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ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2 0 1 3

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for
the Year ending December 31, 2013.

MG-7929

ONE HUNDRED AND EIGHTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2013

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

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2014

To:
Ms. Jennifer Howard
Minister of Finance
Province of Manitoba
Winnipeg, Manitoba

Madam:

I have the honour to submit the **One Hundred and Eighth Annual Report of the Superintendent of Insurance, Business of 2013** for the year ended December 31, 2013, 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 240 made up of 191 Federal Insurers and 49 Provincial Insurers.

At December 31, 2013, the 191 Federal Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	122
Life only or Life and Accident & Sickness.....	55
Fraternal	10
Reciprocal Exchange	0
Discontinuing Licence.....	<u>4</u>
Total	<u>191</u>
At December 31, 2013, the 49 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.....	13
Life, Property & Casualty.....	1
Fraternal	0
Reciprocal Exchange	9
Discontinuing Licence.....	<u>1</u>
Total	<u>49</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2013
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
AXA Art Insurance Corporation	Property, Plate Glass, Property Damage, Public Liability and Theft
Ironshore Insurance Ltd.	Property, Accident, Sickness, Boiler and Machinery, Credit, Fidelity, Liability and Legal Expense
VSP Canada Vision Care Insurance	Accident and Sickness

**NEW PROVINCIALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2013
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
CAA Insurance Company (Ontario)	Property, Accident, Sickness and Automobile

FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2013

<u>From</u>	<u>To</u>
Chartis Insurance Company of Canada	AIG Insurance Company of Canada
Grain Insurance and Guarantee Company	Wynward Insurance Group
Household Life Insurance Company	Pavonia Life Insurance Company of Michigan
International Insurance Company of Hannover Limited	International Insurance Company of Hannover Plc

PROVINCIALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2013

<u>From</u>	<u>To</u>
LS Mutual Life Insurance Company	Humania Assurance Inc.

FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2013
None
PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2013
None

FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2013
Fidelity National Title Insurance Company Hartford Life Insurance Company Massachusetts Mutual Life Insurance Company Utica Mutual Insurance Company
PROVINCIALY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2013
BCAA Insurance Corporation Canadian Union Insurance Company

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2013 - May 31, 2014, there were 844 Insurance Agents' Licences issued, classified as follows:

Hail.....	161
Accident & Baggage.....	679
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	844

During the licence year, July 1, 2013 - June 30, 2014, there were 79 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2013 - May 31, 2014, there were 12,656 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	5,196
Life.....	3,761
Accident & Sickness.....	<u>3,699</u>
Total	12,656

During the licence year, July 1, 2013 - June 30, 2014, there were 225 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	164
Assistant Adjusters.....	<u>61</u>
Total	225

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

(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	<u>2010</u>	<u>2011</u>	<u>2012</u>	2013
Accident and Sickness.....	52.66%	52.98%	53.58%	54.75%
Aircraft.....	30.74	17.57	127.48	29.84
Automobile.....	47.34	92.02	85.38	91.75
Boiler and Machinery.....	29.72	29.73	31.92	24.45
Fidelity and Surety.....	39.68	-26.42	19.26	1.80
Hail.....	29.80	17.38	61.89	38.56
Liability.....	57.69	40.66	45.45	-8.45
Marine.....	12.28	50.26	53.13	55.08
Property.....	66.67	58.13	62.13	61.22

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 2014.

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, 2014, the Financial Institutions Regulation Branch had a staff of 9 persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Annual Conference of the Canadian Council of Insurance Regulators was held on October 3 and 4, 2013 in Ottawa, Ontario. All Provinces and Territories were represented.

