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ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2 0 1 2

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for
the Year ending December 31, 2012.

MG-7929

ONE HUNDRED AND SEVENTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2012

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2013

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

Sir:

I have the honour to submit the **One Hundred and Seventh Annual Report of the Superintendent of Insurance, Business of 2012** for the year ended December 31, 2012, 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 244 made up of 194 Federal Insurers and 50 Provincial Insurers.

At December 31, 2012, the 194 Federal Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	121
Life only or Life and Accident & Sickness.....	55
Fraternal	10
Reciprocal Exchange	0
Discontinuing Licence.....	<u>8</u>
Total	<u>194</u>
At December 31, 2012, the 50 Provincial Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	25
Life only or Life and Accident & Sickness.....	14
Life, Property & Casualty.....	1
Fraternal	0
Reciprocal Exchange	9
Discontinuing Licence.....	<u>1</u>
Total	<u>50</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2012
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Arch Insurance Canada Ltd.	Property, Accident & Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Surety, Title and Marine
Provenance Life Insurance Company, The	Life

**NEW PROVINCIALY LICENSED INSURERS ADMITTED BY LICENCE IN 2012
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
LS-Travel, Insurance Company	Life , Accident & Sickness

FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2012

<u>From</u>	<u>To</u>
Commonwealth Insurance Company	Northbridge Indemnity Insurance Corporation
CUNA Mutual Insurance Society	CMFG Life Insurance Company
Euler Hermes American Credit Indemnity Company	Euler Hermes North America Insurance Company
Groupama Transport	Gan Eurocourtage
Lombard General Insurance Company of Canada	Northbridge General Insurance Corporation
Lombard Insurance Company	Northbridge Personal Insurance Corporation
Markel Insurance Company of Canada	Northbridge Commercial Insurance Corporation
Travelers Guarantee Company of Canada	Travelers Insurance Company of Canada
Unity Life of Canada	Foresters Life Insurance Company

PROVINCIALY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2012

<u>From</u>	<u>To</u>
AXA Assurance Vie Inc./AXA Life Insurance Inc.	SSQ, Societe D'Assurance Inc./SSQ, Insurance Company Inc.

FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2012	
AXA General Insurance Novex Insurance Company	
Surviving company being:	Novex Insurance Company
GCAN Insurance Company Royal & Sun Alliance Insurance Company of Canada	
Surviving company being:	Royal & Sun Alliance Insurance Company of Canada
PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2012	
Industrial Alliance Insurance and Financial Services Inc. Industrial Alliance Pacific Insurance and Financial Services Inc.	
Surviving company being:	Industrial Alliance Insurance and Financial Services Inc.

FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2012	
Endurance Reinsurance Corporation of America Gan Eurocourtage Lumbermen's Underwriting Alliance Pool Insurance Company	
PROVINCIALY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2012	
Rain and Hail Insurance Corporation	

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2012 - May 31, 2013, there were 853 Insurance Agents' Licences issued, classified as follows:

Hail.....	165
Accident & Baggage.....	684
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	<u>853</u>

During the licence year, July 1, 2012 - June 30, 2013, there were 83 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2012 - May 31, 2013, there were 12,737 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	5,232
Life.....	3,869
Accident & Sickness.....	<u>3,636</u>
Total	12,737

During the licence year, July 1, 2012 - June 30, 2013, there were 249 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	173
Assistant Adjusters.....	<u>76</u>
Total	249

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

(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Accident and Sickness.....	51.87%	52.66%	52.98%	53.39%
Aircraft.....	52.30	30.74	17.57	127.48
Automobile.....	80.92	47.34	92.02	85.38
Boiler and Machinery.....	36.68	29.72	29.73	33.67
Fidelity and Surety.....	3.14	39.68	-26.42	19.26
Hail.....	23.91	29.80	17.38	61.89
Liability.....	50.22	57.69	40.66	45.40
Marine.....	7.62	12.28	50.26	51.67
Property.....	73.33	66.67	58.13	62.13

LEGISLATION ADMINISTERED

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

Amendments to *The Insurance Act* were passed by the legislature in June 2012. Over the past year, related Act regulations were drafted and expected to be in place along with the proclamation of Act amendments by the end of 2013.

MANDATE

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

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

In addition, the Branch:

Collects the premium tax under *The Insurance Corporations Tax Act*; and
Collects the tax stipulated in the Property Insurance Assessment Regulation, a regulation under *The Fires Prevention and Emergency Response Act*.

STAFF

The staff of the Financial Institutions Regulation Branch (FIRB) administer *The Insurance Act*. The branch is also responsible for the administration of *The Credit Union and Caisse Populaires Act*, Part XXIV of *The Corporations Act* and *The Cooperatives Act*.

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

As of March 31, 2013, the Financial Institutions Regulation Branch had a staff of 9 persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Annual Conference of the Canadian Council of Insurance Regulators was held on September 25 and 26, 2012 in Charlottetown, Prince Edward Island. All Provinces and Territories were represented.

The following Officers were representatives for the year 2012:

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

The Office of the Superintendent of Financial Institutions (OSFI) will host the 2013 Conference in Ottawa.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

FEDERALLY LICENSED INSURERS BASED IN MANITOBA
--

- C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
John M. Paisley, 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.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, 5th 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, 9th Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- C.F. WESTERN FINANCIAL INSURANCE COMPANY
Glen Williams, Chief Agent in Canada
200-1200 Portage Avenue, Winnipeg, MB R3G 0T5, Telephone: (204) 942-2999
- C.F.G. WYNWARD INSURANCE GROUP
Darryl Levy, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721

PROVINCIALY LICENSED INSURERS BASED IN MANITOBA

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

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

C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Brian Esau
Chief Agent in Canada
245 Centre Ave. E., PO Box 940
Altona, MB R0G 0B0
Telephone: (204) 324-2441

