	583,983	23	4,090	4,392	552,150
Massachusetts Mutual Life Insurance Company	6	5,196	0	0	6	5,315
National Bank Life Insurance Company	43	33,421	1	11	34	33,227
New York Life Insurance Company	96	39,611	1	1,715	54	24,991
Penncorp Life Insurance Company	460	19,972	11	55	391	18,716
Primerica Life Insurance Company of Canada	6,839	2,595,426	474	252,441	6,883	2,715,411
RBC Life Insurance Company	19,811	3,246,480	633	358,424	11,552	2,986,076
Reliable Life Insurance Company	434	107,692	0	0	413	103,186
Scotia Life Insurance Company	282	37,878	27	4,650	263	35,528
SSQ Insurance Company Inc.	77	36,345	6	1,011	78	34,256
SSQ Life Insurance Company, Inc.	7,994	504,608	3,310	210,356	9,299	611,995
Standard Life Assurance Company of Canada (The)	33,248	3,113,041	995	74,209	34,005	3,219,813
Sun Life Assurance Company of Canada	152,655	13,930,070	4,424	769,307	149,000	14,257,701
TD Life Insurance Company	379	64,788	29	5,528	346	55,621
Trans Global Life Insurance Company	5,894	16,241	0	0	4,137	14,615
Transamerica Life Canada	11,533	2,896,137	848	376,203	11,637	3,039,639
Union Life, Mutual Assurance Company	5	725	0	0	5	725
United American Insurance Company	23	232	0	0	20	212
Wawanesa Life Insurance Company (The)	20,615	3,161,146	1,726	356,515	20,622	3,358,456
Western Life Assurance Company	13,258	421,971	248	55,258	16,185	508,252
<b>TOTALS</b>	<b>1,993,592</b>	<b>\$123,010,794</b>	<b>100,368</b>	<b>\$12,526,624</b>	<b>1,896,625</b>	<b>\$130,035,100</b>

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2011						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
ACE INA Life Insurance	34	993	1,027	0	0	0
American Bankers Life Assurance Company of Florida	17	8,053	8,070	0	0	0
American Health and Life Insurance Company	1	494	495	0	0	0
American Income Life Insurance Company	5,616	0	5,616	0	0	0
Assumption Mutual Life Insurance Company	281	3	284	100	7	107
Assurant Life of Canada	666	2,235	2,901	2,038	4,351	6,389
Blue Cross Life Insurance Company of Canada	61	4,018	4,079	0	0	0
BMO Life Assurance Company	12,210	79	12,289	5,013	161	5,174
BMO Life Insurance Company	0	416	416	0	0	0
Canada Life Assurance Company (The)	42,921	50,164	93,085	4,525	10,471	14,996
Canadian Premier Life Insurance Company	0	15,223	15,223	0	0	0
Capitale Insurance and Financial Services Inc. (La)	140	164	304	112	0	112
CIBC Life Insurance Company Limited	213	0	213	0	0	0
CMFG Life Insurance Company	11	0	11	0	0	0
Combined Insurance Company of America	64	0	64	0	0	0
Co-operators Life Insurance Company	2,689	1,837	4,526	70	0	70
CUMIS Life Insurance Company	2,001	21,801	23,802	0	0	0
Desjardins Financial Security Life Assurance Company	4,458	5,988	10,446	2,508	911	3,419
Empire Life Insurance Company (The)	4,664	513	5,177	3,130	2	3,132
Equitable Life Insurance Company of Canada (The)	11,644	726	12,370	2,947	1	2,948
Excellence Life Insurance Company (The)	10	0	10	0	0	0
First Canadian Insurance Corporation	0	6,437	6,437	0	0	0
Foresters Life Insurance Company	1,465	274	1,739	0	1,001	1,001
Gerber Life Insurance Company	125	0	125	0	0	0
Great-West Life Assurance Company (The)	44,390	77,106	121,496	9,595	3,897	13,492
Household Life Insurance Company	0	366	366	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	10,712	1,249	11,961	422	8,094	8,516
Industrial Alliance Pacific Ins. and Financial Services Inc.	14,605	7,399	22,004	2,983	0	2,983
Life Insurance Company of North America	0	28	28	0	0	0
London Life Insurance Company	54,637	0	54,637	2,726	32,065	34,791
Manufacturers Life Insurance Company (The)	69,738	18,800	88,538	12,791	5,550	18,341
Manulife Canada Ltd.	3,295	0	3,295	0	0	0
Massachusetts Mutual Life Insurance Company	29	0	29	0	0	0
National Bank Life Insurance Company	12	195	207	0	0	0
New York Life Insurance Company	1	88	89	0	0	0
Penncorp Life Insurance Company	303	1	304	1	0	1
Primerica Life Insurance Company of Canada	6,999	0	6,999	0	0	0
RBC Life Insurance Company	21,240	1,848	23,088	16	0	16
Reliable Life Insurance Company	343	0	343	0	0	0
Scotia Life Insurance Company	0	103	103	0	0	0
SSQ Insurance Company Inc.	86	0	86	0	0	0
SSQ Life Insurance Company, Inc.	0	1,630	1,630	0	0	0
Standard Life Assurance Company of Canada (The)	5,796	4,417	10,213	1,727	-2	1,725
Sun Life Assurance Company of Canada	60,208	21,822	82,030	13,490	6,966	20,456
TD Life Insurance Company	177	2	179	0	0	0
Trans Global Life Insurance Company	0	34	34	0	0	0
Transamerica Life Canada	13,301	0	13,301	875	0	875
Union Life, Mutual Assurance Company	8	0	8	0	0	0
United American Insurance Company	16	0	16	0	0	0
Wawanesa Life Insurance Company (The)	12,370	1,412	13,782	2,652	0	2,652
Western Life Assurance Company	831	1,365	2,196	1	0	1
<b>TOTALS</b>	<b>\$408,387</b>	<b>\$257,284</b>	<b>\$665,671</b>	<b>\$67,722</b>	<b>\$73,475</b>	<b>\$141,197</b>