The following Officers were representatives for the year 2013:

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 Province of New Brunswick will host the 2014 Conference in Fredericton.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

FEDERALLY LICENSED INSURERS BASED IN MANITOBA
--

- C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Garrick Hurlin, 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
S. Jeff Goy, 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
S. Jeff Goy, 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
300-600 Empress Street, Winnipeg, MB R3G 0R5, Telephone: (204) 942-2999
- C.F.G. WYNWARD INSURANCE GROUP
Darryl Levy, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721

PROVINCIALY LICENSED INSURERS BASED IN MANITOBA

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

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

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

**INSURERS, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2014**

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
- F. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8
- 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.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
- C.F. AXA ART INSURANCE CORPORATION, 500 King St. W., 3rd Floor, Toronto ON M5V 1L9
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
- 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, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
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
C.E.F.H. DARWIN NATIONAL ASSURANCE COMPANY, 161 Bay St., 26th Flr., Toronto ON M5J 2S1
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. EVEREST 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, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 255 Commerce Drive, PO Box 5800, Winnipeg, MB R3C 3C9
C.E.F.G.H. FEDERATION INSURANCE COMPANY OF CANADA, 1400-5 Ville Marie Place, Montreal, QC H3B 0A8
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, 789 Don Mills Road, Toronto ON, M3C 1T9
F. GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive.,
Oakville, ON L6H 5R7
A. GERBER LIFE INSURANCE COMPANY, Unit 2, 1145 Nicholson Rd., Newmarket, ON L3Y 9C3
B. GIRAFFE & FRIENDS LIFE INSURANCE COMPANY, 3221 North Service Road, Suite 300, Burlington ON L7N 3G2
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
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 PLC, 3650 Victoria Park Ave., Ste. 201,
Toronto ON M2H 3P7
C.F.H. IRONSHORE INSURANCE LTD., 320 Bay St., Ste. 1500, Toronto, ON M5H 2A6
C.F.G. JEVCO INSURANCE COMPANY, 700 University Ave., Ste. 1500-A, Toronto ON M5G 0A1
C.F. JEWELERS MUTUAL INSURANCE COMPANY, 40 King St. W, Ste. 2100, Toronto ON M5H 3C2
Frat. KNIGHTS OF COLUMBUS, c/o Wilkinson & Company, LLP, 100-139 Front St., Belleville, ON K8N 5B5
B. LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY, 7150 Derycrest Dr., Mississauga, ON L5W 0E5
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
C.F.G. MISSISQUOI INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2J 4S4
C.F.G.H. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
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 Flr.-390 Bay St., Toronto, ON M5H 2Y2
C.F.H. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 200 Front St. W., Ste. 2702, Toronto, ON M5V 3K2
B. NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C.F.G.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.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

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 Cassels Brock Lawyers., 40 King St. W., Ste. 2100, Toronto, ON M5H 3C2
C.F.G. PROTECTIVE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4th Flr., Toronto, ON M5R 3K8
C.F.G. RBC GENERAL INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th 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., 13th 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, 279-3rd 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

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
C.F.H. STARR INSURANCE & REINSURANCE LIMITED, 200 King St. W., Ste. 1805, PO Box 16, Toronto ON M5H 3T4
F. STEWART TITLE GUARANTY COMPANY, 2600-200 Bay Street, Toronto, ON M5J 2J2
B. SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., 14th Floor, Toronto, ON M5H 1J9
B. SUN LIFE INSURANCE (CANADA) LIMITED, 150 King St. W., 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., 2200-150 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 Flr, Toronto, ON M5H 1T1
C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14th Flr., 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.H. 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
F. VSP CANADA VISION CARE INSURANCE, 7695 Chemin de la Cote-de-Liesse, Saint-Laurent QC H4T 1G2
C.F.G. VIRGINIA SURETY COMPANY, INC., 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8
C.F.G. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B. WAWANESA LIFE INSURANCE COMPANY, 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, 300-600 Empress St., Winnipeg, MB R3G 0R5

- B. WESTERN LIFE ASSURANCE COMPANY, 1010-24 Street S.E., High River, AB T1V 2A7
- F. WESTERN SURETY COMPANY, 2100-1881 Scarth St., Regina, SK S4P 4K9
- C.F.G.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, 100 King St. W., Ste. 5500, PO Box 290., Toronto, ON M5X 1C9