**INSURERS, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2013**

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.E.F.G.H. AIG INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
- C.E.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 CANADA LTD., 3600-77 King St. W., Toronto, ON M5K 1K2
- 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), 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
- C.E.F.G.H. AXA PACIFIC INSURANCE COMPANY, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
- 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, 60 Yonge Street, 11th Floor, Toronto, ON M5E 1H5
- 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, 30th Fl., 250 Yonge St., Toronto, ON M5B 2L7
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5
- B. CT FINANCIAL ASSURANCE COMPANY, 2nd-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
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.H. 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, 2810-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 2L2
C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 130 Bloor St. W., Ste. 602, Toronto, ON M5S 1N5
C.F.H. FCT INSURANCE COMPANY LTD., 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5
C.F.H. FACTORY MUTUAL INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
Frat. FAITHLIFE FINANCIAL, 470 Weber St. N., Waterloo, ON N2J 4G4
C.F.G.H. FEDERAL INSURANCE COMPANY, Dundee Pl., 16th-1 Adelaide St. E., Toronto, ON M5C 2V9
C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 255 Commerce Drive, PO Box 5800, 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
F. GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive.,
Oakville, ON L6H 5R7
A. GERBER LIFE INSURANCE COMPANY, Unit 2, 1145 Nicholson Rd., Newmarket, ON L3Y 9C3
C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Cambridge, ON N1R 5T3
Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5
C.E.F.G.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, 36 King St. E., Ste. 500, Toronto, ON M5C 1E5
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.G.H. INTERNATIONAL INSURANCE COMPANY OF HANNOVER LIMITED, 3650 Victoria Park Ave., Ste. 201,
Toronto ON M2H 3P7
C.F.G. JEVCO INSURANCE COMPANY, 700 University Ave., Ste. 1500-A, Toronto ON M5G 0A1
C.F. JEWELERS MUTUAL INSURANCE COMPANY, 40 King St. W, Ste. 2100, Toronto ON M5H 3C2
Frat. KNIGHTS OF COLUMBUS, c/o Wilkinson & Company, LLP, 100-139 Front St., Belleville, ON K8N 5B5
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, 22nd Fl.-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, 105 Adelaide St. W., Toronto, ON M5H 1P9
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 Derrycrest 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, 12th -50 Place Cremazie, Montreal, QC H2P 1B6
B. PRINCIPAL LIFE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4th Fl., Toronto, ON M5R 3K8
C.F.G. PROTECTIVE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4th Fl., Toronto, ON M5R 3K8
B. PROVENANCE LIFE INSURANCE COMPANY, THE, 3221 North Service Road, Suite 300, Burlington ON L7N 3G2
C.F.G. RBC GENERAL INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th Fl., Mississauga, ON L5N 7Y5
C.F.G. RBC INSURANCE COMPANY OF CANADA, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5
B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5
B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1981 McGill College Ave., 13th Fl., 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, 279-3rd Ave. N., Saskatoon, SK S7K 2H8
F.H. SCOTIA GENERAL INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1
B. SCOTIA LIFE INSURANCE COMPANY, c/o Scotia Insurance, 400-100 Yonge St., Toronto, ON M5H 1H1
C.F.G.H. SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough ON M1L 4S8
F. SECURITY INSURANCE COMPANY OF HARTFORD, 1145 Nicholson Rd., Unit 2, Newmarket, ON L3Y 9C3
C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.G. SENTRY INSURANCE A MUTUAL COMPANY, c/o Cassels Brock Blackwell,
Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2
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., 14th 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, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 2161 Yonge St., 4th Floor, Toronto, ON M4S 3A6
B. TD LIFE INSURANCE COMPANY, 120 Adelaide St. W., 2nd Fl., Toronto, ON M5H 1T1
C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14th Fl., Toronto, ON M5H 3C6
C.E.F.G.H. TEMPLE INSURANCE COMPANY, 22nd-390 Bay St., Toronto, ON M5H 2Y2
C.F.G.H. TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD., 105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G.H. TRADERS GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G.H. TRAFALGAR INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
B. TRANSAMERICA LIFE CANADA, 5000 Yonge St., Toronto, ON M2N 7J8
C.E.F.G.H. TRAVELERS 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, 5th Flr., 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, 2100-1881 Scarth St., Regina, SK S4P 4K9
 C.F.G.H. WESTPORT INSURANCE CORPORATION, 1000-150 King St. W., Toronto, ON M5H 1J9
 C.F.G. WYNWARD INSURANCE GROUP, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
 C.F.G.H. XL INSURANCE COMPANY LIMITED, 100 Yonge St., Ste. 1802., Toronto, ON M5C 2W1
 C.E.F.G. XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1702, Toronto ON M5C 2W1
 C.F.G. ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
 C.F.G.H. ZURICH INSURANCE COMPANY LTD, 25th-400 University Ave., Toronto, ON M5G 1S7

PROVINCIALY LICENSED INSURERS

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
 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. CAA INSURANCE COMPANY (ONTARIO), 60 Commerce Valley Dr. E., Thornhill, ON L3T 7P9
 C.F.G. CANADIAN FARM INSURANCE CORP., 302, 13220 St. Albert Trail, Edmonton, AB T5L 4W1
 F. CANADIAN UNION INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, QC G1T 1C4
 A.C.F.G. CANASSURANCE INSURANCE COMPANY, B-9, 550 Sherbrooke St. W., Montreal, QC H3A 3S3
 E. CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, 2709-13th Ave., Regina, SK S4P 3A8
 B. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2
 B. EXCELLENCE LIFE INSURANCE COMPANY, THE, 202-5055 Metropolitan Blvd. E., St-Leonard QC H1R 1Z7
 C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
 B. FIRST CANADIAN INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park, AB T8A 3X6
 C.F. GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3
 B. HUMANIA ASSURANCE INC., 1555 Girouard St. W., PO Box 10,000, Saint-Hyacinthe, QC J2S 7C8
 Mut. Fire HUTTERIAN BRETHERN MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave., Winnipeg, MB R3J 3T7
 B. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allée 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. LS-TRAVEL, INSURANCE COMPANY, 1555 Girouard St. W., Ste. 201, Saint-Hyacinthe QC J2S 2Z6
 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, 4th-600 de La Gauchetiere W., Montreal, QC H3B 4L2
 C.F.G. OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5
 E. PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
 C.F.G.H. PEACE HILLS GENERAL INSURANCE COMPANY, 3rd-10709 Jasper Ave., Edmonton, AB T5J 3N3
 C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
 C.E.F.G.H. SGI CANADA INSURANCE SERVICES LTD., 2260-11th Avenue, Regina, SK S4P 0J9
 B. SSQ, 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 2013. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2012, 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. CMFG Life Insurance Company, Box 5065, 151 North Service Rd., Burlington, ON L7R 4C2
Disc. EQUITABLE GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
Disc. UTICA MUTUAL INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3

PROVINCIALY LICENSED INSURERS

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

RECIPROCAL EXCHANGES

FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

PROVINCIALY LICENSED RECIPROCAL EXCHANGES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, Ste. 390, 8B-3110 - 8th 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, 36 Toronto St., Ste. 510, Toronto, ON M5C 2C5
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 901-5500 North Service Rd,
Burlington, ON L7L 6W6
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 3228 South Service Rd., Ste. 116,
Burlington, ON L7N 3H8
Recip. ENERGY INSURANCE GROUP, 1500, 727-7th 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, 2013

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>
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>
Kimberly Williams	<p>o/a Aon Reed Stenhouse Inc. 1800 One Lombard Place Winnipeg MB R3B 2A3 Tel: (204) 934-0235 Fax: (204) 956-2148</p>

COMPARATIVE SUMMARY

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

CLASS OF INSURANCE	2 0 1 1			2 0 1 2		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	572,620	303,387	52.98%	613,253	327,418	53.39%
Aircraft	10,209	1,794	17.57%	8,190	10,441	127.48%
Automobile	971,994	894,430	92.02%	965,633	824,442	85.38%
Boiler and Machinery	11,273	3,352	29.73%	12,596	4,241	33.67%
Fidelity and Surety	21,413	-5,658	-26.42%	21,536	4,147	19.26%
Hail	14,041	2,441	17.38%	19,865	12,294	61.89%
Liability	124,269	50,524	40.66%	119,970	54,461	45.40%
Marine	6,809	3,422	50.26%	7,010	3,622	51.67%
Miscellaneous	30,539	2,380	7.79%	34,862	7,305	20.95%
*Property	535,551	311,334	58.13%	561,688	348,981	62.13%
TOTALS	\$2,298,718	\$1,567,406	68.19%	\$2,364,603	\$1,597,352	67.55%