<b>LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2011</b>				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
ACE INA Life Insurance	11	0	3	0
Aetna Life Insurance Company	42	1	4	0
Allianz Life Insurance Company of North America	25	0	0	0
American Bankers Life Assurance Company of Florida	1	0	989	0
American Health and Life Insurance Company	0	0	243	0
American Income Life Insurance Company	1,062	0	0	0
Assumption Mutual Life Insurance Company	87	0	0	0
Assurant Life of Canada	1,413	360	340	1,623
AXA Equitable Life Insurance Company	0	0	0	2
Blue Cross Life Insurance Company of Canada	26	0	1,835	0
BMO Life Assurance Company	6,161	786	-38	146
BMO Life Insurance Company	0	0	20	0
Canada Life Assurance Company (The)	14,749	9,495	124	13,566
Canadian Premier Life Insurance Company	0	0	1,080	0
Capitale Insurance and Financial Services Inc. (La)	0	7	77	0
CIBC Life Insurance Company Limited	86	0	0	0
CMFG Life Insurance Company	19	0	0	0
Combined Insurance Company of America	35	0	0	0
Connecticut General Life Insurance Company	0	0	0	3
Co-operators Life Insurance Company	965	418	1,515	322
CUMIS Life Insurance Company	1,312	59	5,020	0
Desjardins Financial Security Life Assurance Company	4,891	3,074	3,875	6,618
Empire Life Insurance Company (The)	1,214	3,724	327	47
Equitable Life Insurance Company of Canada (The)	5,171	5,267	538	697
First Canadian Insurance Corporation	0	0	747	0
Foresters Life Insurance Company	694	0	20	1,383
Gerber Life Insurance Company	11	0	0	0
Great-West Life Assurance Company (The)	18,924	19,584	64,174	5,165
Household Life Insurance Company	0	0	77	0
Industrial Alliance Insurance and Financial Services Inc.	6,720	924	789	12,493
Industrial Alliance Pacific Insurance and Financial Services Inc.	4,247	1,326	518	9
London Life Insurance Company	23,808	6,644	8	44,973
Manufacturers Life Insurance Company (The)	39,270	36,234	12,339	17,527
Manulife Canada Ltd.	1,689	-4	0	0
Massachusetts Mutual Life Insurance Company	0	0	0	7
National Bank Life Insurance Company	4	0	46	0
New York Life Insurance Company	15	0	11	0
Penncorp Life Insurance Company	177	84	0	0
Primerica Life Insurance Company of Canada	5,999	1	0	0
RBC Life Insurance Company	5,329	101	1,396	0
Reliable Life Insurance Company	218	0	0	0
Scotia Life Insurance Company	0	0	1	0
SSQ Insurance Company Inc.	2	0	0	0
SSQ Life Insurance Company, Inc.	0	0	577	0
Standard Life Assurance Company of Canada (The)	3,554	9,119	3,551	7,847
Standard Life Assurance Limited	0	657	0	331
Sun Life Assurance Company of Canada	26,542	23,335	13,968	16,192
TD Life Insurance Company	166	0	0	0
Trans Global Life Insurance Company	0	0	12	0
Transamerica Life Canada	6,583	1,689	0	0
Wawanesa Life Insurance Company (The)	4,909	2,594	836	0
Western Life Assurance Company	268	1	128	0
<b>TOTALS</b>	<b>\$186,399</b>	<b>\$125,481</b>	<b>\$115,151</b>	<b>\$128,951</b>

<b>FRATERNAL SOCIETIES - 2011</b>										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2010 - \$'000		End of 2011 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACTRA Fraternal Benefit Society	12	97	234	4,365	279	4,751	0	0	0	37
Faithlife Financial	1,966	76	3,168	274,018	3,222	285,602	487	0	623	10
Grand Orange Lodge of British America (The)	20	0	52	244	70	370	0	0	7	0
Independent Order of Foresters (The)	841	1	2,660	69,542	2,544	66,049	345	0	1,113	7
Knights of Columbus	7,594	49	11,490	508,842	11,682	542,145	2,509	0	3,719	0
Order of United Commercial Travelers of America (The)	4	36	39	331	39	318	0	0	7	8
Sons of Scotland Benevolent Association	31	0	728	1,552	692	1,465	0	0	38	0
Supreme Council of the Royal Arcanum	0	0	46	173	44	171	0	0	0	0
Ukrainian Fraternal Society of Canada	100	0	881	8,384	814	7,535	17	0	321	0
Ukrainian National Association	1	0	140	262	136	254	0	0	7	0
<b>TOTALS</b>	<b>\$10,569</b>	<b>\$259</b>	<b>19,438</b>	<b>\$867,713</b>	<b>19,522</b>	<b>\$908,660</b>	<b>\$3,358</b>	<b>\$0</b>	<b>\$5,835</b>	<b>\$62</b>