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
- A.C.F.G. CANASSURANCE INSURANCE COMPANY, B-9, 550 Sherbrooke St. W., Montreal, QC H3A 3S3
- E. CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, 2709-13th Ave., Regina, SK S4P 3A8
- B. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2
- B. EXCELLENCE LIFE INSURANCE COMPANY, THE, 202-5055 Metropolitan Blvd. E., St-Leonard QC H1R 1Z7
- C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
- B. FIRST CANADIAN INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park, AB T8A 3X6
- C.F. GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3
- B. HUMANIA ASSURANCE INC., 1555 Girouard St. W., PO Box 10,000, Saint-Hyacinthe, QC J2S 7C8
- Mut. Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave., Winnipeg, MB R3J 3T7
- B. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allée 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, 1100 University St., 5th Floor, Montreal, QC H3B 2G7
- 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 2014. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2013, and does not authorize the insurer to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED INSURERS

Disc. EQUITABLE GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
Disc. PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN, 36 King St. E., Ste. 500, Toronto, ON M5C 1E5
Disc. SHIPOWNERS' MUTUAL PROTECTION AND INDEMNITY ASSOCIATION (LUXEMBOURG), THE
 1260-999 West Hastings St., Vancouver BC V6C 2W2

PROVINCIALY LICENSED INSURERS

None

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, 660, 1207 – 11 Avenue, Calgary AB T3C 0M5
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2014

Joel R. Davison c/o BFL Canada Insurance Services Inc.
205-175 Carlton Street
Winnipeg MB R3C 3H9
Tel: (204) 594-0234
Fax: (204) 594-0259

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

Jean C. P. Fontaine c/o Trans Canada Insurance Marketing Inc.
807-177 Lombard Ave.
Winnipeg MB R3B 0W5
Tel: (204) 925-8271
Fax: (204) 925-8279

Cosmo D. Racano o/a Marsh Canada Limited
1420-One Lombard Pl.
Winnipeg MB R3B 0X3
Tel: (204) 982-6513
Fax: (204) 947-2662

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

COMPARATIVE SUMMARY

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

CLASS OF INSURANCE	2012			2013		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	607,875	325,687	53.58%	633,134	346,654	54.75%
Aircraft	8,190	10,441	127.48%	8,940	2,668	29.84%
Automobile	965,635	824,443	85.38%	991,836	910,029	91.75%
Boiler and Machinery	18,194	5,808	31.92%	14,439	3,530	24.45%
Fidelity and Surety	21,536	4,147	19.26%	19,528	351	1.80%
Hail	19,865	12,294	61.89%	17,310	6,675	38.56%
Liability	119,971	54,528	45.45%	130,225	-10,998	-8.45%
Marine	6,304	3,349	53.13%	6,879	3,789	55.08%
Miscellaneous	34,970	6,467	18.49%	34,773	3,760	10.81%
*Property	561,799	349,018	62.13%	594,170	363,751	61.22%
TOTALS	\$2,364,339	\$1,596,182	67.51%	\$2,451,234	\$1,630,209	66.51%