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

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Life Insurance	6,366	1,043	4,679	1,343
Aetna Life Insurance Company	40	227	20	34
American Bankers Life Assurance Company of Florida	2,047	1,216	1,669	277
American Income Life Insurance Company	965	292	928	182
Assumption Mutual Life Insurance Company	33	26	26	29
Blue Cross Life Insurance Company of Canada	9,663	5,089	10,721	5,773
BMO Life Assurance Company	797	408	1,356	1,318
BMO Life Insurance Company	1,483	165	1,234	66
Canada Life Assurance Company (The)	32,908	1,553	35,638	1,699
Canadian Premier Life Insurance Company	12,458	1,173	13,748	1,100
Canassurance Insurance Company	74	9	82	34
Capitale Insurance and Financial Services Inc. (La)	852	503	1,579	958
CIBC Life Insurance Company Limited	1,771	95	1,925	358
Combined Insurance Company of America	5,957	1,793	5,741	1,769
Co-operators Life Insurance Company	11,693	7,986	12,115	7,581
CT Financial Assurance Company	110	20	103	5
CUMIS Life Insurance Company	20,189	3,633	18,496	4,453
Desjardins Financial Security Life Assurance Company	28,224	21,708	31,301	24,936
Empire Life Insurance Company (The)	2,615	2,092	2,666	1,916
Equitable Life Insurance Company of Canada (The)	4,738	3,193	5,185	3,608
Excellence Life Insurance Company (The)	27	5	104	16
First Canadian Insurance Corporation	6,093	698	6,758	677
Foresters Life Insurance Company	137	19	244	24
Great-West Life Assurance Company (The)	164,549	101,319	173,931	110,911
Household Life Insurance Company	501	1	133	67
Industrial Alliance Insurance and Financial Services Inc.	6,115	4,125	15,287	4,991
Industrial Alliance Pacific Insurance and Financial Services Inc.	10,351	1,005	0	0
Life Insurance Company of North America	0	0	6	0
Manufacturers Life Insurance Company (The)	77,531	48,072	101,164	57,134
Manulife Canada Ltd.	3	0	3	0
National Bank Life Insurance Company	107	24	106	23
New York Life Insurance Company	-1	0	0	0
Penncorp Life Insurance Company	5,038	2,238	5,229	2,429
Primerica Life Insurance Company of Canada	2	1	1	0
RBC Life Insurance Company	19,312	13,770	17,416	13,647
Reliable Life Insurance Company	2,330	1,523	1,402	647
Scotia Life Insurance Company	1,279	293	1,387	-320
SSQ Insurance Company Inc.	2,195	3,233	1,995	1,672
SSQ Life Insurance Company, Inc.	13,176	7,384	13,889	7,697
Standard Life Assurance Company of Canada (The)	18,299	10,925	17,551	11,705
Sun Life Assurance Company of Canada	54,652	35,535	56,786	37,305
TD Life Insurance Company	1,599	460	1,537	200
Trans Global Life Insurance Company	370	29	461	16
Transamerica Life Canada	173	0	163	0
Wawanesa Life Insurance Company (The)	5,215	3,955	4,907	3,556
Western Life Assurance Company	3,526	1,619	3,614	1,648
SUB TOTAL - Life Insurers:	\$535,562	\$288,457	\$573,286	\$311,483

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
ACE INA Insurance	113	16	126	-4
Allianz Global Risks US Insurance Company	1,466	590	1,672	567
American Bankers Insurance Company of Florida	5,360	414	5,698	384
Arch Insurance Company	-1	17	0	-1
AssurePro Insurance Company Limited	101	30	117	60
Aviva Insurance Company of Canada	15	0	21	11
Canassurance Insurance Company	24	5	26	19
Chartis Insurance Company of Canada	3,301	30	3,569	993
Chubb Insurance Company of Canada	182	138	139	22
Co-operators General Insurance Company	10	0	11	0
CUMIS General Insurance Company	20	0	20	0
Echelon General Insurance Company	70	178	47	259
Everest Insurance Company of Canada	2	1	4	2
Fenchurch General Insurance Company	523	305	542	316
GMS Insurance Inc.	1,619	851	2,242	925
Green Shield Canada	8,941	7,489	9,467	8,498
Guarantee Company of North America (The)	1	0	1	0
Legacy General Insurance Company	303	98	267	93
Lloyd's Underwriters	2,514	1,567	1,687	496
Northbridge General Insurance Corporation	2	0	2	0
RBC Insurance Company of Canada	8,758	2,791	8,637	2,868
Royal & Sun Alliance Insurance Company of Canada	3,007	0	4,324	0
Triton Insurance Company	727	410	1,347	427
SUB-TOTAL - Property & Casualty Insurers:	\$37,058	\$14,930	\$39,966	\$15,935
GRAND TOTAL	\$572,620	\$303,387	\$613,253	\$327,418

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
Atradius Credit Insurance N.V.	1,933	-554	2,967	3,033
Compagnie Française d'Assurance pour le Commerce Extérieur	895	12	1,026	33
Echelon General Insurance Company	0	0	6	0
EULER Hermes North America Insurance Company	233	15	230	-19
Guarantee Company of North America (The)	9	-2	0	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	6,200	371	5,947	273
Arch Insurance Company	69	52	321	326
Legacy General Insurance Company	495	5	399	8
LEGAL EXPENSE				
Intact Insurance Company	32	19	37	37
Lloyd's Underwriters	5	-1	2	0
Novex Insurance Company	2	21	1	73
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	897	-474	2,112	0
FCT Insurance Company Ltd.	681	635	463	649
Genworth Financial Mortgage Insurance Company Canada	12,140	1,021	14,105	1,354
OTHER APPROVED PRODUCTS				
CorePoint Insurance Company	2	0	1	0
GMS Insurance Inc.	6	5	12	2
TITLE				
Chicago Title Insurance Company	254	58	293	113
FCT Insurance Company Ltd.	4,983	873	4,971	959
First American Title Insurance Company	576	117	866	175
Lawyers' Professional Indemnity Company	186	7	146	139
Stewart Title Guaranty Company	941	200	957	150
TOTALS	\$30,539	\$2,380	\$34,862	\$7,305

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	1,023	672	884	150
Allianz Global Risks US Insurance Company	0	38	0	-12
American Road Insurance Company (The)	173	487	193	213
Arch Insurance Company	45	2	25	0
Aviva Insurance Company of Canada	1,002	357	1,201	125
AXA Pacific Insurance Company	6	0	2	11
Chartis Insurance Company of Canada	918	385	811	278
Chubb Insurance Company of Canada	81	6	89	-7
Continental Casualty Company	298	233	315	144
Co-operators General Insurance Company	339	97	932	546
CorePointe Insurance Company	0	7	0	-129
CUMIS General Insurance Company	16	0	16	0
Dominion of Canada General Insurance Company (The)	14	40	4	-20
Echelon General Insurance Company	1	0	1	0
Economical Mutual Insurance Company	12	0	2	0
Electric Insurance Company	15	3	16	-3
Federated Insurance Company of Canada	781	84	763	27
Federation Insurance Company of Canada	0	-3	0	0
GCAN Insurance Company	78	19	0	0
Guarantee Company of North America (The)	1	0	1	0
Hartford Fire Insurance Company	16	28	9	22
Intact Insurance Company	808	371	497	316
Liberty Mutual Insurance Company	169	288	195	290
Lloyd's Underwriters	28	29	194	77
Mitsui Sumitomo Insurance Company, Limited	4	0	17	0
Motors Insurance Corporation	430	942	253	19
Northbridge Commercial Insurance Corporation	2	-99	351	101
Northbridge General Insurance Corporation	83	16	48	21
Old Republic Insurance Company of Canada	31	13	34	-4
Personal Insurance Company (The)	0	18	0	0
Portage la Prairie Mutual Insurance Company (The)	0	1	0	0
Protective Insurance Company	37	16	55	16
RBC General Insurance Company	369	101	476	119
Royal & Sun Alliance Insurance Company of Canada	206	-439	324	92
S&G Canada Insurance Services Ltd	34	0	37	3
Saskatchewan Mutual Insurance Company	1,472	741	1,525	680
Sentry Insurance a Mutual Company	14	1	11	-13
Sovereign General Insurance Company (The)	78	67	131	87
St. Paul Fire and Marine Insurance Company	193	13	244	354
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	3	4	3	2
XL Insurance Company Limited	1	1	129	0
XL Reinsurance America Inc.	0	-1	0	0
Zurich Insurance Company Ltd.	682	360	717	412
Manitoba Public Insurance Corporation				
*M.P.I.C Auto Insurance Division	962,531	889,532	955,128	820,525
TOTAL	\$971,994	\$894,430	\$965,633	\$824,442