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

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Life Insurance	4,679	1,343	5,246	1,503
Aetna Life Insurance Company	20	34	0	52
American Bankers Life Assurance Company of Florida	1,669	277	1,718	247
American Income Life Insurance Company	928	182	931	303
Assumption Mutual Life Insurance Company	26	29	62	36
Blue Cross Life Insurance Company of Canada	10,721	5,773	11,594	5,891
BMO Life Assurance Company	1,356	1,318	1,340	456
BMO Life Insurance Company	1,234	66	1,047	93
Canada Life Assurance Company (The)	35,638	1,699	39,748	3,417
Canadian Premier Life Insurance Company	13,748	1,100	14,443	1,143
Canassurance Insurance Company	82	34	63	91
Capitale Insurance and Financial Services Inc. (La)	1,579	958	2,335	1,453
CIBC Life Insurance Company Limited	1,925	358	2,078	225
Combined Insurance Company of America	5,741	1,769	5,659	1,569
Co-operators Life Insurance Company	12,115	7,581	12,690	8,608
CT Financial Assurance Company	103	5	99	13
CUMIS Life Insurance Company	18,496	4,453	17,580	3,744
Desjardins Financial Security Life Assurance Company	31,301	24,936	31,634	28,291
Empire Life Insurance Company (The)	2,666	1,916	2,845	2,066
Equitable Life Insurance Company of Canada (The)	5,185	3,608	5,472	3,786
Excellence Life Insurance Company (The)	104	16	201	9
First Canadian Insurance Corporation	6,758	677	7,260	597
Foresters Life Insurance Company	244	24	257	-23
Great-West Life Assurance Company (The)	173,931	110,911	180,490	108,604
Humania Assurance Inc.	0	0	119	0
Industrial Alliance Insurance and Financial Services Inc.	15,287	4,991	19,143	5,810
Liberty Life Assurance Company of Boston	0	0	3	9
Life Insurance Company of North America	6	0	11	26
LS-Travel Insurance Company	0	0	16	0
Manufacturers Life Insurance Company (The)	101,164	57,134	100,403	66,372
Manulife Canada Ltd.	3	0	3	0
National Bank Life Insurance Company	106	23	98	26
Pavonia Life Insurance Company of Michigan	133	67	85	-8
Penncorp Life Insurance Company	5,229	2,429	5,230	5,349
Primerica Life Insurance Company of Canada	1	0	2	0
RBC Life Insurance Company	15,653	13,563	16,849	13,209
Reliable Life Insurance Company	1,402	647	1,213	867
Scotia Life Insurance Company	1,387	-320	1,485	119
SSQ Insurance Company Inc.	1,995	1,672	133	270
SSQ Life Insurance Company, Inc.	13,889	7,697	16,241	9,075
Standard Life Assurance Company of Canada (The)	17,551	11,705	18,112	11,463
Sun Life Assurance Company of Canada	56,786	37,305	61,173	38,672
TD Life Insurance Company	1,537	200	1,583	546
Trans Global Life Insurance Company	461	16	481	24
Transamerica Life Canada	163	0	134	6
Union Life, Mutual Assurance Company	0	0	21	0
Wawanesa Life Insurance Company (The)	4,907	3,556	5,078	3,724
Western Life Assurance Company	3,614	1,648	3,422	2,998
SUB TOTAL - Life Insurers:	\$567,909	\$309,752	\$592,408	\$327,733

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
ACE INA Insurance	126	-4	129	-4
AIG Insurance Company of Canada	3,569	993	2,962	413
Allianz Global Risks US Insurance Company	1,672	567	1,717	1,134
American Bankers Insurance Company of Florida	5,698	384	5,920	813
Arch Insurance Company	0	-1	0	0
Assurepro Insurance Company Limited	117	60	138	0
Aviva Insurance Company of Canada	21	11	19	23
Canassurance Insurance Company	26	19	23	10
Chubb Insurance Company of Canada	139	22	135	9
Co-operators General Insurance Company	11	0	7	0
CUMIS General Insurance Company	20	0	21	0
Echelon General Insurance Company	47	259	5	-181
Everest Insurance Company of Canada	4	2	6	6
Fenchurch General Insurance Company	542	316	1,049	660
GMS Insurance Inc.	2,242	925	2,373	968
Green Shield Canada	9,467	8,498	8,882	10,133
Guarantee Company of North America	1	0	2	0
Legacy General Insurance Company	267	93	237	117
Lloyds Underwriters	1,687	496	691	944
Northbridge General Insurance Corporation	2	0	2	0
RBC Insurance Company of Canada	8,637	2,868	8,240	3,485
Royal & Sun Alliance Insurance Company of Canada	4,324	0	6,922	0
Triton Insurance Company	1,347	427	1,230	381
Zurich Insurance Company Ltd	0	0	16	10
SUB-TOTAL - Property & Casualty Insurers:	39,966	15,935	40,726	18,921
GRAND TOTALS	\$607,875	\$325,687	\$633,134	\$346,654