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

RECIPROCAL EXCHANGES				
COMPANY	2011		2012	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Ins. Reciprocal	1,418	211	1,425	112
LIABILITY				
Canadian Lawyers Ins. Association	1,353	2,928	1,560	449
Canadian Universities Recip. Ins.. Exch.	669	275	660	-134
Community Newspapers Reciprocal Ins. Exchange	7	0	6	0
Energy Insurance Group	55	0	71	736
Healthcare Ins. Reciprocal of Canada	5,419	3,696	5,489	4,221
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	419	312	526	407
Canadian Airports Reciprocal Insurance Exchange	198	2	243	2
Canadian Egg Industry Reciprocal Alliance	475	86	742	65
Canadian Universities Recip. Ins.. Exch.	1,151	663	903	1,108
Energy Insurance Group	66	0	95	736
Healthcare Ins. Reciprocal of Canada	756	1,632	1,059	-78
Lumbermen's Underwriting Alliance	-33	1,270	-4	736
TOTALS	\$11,953	\$11,075	\$12,775	\$8,360

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	380	47	343	15
Allianz Global Risks US Insurance Company	40	-12	34	-16
Aviva Insurance Company of Canada	1,217	180	1,266	112
AXA Insurance (Canada)	3	0	0	0
AXA Pacific Insurance Company	187	39	7	70
Axis Reinsurance Company (Canadian Branch)	0	0	42	2
Berkley Insurance Company	1	0	1	0
Boiler Inspection and Insurance Co of Canada (The)	511	75	504	241
Canadian Northern Shield Insurance Company	1	0	0	0
Chartis Insurance Company of Canada	121	36	223	-1
Chubb Insurance Company of Canada	140	-67	100	-39
Continental Casualty Company	87	1	100	0
Co-operators General Insurance Company	112	8	90	8
CUMIS General Insurance Company	38	0	40	0
Dominion of Canada General Insurance Company (The)	22	0	18	0
Ecclesiastical Insurance Office plc	46	0	51	2
Economical Mutual Insurance Company	72	18	116	6
Factory Mutual Insurance Company	909	-449	888	187
Federated Insurance Company of Canada	68	19	67	9
GCAN Insurance Company	410	106	0	0
Gore Mutual Insurance Company	23	4	23	3
Grain Insurance and Guarantee Company	138	0	159	14
Great American Insurance Company	6	0	20	0
Guarantee Company of North America (The)	0	0	2	0
Intact Insurance Company	468	62	690	7
Lloyd's Underwriters	209	1,463	501	267
Mutual Fire Insurance Company of British Columbia (The)	2	0	33	0
Northbridge General Insurance Corporation	90	1	99	0
Novex Insurance Company	5	0	4	0
Optimum Insurance Company Inc.	35	-3	42	4
Royal & Sun Alliance Insurance Company of Canada	4,088	952	5,464	2,476
SGI Canada Insurance Services Ltd	130	20	149	143
Saskatchewan Mutual Insurance Company	9	0	12	3
Scottish & York Insurance Co. Limited	1	0	0	0
Sovereign General Insurance Company (The)	170	0	151	0
St. Paul Fire and Marine Insurance Company	88	-75	97	84
Temple Insurance Company (The)	6	-7	243	-68
Travelers Insurance Company of Canada	652	827	480	611
Trisura Guarantee Insurance Company	51	35	27	13
Wawanesa Mutual Insurance Company (The)	289	17	321	41
Westport Insurance Corporation	1	0	5	7
Zurich Insurance Company Ltd.	447	55	184	-4
TOTALS	\$11,273	\$3,352	\$12,596	\$4,241

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	0	0	23	2
Allianz Global Risks US Insurance Company	2,250	1,611	1,977	2,162
Ascentus Insurance Ltd.	54	65	33	27
Aviva Insurance Company of Canada	320	52	370	105
AXA Insurance (Canada)	544	191	272	447
AXA Pacific Insurance Company	109	-13	87	0
Chartis Insurance Company of Canada	262	109	76	17
Continental Casualty Company	380	53	427	69
Co-operators General Insurance Company	0	0	706	273
Elite Insurance Company	4	125	151	20
Intact Insurance Company	3	0	4	0
Liberty Mutual Insurance Company	9	3	13	-1
Lloyd's Underwriters	368	306	224	-443
Northbridge General Insurance Corporation	667	108	765	96
Royal & Sun Alliance Insurance Company of Canada	124	50	236	142
Shipowners' Mutual Protection and Indemnity Association	346	194	12	0
Sovereign General Insurance Company (The)	872	351	706	273
St. Paul Fire and Marine Insurance Company	90	93	162	-24
Sunderland Marine Mutual Insurance Company Limited	311	124	553	457
Traders General Insurance Company	2	0	1	0
XL Insurance Company Limited	88	0	0	0
Zurich Insurance Company Ltd.	6	0	212	0
TOTALS	\$6,809	\$3,422	\$7,010	\$3,622

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	378	91	1,169	278
Co-operative Hail Ins. Co. Ltd.	6,880	1,115	7,530	3,054
Northbridge General Insurance Corporation	778	167	827	519
Palliser Ins. Co. Ltd.	5,685	1,061	10,339	8,443
Rain and Hail Insurance Corporation	320	7	0	0
TOTALS	\$14,041	\$2,441	\$19,865	\$12,294

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	188	25	138	1
Aviva Insurance Company of Canada	2,252	48	1,243	23
AXA Pacific Insurance Company	3,499	-4,661	2,021	790
Berkley Insurance Company	222	143	42	0
Canadian Farm Insurance Corp.	5	0	4	0
Chartis Insurance Company of Canada	2,088	-1,946	724	8
Chubb Insurance Company of Canada	1,147	117	1,368	-164
Continental Casualty Company	99	0	699	0
Co-operators General Insurance Company	9	0	11	0
CUMIS General Insurance Company	1,351	710	1,337	-52
Dominion of Canada General Insurance Company (The)	15	19	27	3
Economical Mutual Insurance Company	28	-1	23	0
Federal Insurance Company	0	0	0	1
Federated Insurance Company of Canada	44	50	39	6
GCAN Insurance Company	44	36	0	0
Grain Insurance and Guarantee Company	105	-7	126	-46
Great American Insurance Company	15	0	11	3
Guarantee Company of North America (The)	2,909	-481	2,313	803
Hartford Fire Insurance Company	2	0	1	0
Industrial-Alliance Pacific General Insurance Corporation	53	0	0	0
Intact Insurance Company	66	2	3,259	584
Jevco Insurance Company	372	-2	334	0
L'Unique Assurances Générales Inc.	54	0	31	231
Liberty Mutual Insurance Company	43	-17	74	93
Lloyd's Underwriters	575	201	570	583
Northbridge General Insurance Corporation	19	31	14	26
Royal & Sun Alliance Insurance Company of Canada	42	175	118	105
S&G Canada Insurance Services Ltd	117	1	141	1
Saskatchewan Mutual Insurance Company	4	-1	4	-1
Sovereign General Insurance Company (The)	216	15	176	56
St. Paul Fire and Marine Insurance Company	40	76	-15	39
Travelers Insurance Company of Canada	2,144	-439	2,878	1,033
Trisura Guarantee Insurance Company	1,582	45	2,418	173
Western Surety Company	1,931	-49	1,368	-76
Zurich Insurance Company Ltd.	133	252	39	-76
TOTALS	\$21,413	-\$5,658	\$21,536	\$4,147