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
Atradius Credit Insurance N.V.	2,967	3,033	2,655	-218
Compagnie Française d'Assurance pour le Commerce Extérieur	1,026	33	744	120
Echelon General Insurance Company	6	0	247	0
EULER Hermes North America Insurance Company	230	-19	278	20
Guarantee Company of North America (The)	0	0	0	-1
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	5,947	273	6,083	616
Arch Insurance Canada Ltd.	0	0	414	200
Arch Insurance Company	321	326	0	0
Legacy General Insurance Company	399	8	336	4
Millennium Insurance Corporation	0	22	0	0
LEGAL EXPENSE				
DAS Legal Protection Insurance Company Limited	108	20	250	51
Guarantee Company of North America	0	0	12	0
Intact Insurance Company	37	37	45	66
Lloyd's Underwriters	2	0	9	4
Novex Insurance Company	1	73	28	138
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	2,112	0	3,234	73
FCT Insurance Company Ltd.	463	649	0	0
Genworth Financial Mortgage Insurance Company Canada	14,105	474	13,249	969
OTHER APPROVED PRODUCTS				
CorePoint Insurance Company	1	0	1	0
FCT Insurance Company Ltd.	0	0	399	329
GMS Insurance Inc.	12	2	23	2
TITLE				
Arch Insurance Canada Ltd.	0	0	1	0
Chicago Title Insurance Company	293	113	183	437
FCT Insurance Company Ltd.	4,971	959	4,535	656
First American Title Insurance Company	866	175	937	65
Lawyers' Professional Indemnity Company	146	139	96	33
Stewart Title Guaranty Company	957	150	1,014	196
TOTALS	\$34,970	\$6,467	\$34,773	\$3,760

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	884	150	757	406
AIG Insurance Company of Canada	811	278	561	766
Allianz Global Risks US Insurance Company	0	-12	0	164
American Road Insurance Company	193	213	195	244
Arch Insurance Canada Ltd.	0	0	26	5
Arch Insurance Company	25	0	0	0
Aviva Insurance Company of Canada	1,201	125	952	398
AXA Pacific Insurance Company	2	11	0	-10
Canadian Farm Insurance Corp.	0	0	0	1
Chubb Insurance Company of Canada	89	-7	112	9
Continental Casualty Company	315	144	302	-65
Co-operators General Insurance Company	932	546	1,158	182
CorePointe Insurance Company	0	-129	0	-123
CUMIS General Insurance Company	16	0	15	0
Dominion of Canada General Insurance Company	4	-20	8	0
Echelon General Insurance Company	1	0	1	0
Economical Mutual Insurance Company	2	0	0	0
Electric Insurance Company	16	-3	18	6
Everest Insurance Company of Canada	2	1	0	0
Federated Insurance Company of Canada	763	27	724	387
Guarantee Company of North America	1	0	4	1
Hartford Fire Insurance Company	9	22	17	0
Intact Insurance Company	497	316	324	252
Jevco Insurance Company	0	0	172	146
Liberty Mutual Insurance Company	195	290	299	-24
Lloyds Underwriters	194	77	344	353
Mitsui Sumitomo Insurance Company Limited	17	0	31	0
Motors Insurance Corporation	253	19	269	576
Northbridge Commercial Insurance Corporation	351	101	827	846
Northbridge General Insurance Corporation	48	21	40	24
Novex Insurance Company	0	0	0	1
Old Republic Insurance Company of Canada	34	-4	39	0
Protective Insurance Company	55	16	41	15
RBC General Insurance Company	476	119	473	73
Royal & Sun Alliance Insurance Company of Canada	324	92	402	8
SGI Canada Insurance Services Ltd.	37	3	38	3
Saskatchewan Mutual Insurance Company	1,525	680	1,624	1,135
Sentry Insurance A Mutual Company	11	-13	18	-1
Sovereign General Insurance Company	131	87	120	52
St. Paul Fire and Marine Insurance Company	244	354	111	-197
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3	2	4	0
Travelers Insurance Company of Canada	0	0	32	0
XL Insurance Company Limited	129	0	-92	0
Zurich Insurance Company Ltd	717	412	589	1,160
Manitoba Public Insurance Corporation				
*M.P.I.C Auto Insurance Division	955,128	820,525	981,281	903,236
TOTALS	\$965,635	\$824,443	\$991,836	\$910,029