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	48	20	44	-2
Allianz Global Risks US Insurance Company	2,015	2,076	1,808	1,419
Aspen Insurance UK Limited	31	29	0	9
Aviva International Insurance Limited	0	-199	0	0
AXA Pacific Insurance Company	-6	-24	58	151
Berkley Insurance Company	37	0	115	0
British Aviation Insurance Company Limited (The)	0	14	0	0
Canadian Union Insurance Company	0	-5	0	72
Chartis Insurance Company of Canada	212	43	-9	-4
GCAN Insurance Company	167	-13	0	0
Hartford Fire Insurance Company	0	2	0	-10
Liberty Mutual Insurance Company	0	0	85	8
Lloyd's Underwriters	2,866	36	1,103	460
Mitsui Sumitomo Insurance Company, Limited	401	117	266	133
National Liability & Fire Insurance Company	992	-596	799	473
Northbridge General Insurance Corporation	0	14	0	-16
Omega General Insurance Company	0	-342	0	2
Royal & Sun Alliance Insurance Company of Canada	0	-145	0	893
Temple Insurance Company (The)	2,252	266	1,975	1,137
Westport Insurance Corporation	620	642	975	198
XL Insurance Company Limited	574	-141	971	5,518
TOTALS	\$10,209	\$1,794	\$8,190	\$10,441

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	3,716	428	3,331	109
Allianz Global Risks US Insurance Company	307	272	389	166
American Bankers Insurance Company of Florida	2,373	44	0	0
Arch Insurance Company	1,505	1,495	1,305	705
Aspen Insurance UK Limited	170	483	233	365
Associated Electric & Gas Insurance Services Limited	180	-136	93	-29
Aviva Insurance Company of Canada	12,149	3,236	12,295	218
Aviva International Insurance Limited	0	-38	0	0
AXA Insurance (Canada)	248	3	87	114
AXA Pacific Insurance Company	2,819	5,548	253	1,682
Axis Reinsurance Company (Canadian Branch)	735	379	730	500
Berkley Insurance Company	348	206	708	7
Canadian Northern Shield Insurance Company	32	0	32	0
Canassurance Insurance Company	1	0	1	0
Chartis Insurance Company of Canada	5,562	1,743	4,664	508
Chubb Insurance Company of Canada	3,240	80	3,169	116
Continental Casualty Company	6,918	7,874	7,036	3,923
Co-operators General Insurance Company	1,934	1,179	1,862	1,344
CUMIS General Insurance Company	961	206	965	669
Dominion of Canada General Insurance Company (The)	468	735	407	-147
Ecclesiastical Insurance Office plc	493	-20	523	3
Echelon General Insurance Company	203	-104	128	-30
Economical Mutual Insurance Company	998	225	1,013	541
Electric Insurance Company	111	257	134	620
Employers Insurance Company of Wausau	0	1	0	0
Everest Insurance Company of Canada	469	115	509	362
Federated Insurance Company of Canada	5,469	2,047	1,396	-4,519
Federation Insurance Company of Canada	257	7	271	0
GCAN Insurance Company	1,788	-248	0	0
Gore Mutual Insurance Company	62	71	64	-34
Grain Insurance and Guarantee Company	1,154	2	1,302	-81
Great American Insurance Company	382	24	405	164
Guarantee Company of North America (The)	771	408	840	-111
Hartford Fire Insurance Company	9	17	10	62
Hutterian Brethren Mutual Ins. Corp.	246	1	232	88
Intact Insurance Company	6,411	2,951	8,916	3,942
International Insurance Company of Hannover Limited	33	0	132	0
Jevco Insurance Company	205	-70	184	33
Jewelers Mutual Insurance Company	11	0	12	0
Liberty Mutual Insurance Company	2,800	8,233	2,036	139
Lloyd's Underwriters	17,689	2,083	20,860	14,737
MAX Canada Insurance Company	81	28	111	108
Mutual Fire Insurance Company of B.C. (The)	21	0	77	6
Nordic Insurance Company of Canada (The)	0	-11	0	434
Northbridge Commercial Insurance Corporation	0	0	1	0
Northbridge General Insurance Corporation	1,367	-1,533	1,059	1,080
Northbridge Indemnity Insurance Corporation	2,741	2,841	2,902	14,023
Northbridge Personal Insurance Corporation	0	0	0	123
Novex Insurance Company	529	-447	556	-689
Old Republic Insurance Company of Canada	25	37	24	0
Omega General Insurance Company	102	88	41	-71
Optimum Insurance Company Inc.	1,097	116	1,103	147
Portage la Prairie Mutual Insurance Company (The)	2,193	1,186	2,176	666

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2011		2012	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
RBC General Insurance Company	61	0	95	0
Red River Valley Mutual Ins. Company	2,927	438	3,344	739
Royal & Sun Alliance Insurance Company of Canada	2,290	-505	4,508	1,998
SGI Canada Insurance Services Ltd	2,195	623	2,395	-115
Safety National Casualty Corporation	0	2	0	-9
Saskatchewan Mutual Insurance Company	631	765	664	146
Scottish & York Insurance Co. Limited	-19	176	1	-94
Security Insurance Company of Hartford	0	94	0	-186
Sentry Insurance a Mutual Company	557	377	719	171
Sompo Japan Insurance Inc.	1	0	2	0
Sovereign General Insurance Company (The)	3,373	321	3,416	3,001
St. Paul Fire and Marine Insurance Company	3,815	2,130	3,657	1,926
Temple Insurance Company (The)	1,815	211	1,892	1,645
Travelers Insurance Company of Canada	1,349	948	1,454	-1,764
Trisura Guarantee Insurance Company	900	111	1,167	124
Virginia Surety Company, Inc.	0	147	0	0
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company (The)	3,011	-1,761	3,266	1,419
Westport Insurance Corporation	2,377	1,064	1,877	164
XL Insurance Company Limited	1,730	751	2,172	985
XL Reinsurance America Inc.	925	142	689	333
Zurich Insurance Company Ltd.	4,944	2,448	4,071	1,984
TOTAL	\$124,269	\$50,524	\$119,970	\$54,461

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2011						2012					
	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	5,523	5,523	0	2,868	2,868	0	6,203	6,203	0	3,664	3,664
Affiliated FM Insurance Company	0	3,128	3,128	0	516	516	0	2,063	2,063	0	35,873	35,873
Alberta Motor Association Insurance Company	8,627	19	8,646	7,130	0	7,130	6,738	13	6,751	3,543	0	3,543
Allianz Global Risks US Insurance Company	0	1,731	1,731	0	5,155	5,155	0	1,767	1,767	0	-1,028	-1,028
American Bankers Insurance Company of Florida	233	2	235	51	0	51	2,925	7	2,932	529	0	529
Arch Insurance Company	0	3,109	3,109	0	1,670	1,670	0	3,263	3,263	0	4,116	4,116
Associated Electric & Gas Insurance Services Limited	0	161	161	0	39	39	0	142	142	0	-13	-13
Aviva Insurance Company of Canada	26,595	25,521	52,116	14,565	16,210	30,775	33,073	26,655	59,728	20,288	20,924	41,212
AXA Insurance (Canada)	2	560	562	0	206	206	2	75	77	0	-42	-42
AXA Pacific Insurance Company	63	3,264	3,327	54	1,040	1,094	4	299	303	60	3,533	3,593
Axis Reinsurance Company (Canadian Branch)	0	67	67	0	1,180	1,180	0	214	214	0	38	38
BCAA Insurance Corporation	13	0	13	81	0	81	0	0	0	-8	0	-8
Berkley Insurance Company	0	14	14	0	12	12	0	24	24	0	-8	-8
Boiler Inspection and Insurance Co of Canada (The)	0	106	106	0	195	195	0	126	126	0	43	43
Canadian Farm Insurance Corp.	0	501	501	0	882	882	0	626	626	0	209	209
Canadian Northern Shield Insurance Company	0	158	158	0	158	158	0	12	12	0	23	23
Canassurance Insurance Company	26	0	26	2	0	2	26	0	26	0	0	0
Chartis Insurance Company of Canada	208	8,627	8,835	89	3,250	3,339	229	8,583	8,812	-29	4,577	4,548
Chubb Insurance Company of Canada	2,771	1,309	4,080	640	59	699	2,836	1,409	4,245	1,260	144	1,404
Continental Casualty Company	0	5,344	5,344	0	1,523	1,523	0	6,077	6,077	0	3,806	3,806
Co-operators General Insurance Company	13,009	7,438	20,447	7,871	7,059	14,930	13,319	7,439	20,758	7,939	4,797	12,736
Coseco Insurance Company	4,248	0	4,248	2,172	0	2,172	4,386	0	4,386	2,926	0	2,940
CUMIS General Insurance Company	6,005	2,414	8,419	2,974	170	3,144	6,426	2,692	9,118	3,905	263	4,168
Dominion of Canada General Insurance Company (The)	20	987	1,007	32	624	656	23	606	629	15	2,313	2,328
Ecclesiastical Insurance Office plc	0	1,748	1,748	0	315	315	0	1,661	1,661	0	333	333
Echelon General Insurance Company	-5	239	234	0	9	9	72	362	434	0	233	233
Economical Mutual Insurance Company	0	3,071	3,071	0	1,502	1,502	0	3,852	3,852	0	2,543	2,543
Elite Insurance Company	709	0	709	133	-5	128	574	0	574	181	-2	179
Everest Insurance Company of Canada	0	72	72	0	21	21	0	153	153	0	93	93
Factory Mutual Insurance Company	0	7,136	7,136	0	205	205	0	6,492	6,492	0	25	25
Federal Insurance Company	0	0	0	0	0	0	0	1	1	0	0	0
Federated Insurance Company of Canada	544	4,940	5,484	549	1,401	1,950	555	4,090	4,645	444	1,522	1,966
Federation Insurance Company of Canada	4,503	0	4,503	2,423	0	2,423	4,618	0	4,618	1,874	0	1,874
First North American Insurance Company	156	0	156	15	0	15	289	0	289	37	0	37
GCAN Insurance Company	0	2,711	2,711	0	2,735	2,735	0	0	0	0	0	0
GMS Insurance Inc.	15	0	15	1	0	1	14	0	14	2	0	2
Gore Mutual Insurance Company	0	195	195	0	36	36	0	193	193	0	17	17
Grain Insurance and Guarantee Company	495	4,152	4,647	446	2,725	3,171	431	4,680	5,111	232	2,415	2,647
Great American Insurance Company	0	1,905	1,905	0	2,378	2,378	0	2,152	2,152	0	549	549
Guarantee Company of North America (The)	1,378	242	1,620	424	0	424	1,321	282	1,603	433	239	673
Hartford Fire Insurance Company	0	948	948	2	379	381	0	854	854	4	557	561
Hutterian Brethren Mutual Ins. Corp.	0	2,203	2,203	0	206	206	0	2,261	2,261	0	22	22
Intact Insurance Company	32,428	16,824	49,252	13,142	7,716	20,858	34,703	19,532	54,235	14,135	18,198	32,333
Jevco Insurance Company	0	769	769	0	492	492	0	615	615	0	794	794
Jewelers Mutual Insurance Company	3	62	65	0	37	37	4	66	70	13	37	50
Legacy General Insurance Company	17	0	17	0	0	0	11	0	11	0	0	0
Liberty Mutual Insurance Company	0	877	877	0	27	27	0	2,287	2,287	0	610	610

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2011						2012					
	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
Lloyd's Underwriters	481	19,269	19,750	576	13,245	13,821	640	16,990	17,630	660	10,408	11,068
MAX Canada Insurance Company	1,012	1,213	2,225	-88	1,527	1,439	1,411	1,134	2,545	653	714	1,367
Mitsui Sumitomo Insurance Company, Limited	0	2	2	0	0	0	0	3	3	0	0	0
Motors Insurance Corporation	1	0	1	0	0	0	0	0	0	0	0	0
Mutual Fire Insurance Company of British Columbia	337	96	433	8	83	91	1,325	210	1,535	190	446	637
Northbridge Commercial Insurance Corporation	0	0	0	0	-2	-2	0	30	30	0	32	32
Northbridge General Insurance Corporation	30	3,742	3,772	27	1,395	1,422	34	4,061	4,095	55	2,179	2,234
Northbridge Indemnity Insurance Corporation	0	1,898	1,898	0	854	854	0	2,735	2,735	0	371	371
Northbridge Personal Insurance Corporation	2	0	2	0	0	0	3	0	3	0	0	0
Novex Insurance Company	149	620	769	16	1,684	1,700	359	548	907	283	-332	-49
Old Republic Insurance Company of Canada	13	1	14	42	0	42	0	1	1	-29	0	-29
Omega General Insurance Company	45	64	109	10	14	24	51	15	66	14	20	34
Optimum Insurance Company Inc.	2,270	1,931	4,201	1,184	146	1,330	2,396	1,889	4,285	334	467	801
Peace Hills General Insurance Company	10,133	2,050	12,183	7,247	511	7,758	10,085	2,330	12,415	5,146	982	6,128
Personal Insurance Company (The)	5,229	0	5,229	1,297	0	1,297	5,534	0	5,534	3,281	0	3,281
Pool Insurance Company	0	0	0	0	105	105	0	0	0	0	0	0
Portage la Prairie Mutual Insurance Company (The)	42,627	1,717	44,344	22,721	850	23,571	44,207	1,771	45,978	22,411	517	22,928
Primm Insurance Company	1,750	0	1,750	786	0	786	2,244	0	2,244	3,070	0	3,070
RBC General Insurance Company	432	0	432	254	0	254	454	0	454	243	0	243
RBC Insurance Company of Canada	702	0	702	517	0	517	680	0	680	264	0	264
Red River Valley Mutual Ins. Company	41,440	17,833	59,273	29,177	8,332	37,509	43,865	18,548	62,413	24,756	11,103	35,859
Royal & Sun Alliance Insurance Company of Canada	4,899	5,700	10,599	2,758	4,842	7,600	4,696	9,805	14,501	3,183	6,142	9,325
S&G Canada Insurance Services Ltd	11,324	3,254	14,578	8,640	1,318	9,958	10,744	3,629	14,373	5,020	2,516	7,536
Saskatchewan Mutual Insurance Company	3,724	790	4,514	1,460	508	1,968	4,011	747	4,758	2,305	1,098	3,403
Scottish & York Insurance Co. Limited	0	-7	-7	0	394	394	0	-1	-1	0	-284	-284
Security National Insurance Company	1,857	0	1,857	1,271	0	1,271	2,251	0	2,251	1,979	0	1,979
Sompo Japan Insurance Inc.	0	6	6	0	22	22	0	7	7	0	0	0
Sovereign General Insurance Company (The)	5,980	5,800	11,780	2,814	1,181	3,995	3,393	5,547	8,940	3,016	4,326	7,342
St. Paul Fire and Marine Insurance Company	27	7,138	7,165	0	6,919	6,919	0	6,216	6,216	0	1,203	1,203
TD Home and Auto Insurance Company	271	0	271	400	0	400	272	0	272	-269	0	-269
Temple Insurance Company (The)	0	1,042	1,042	0	2,142	2,142	0	2,205	2,205	0	1,329	1,329
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	0	113	113	0	21	21	0	34	34	0	-19	-19
Traders General Insurance Company	270	0	270	62	-3	59	272	0	272	-52	0	-52
Trans Global Insurance Company	630	0	630	16	0	16	884	0	884	17	0	17
Trisura Guarantee Insurance Company	0	6	6	0	40	40	0	1	1	0	-1	-1
Triton Insurance Company	685	0	685	132	0	132	1,163	0	1,163	71	0	71
Unifund Assurance Company	322	0	322	211	0	211	414	0	414	279	0	279
Waterloo Insurance Company	133	0	133	105	0	105	139	0	139	105	0	105
Wawanesa Mutual Insurance Company (The)	66,974	28,657	95,631	44,054	17,531	61,585	69,910	30,362	100,272	37,938	19,380	57,318
Western Financial Insurance Company	1,476	0	1,476	727	0	727	1,361	0	1,361	524	0	524
Westport Insurance Corporation	0	420	420	0	87	87	0	831	831	0	161	161
XL Insurance Company Limited	0	706	706	0	42	42	0	871	871	0	71	71
Zurich Insurance Company Ltd.	0	6,125	6,125	0	5,331	5,331	0	7,964	7,964	0	1,490	1,490
TOTALS	\$307,288	\$228,263	\$535,551	\$179,220	\$132,114	\$311,334	\$325,377	\$236,311	\$561,688	\$173,231	\$175,737	\$348,981