RECIPROCAL EXCHANGES				
COMPANY	2012		2013	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Ins. Reciprocal	1,425	112	1,586	0
LIABILITY				
Canadian Lawyers Ins. Association	1,560	449	1,679	-230
Canadian Universities Recip. Ins. Exch.	660	-134	604	89
Community Newspapers Reciprocal Ins. Exchange	6	0	7	0
Energy Insurance Group	71	736	87	49
Healthcare Ins. Reciprocal of Canada	5,489	4,221	5,470	2,912
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	526	407	550	340
Canadian Airports Reciprocal Insurance Exchange	243	2	241	2
Canadian Egg Industry Reciprocal Alliance	742	65	618	152
Canadian Universities Recip. Ins.. Exch.	903	1,108	1,047	825
Energy Insurance Group	95	736	129	49
Healthcare Ins. Reciprocal of Canada	1,059	-78	1,016	430
Lumbermen's Underwriting Alliance	-4	736	0	0
TOTALS	\$12,775	\$8,360	\$13,034	\$4,618

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	0	0	1	0
Affiliated FM Insurance Company	343	15	382	62
AIG Insurance Company of Canada	223	-1	210	-21
Allianz Global Risks US Insurance Company	34	-16	116	3
Aviva Insurance Company of Canada	1,266	112	2,184	556
AXA Pacific Insurance Company	7	70	0	222
AXIS Reinsurance Company (Canadian Branch)	42	2	35	4
Berkley Insurance Company	1	0	1	1
Boiler Inspection and Insurance Company of Canada	504	241	447	6
Canadian Northern Shield Insurance Company	0	0	1	0
Chubb Insurance Company of Canada	100	-39	112	-10
Continental Casualty Company	100	0	103	10
Co-operators General Insurance Company	90	8	77	25
CUMIS General Insurance Company	40	0	44	10
Dominion of Canada General Insurance Company	18	0	45	0
Ecclesiastical Insurance Office Public Limited Company	51	2	52	4
Economical Mutual Insurance Company	116	6	126	21
Factory Mutual Insurance Company	888	187	1,466	22
Federated Insurance Company of Canada	67	9	87	-3
Gore Mutual Insurance Company	23	3	16	7
Great American Insurance Company	20	0	15	0
Guarantee Company of North America	2	0	20	1
Intact Insurance Company	690	7	742	102
Lloyds Underwriters	501	267	388	29
Millennium Insurance Corporation	5,598	1,567	0	0
Mutual Fire Insurance Company of British Columbia	33	0	36	30
Northbridge General Insurance Corporation	99	0	67	2
Novex Insurance Company	4	0	3	0
Optimum Insurance Company Inc.	42	4	47	-3
Royal & Sun Alliance Insurance Company of Canada	5,464	2,476	5,545	1,583
SGI Canada Insurance Services Ltd.	149	143	171	77
Saskatchewan Mutual Insurance Company	12	3	10	0
Sovereign General Insurance Company	151	0	96	5
St. Paul Fire and Marine Insurance Company	97	84	170	70
Temple Insurance Company	243	-68	288	351
Travelers Insurance Company of Canada	480	611	17	72
Trisura Guarantee Insurance Company	27	13	135	0
Wawanesa Mutual Insurance Company	321	41	377	116
Westport Insurance Corporation	5	7	11	0
Wynward Insurance Group	159	14	231	75
XL Insurance Company Limited	0	44	0	9
Zurich Insurance Company Ltd	184	-4	565	92
TOTALS	\$18,194	\$5,808	\$14,439	\$3,530