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2012						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2012		NEW EFFECTED		GROSS IN FORCE AT END OF 2012	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
	ACE INA Life Insurance	487	29,957	112	11,163	430
Aetna Life Insurance Company	20	71	0	0	20	71
Allianz Life Insurance Company of North America	17	162	0	0	17	162
American Bankers Life Assurance Company of Florida	248,863	403,018	26	1,919	194,026	309,437
American Health and Life Insurance Company	6,284	56,960	0	0	5,993	52,249
American Income Life Insurance Company	12,722	285,597	1,503	61,921	13,266	299,036
Assumption Mutual Life Insurance Company	412	51,424	312	109,436	698	158,454
Assurant Life of Canada	6,201	41,020	509	7,408	6,368	47,432
AXA Equitable Life Insurance Company	4	17	0	0	4	17
Blue Cross Life Insurance Company of Canada	21,356	1,978,932	2,250	227,793	23,106	2,082,962
BMO Life Assurance Company	10,317	1,739,333	907	344,748	10,506	2,024,205
BMO Life Insurance Company	6,280	16,790	0	0	5,503	13,908
Canada Life Assurance Company (The)	261,727	17,314,703	3,342	1,340,671	270,110	18,697,384
Canadian Premier Life Insurance Company	58,573	3,126,817	19,511	727,465	62,162	3,293,595
Capitale Insurance and Financial Services Inc. (La)	264	51,339	277	31,795	455	75,013
CIBC Life Insurance Company Limited	325	7,774	0	0	311	6,475
CMFG Life Insurance Company	103	462	0	0	98	442
Combined Insurance Company of America	243	3,023	9	421	226	3,032
Connecticut General Life Insurance Company	1	551	0	0	1	547
Co-operators Life Insurance Company	17,320	1,851,903	666	131,601	16,358	1,930,895
CT Financial Assurance Company	3	550	0	0	3	550
CUMIS Life Insurance Company	2,602	4,363,180	111	1,200,485	2,476	4,619,316
Desjardins Financial Security Life Assurance Company	54,809	2,956,892	8,290	862,066	51,257	3,289,137
Empire Life Insurance Company (The)	6,181	998,131	600	133,367	6,370	1,078,518
Equitable Life Insurance Company of Canada (The)	13,091	3,207,993	959	370,263	13,261	3,380,455
Excellence Life Insurance Company (The)	55	7,147	45	6,055	84	11,156
First Canadian Insurance Corporation	25,388	685,098	5,401	161,953	24,362	677,620
Foresters Life Insurance Company	3,855	334,523	539	58,824	4,085	372,661
Gerber Life Insurance Company	1,194	14,399	76	1,365	1,206	14,842
Great-West Life Assurance Company (The)	655,110	28,978,179	27,887	715,728	653,860	31,267,690
Household Life Insurance Company	2,837	46,494	233	7,612	2,126	36,268
Industrial Alliance Insurance and Financial Services Inc.	33,994	2,488,868	5,249	571,515	48,230	5,347,157
Life Insurance Company of North America	8	1,737	9	379	9	964
London Life Insurance Company	60,178	5,828,586	2,304	743,352	60,092	6,227,212
LS Mutual Life Insurance Company	198	0	1	0	188	0
Manufacturers Life Insurance Company (The)	107,322	19,278,457	6,990	1,537,830	108,769	20,022,649
Manulife Canada Ltd.	4,392	552,150	0	0	4,228	513,432
Massachusetts Mutual Life Insurance Company	6	5,315	0	0	6	5,207
National Bank Life Insurance Company	34	33,227	0	0	28	32,464
New York Life Insurance Company	54	24,991	2	3,770	66	34,994
Penncorp Life Insurance Company	391	18,716	15	30	369	18,014
Primerica Life Insurance Company of Canada	6,883	2,715,036	623	278,863	7,073	2,828,569
RBC Life Insurance Company	11,552	2,986,076	869	487,272	8,993	3,107,094
Reliable Life Insurance Company	413	103,186	0	0	384	95,354
Scotia Life Insurance Company	263	35,528	66	10,450	286	38,128
SSQ Insurance Company Inc.	78	34,256	32	10,286	107	43,532
SSQ Life Insurance Company, Inc.	9,299	611,995	3,104	159,912	9,780	606,570
Standard Life Assurance Company of Canada (The)	34,005	3,219,813	1,576	140,433	32,067	3,057,061
Sun Life Assurance Company of Canada	149,000	14,257,701	12,572	798,668	151,360	14,392,707
TD Life Insurance Company	346	55,621	44	9,278	342	55,968
Trans Global Life Insurance Company	4,137	14,615	3,933	2,603	8,070	8,042
Transamerica Life Canada	11,637	3,039,639	735	378,497	11,362	3,137,507
Union Life, Mutual Assurance Company	5	725	1	100	14	1,047
United American Insurance Company	20	212	0	0	16	195
Wawanesa Life Insurance Company (The)	20,622	3,358,456	1,868	380,907	20,803	3,539,016
Western Life Assurance Company	16,185	508,252	360	68,071	17,403	578,769
TOTALS	1,887,666	\$127,725,597	113,918	\$12,096,275	1,858,794	\$137,463,594

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2012						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
ACE INA Life Insurance	31	1,119	1,150	0	0	0
Aetna Life Insurance Company	1	0	1	0	0	0
Allianz Life Insurance Company of North America	1	0	1	0	0	0
American Bankers Life Assurance Company of Florida	16	8,218	8,234	0	0	0
American Health and Life Insurance Company	1	774	775	0	0	0
American Income Life Insurance Company	5,975	0	5,975	0	0	0
Assumption Mutual Life Insurance Company	518	4	522	165	20	185
Assurant Life of Canada	660	2,675	3,335	2,433	5,739	8,172
Blue Cross Life Insurance Company of Canada	62	4,272	4,334	0	0	0
BMO Life Assurance Company	13,944	136	14,080	393	720	1,113
BMO Life Insurance Company	0	347	347	8	0	8
Canada Life Assurance Company (The)	47,346	54,729	102,075	1,933	10,745	12,678
Canadian Premier Life Insurance Company	0	16,586	16,586	0	0	0
Capitale Insurance and Financial Services Inc. (La)	194	176	370	27	0	27
CIBC Life Insurance Company Limited	207	0	207	0	0	0
CMFG Life Insurance Company	10	0	10	0	0	0
Combined Insurance Company of America	64	0	64	0	0	0
Co-operators Life Insurance Company	2,862	1,879	4,741	88	0	88
CT Financial Assurance Company	1	1	2	0	0	0
CUMIS Life Insurance Company	2,044	21,247	23,291	0	0	0
Desjardins Financial Security Life Assurance Company	4,572	6,893	11,465	3,342	364	3,706
Empire Life Insurance Company (The)	4,768	510	5,278	3,517	17	3,534
Equitable Life Insurance Company of Canada (The)	11,726	820	12,546	1,197	0	1,197
Excellence Life Insurance Company (The)	20	0	20	0	0	0
First Canadian Insurance Corporation	0	6,402	6,402	0	0	0
Foresters Life Insurance Company	1,669	244	1,913	0	306	306
Gerber Life Insurance Company	126	0	126	0	0	0
Great-West Life Assurance Company (The)	45,166	81,413	126,579	6,212	1,837	8,049
Household Life Insurance Company	0	230	230	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	20,220	5,868	26,088	5,203	8,744	13,947
Life Insurance Company of North America	0	4	4	0	0	0
London Life Insurance Company	56,785	0	56,785	3,712	31,981	35,693
Manufacturers Life Insurance Company (The)	72,259	21,440	93,699	6,946	4,327	11,273
Manulife Canada Ltd.	3,088	0	3,088	0	0	0
Massachusetts Mutual Life Insurance Company	29	0	29	0	0	0
National Bank Life Insurance Company	12	200	212	0	0	0
New York Life Insurance Company	7	116	123	0	0	0
Penncorp Life Insurance Company	290	1	291	1	0	1
Primerica Life Insurance Company of Canada	7,326	0	7,326	1	0	1
RBC Life Insurance Company	20,870	278	21,148	841	0	841
Reliable Life Insurance Company	316	0	316	0	0	0
Scotia Life Insurance Company	11	98	109	0	0	0
SSQ Insurance Company Inc.	104	0	104	0	0	0
SSQ Life Insurance Company, Inc.	0	1,835	1,835	1	0	1
Standard Life Assurance Company of Canada (The)	5,749	4,321	10,070	1,553	1,279	2,832
Sun Life Assurance Company of Canada	61,126	21,978	83,104	12,476	10,787	23,263
TD Life Insurance Company	196	2	198	0	0	0
Trans Global Life Insurance Company	0	37	37	0	0	0
Transamerica Life Canada	13,605	0	13,605	-16	0	-16
Union Life, Mutual Assurance Company	10	0	10	0	0	0
United American Insurance Company	14	0	14	0	0	0
Wawanesa Life Insurance Company (The)	12,850	1,346	14,196	3,518	0	3,518
Western Life Assurance Company	973	1,408	2,381	1	0	1
TOTALS	\$417,824	\$267,607	\$685,430	\$53,552	\$76,866	\$130,418

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2012				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
ACE INA Life Insurance	2	0	24	0
Allianz Life Insurance Company of North America	40	0	0	0
American Bankers Life Assurance Company of Florida	2	0	782	0
American Health and Life Insurance Company	0	0	255	0
American Income Life Insurance Company	1,134	0	0	0
Assumption Mutual Life Insurance Company	483	2	0	18
Assurant Life of Canada	1,347	480	384	1,772
AXA Equitable Life Insurance Company	0	0	0	2
Blue Cross Life Insurance Company of Canada	61	0	2,301	0
BMO Life Assurance Company	6,960	665	55	240
BMO Life Insurance Company	0	0	56	4
Canada Life Assurance Company (The)	16,510	9,434	376	14,393
Canadian Premier Life Insurance Company	0	0	969	0
Capitale Insurance and Financial Services Inc. (La)	1	52	85	0
CIBC Life Insurance Company Limited	106	0	0	0
CMFG Life Insurance Company	20	0	0	0
Combined Insurance Company of America	47	0	4	0
Connecticut General Life Insurance Company	0	0	0	3
Co-operators Life Insurance Company	1,431	268	1,920	296
CUMIS Life Insurance Company	1,253	52	6,324	0
Desjardins Financial Security Life Assurance Company	4,477	2,603	4,368	5,426
Empire Life Insurance Company (The)	1,863	3,532	180	48
Equitable Life Insurance Company of Canada (The)	5,278	4,266	483	164
First Canadian Insurance Corporation	0	0	806	0
Foresters Life Insurance Company	853	0	0	1,330
Gerber Life Insurance Company	14	0	0	0
Great-West Life Assurance Company (The)	20,467	23,182	69,603	9,009
Household Life Insurance Company	0	0	62	0
Industrial Alliance Insurance and Financial Services Inc.	11,624	4,691	1,934	14,978
London Life Insurance Company	28,431	6,763	8	49,942
Manufacturers Life Insurance Company (The)	34,218	42,326	13,367	18,134
Manulife Canada Ltd.	2,900	3	0	0
Massachusetts Mutual Life Insurance Company	0	0	0	7
National Bank Life Insurance Company	4	0	47	0
New York Life Insurance Company	1	0	21	0
Penncorp Life Insurance Company	47	4	0	0
Primerica Life Insurance Company of Canada	3,943	2	0	0
RBC Life Insurance Company	4,801	83	960	0
Reliable Life Insurance Company	115	0	0	0
Scotia Life Insurance Company	1	0	0	0
SSQ Life Insurance Company, Inc.	0	0	1,028	0
Standard Life Assurance Company of Canada (The)	4,145	9,018	2,903	7,818
Standard Life Assurance Limited	0	627	0	344
Sun Life Assurance Company of Canada	30,541	22,857	14,978	15,472
TD Life Insurance Company	100	0	0	0
Trans Global Life Insurance Company	0	0	4	0
Transamerica Life Canada	7,441	1,580	0	0
Wawanesa Life Insurance Company (The)	4,889	5,771	886	0
Western Life Assurance Company	172	51	306	0
TOTALS	\$195,722	\$138,312	\$125,479	\$139,400

FRATERNAL SOCIETIES - 2012										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2011 - \$'000		End of 2012 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACTRA Fraternal Benefit Society	15	127	279	4,751	306	5,738	0	0	0	39
Faithlife Financial	2,051	76	3,222	285,602	3,287	303,603	0	0	473	0
Grand Orange Lodge of British America (The)	25	0	70	370	71	350	0	0	13	0
Independent Order of Foresters (The)	896	1	2,544	66,049	2,469	70,595	328	0	1,200	7
Knights of Columbus	7,447	61	11,682	542,145	11,947	576,386	2,575	0	3,181	0
Order of United Commercial Travelers of America (The)	4	36	39	318	38	282	0	0	6	6
Sons of Scotland Benevolent Association	36	0	692	1,465	665	1,372	0	0	48	0
Supreme Council of the Royal Arcanum	0	0	44	171	38	151	0	0	4	0
Ukrainian Fraternal Society of Canada	97	0	814	7,535	964	9,967	0	0	350	0
Ukrainian National Association	1	0	136	254	133	251	0	0	3	0
TOTALS	\$10,572	\$301	19,522	\$908,660	19,918	\$968,695	\$2,903	\$0	\$5,278	\$52