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	23	2	60	4
AIG Insurance Company of Canada	76	17	225	-7
Allianz Global Risks US Insurance Company	1,977	2,162	1,881	3,019
Ascentus Insurance Ltd.	33	27	26	-4
Aviva Insurance Company of Canada	370	105	413	119
AXA Insurance (Canada)	272	447	67	-19
AXA Pacific Insurance Company	87	0	35	0
Continental Casualty Company	427	69	427	36
Elite Insurance Company	151	20	961	472
HDI-Gerling Industrie Versicherung AG, Canada Branch	0	0	11	1
Intact Insurance Company	4	0	30	5
Liberty Mutual Insurance Company	13	-1	6	-2
Lloyds Underwriters	224	-443	402	-1,440
Northbridge General Insurance Corporation	765	96	561	585
Royal & Sun Alliance Insurance Company of Canada	236	142	354	263
Shipowners' Mutual Protection and Indemnity Association	12	0	15	-2
Sovereign General Insurance Company	706	273	705	274
St. Paul Fire and Marine Insurance Company	162	-24	72	42
Sunderland Marine Mutual Insurance Company Limited	553	457	462	374
Traders General Insurance Company	1	0	2	0
Travelers Insurance Company of Canada	0	0	8	2
Zurich Insurance Company Ltd	212	0	156	67
TOTALS	\$6,304	\$3,349	\$6,879	\$3,789

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	1,169	278	3,304	1,853
Co-operative Hail Insurance Company Limited	7,530	3,054	5,201	1,870
Northbridge General Insurance Corporation	827	519	2,274	985
Palliser Insurance Company Limited	10,339	8,443	6,531	1,967
TOTALS	\$19,865	\$12,294	\$17,310	\$6,675

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	138	1	152	45
AIG Insurance Company of Canada	724	8	513	112
Arch Insurance Canada Ltd.	0	0	12	-12
Aviva Insurance Company of Canada	1,243	23	830	-15
AXA Pacific Insurance Company	2,021	790	0	0
Berkley Insurance Company	42	0	73	2
Canadian Farm Insurance Corp.	4	0	3	0
Chubb Insurance Company of Canada	1,368	-164	878	94
Continental Casualty Company	699	0	116	0
Co-operators General Insurance Company	11	0	8	0
CUMIS General Insurance Company	1,337	-52	1,209	2,249
Dominion of Canada General Insurance Company	27	3	34	-6
Economical Mutual Insurance Company	23	0	27	0
Federal Insurance Company	0	1	0	0
Federated Insurance Company of Canada	39	6	36	9
Great American Insurance Company	11	3	35	1
Guarantee Company of North America	2,313	803	2,897	-802
Hartford Fire Insurance Company	1	0	1	0
Intact Insurance Company	3,259	584	4,005	103
Jevco Insurance Company	334	0	63	30
Liberty Mutual Insurance Company	74	93	336	55
Lloyds Underwriters	570	583	504	-1,082
L'Unique General Insurance Inc.	31	231	4	-172
Northbridge General Insurance Corporation	14	26	26	2
Royal & Sun Alliance Insurance Company of Canada	118	105	82	-3
SGI Canada Insurance Services Ltd.	141	1	130	10
Saskatchewan Mutual Insurance Company	4	-1	4	0
Sovereign General Insurance Company	176	56	304	33
St. Paul Fire and Marine Insurance Company	-15	39	50	10
Travelers Insurance Company of Canada	2,878	1,033	3,352	-295
Trisura Guarantee Insurance Company	2,418	173	1,859	-61
Western Surety Company	1,368	-76	1,690	46
Wynward Insurance Group	126	-46	97	1
Zurich Insurance Company Ltd	39	-76	190	-3
TOTALS	\$21,536	\$4,147	\$19,528	\$351

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	44	-2	41	39
AIG Insurance Company of Canada	-9	-4	555	242
Allianz Global Risks US Insurance Company	1,808	1,419	1,950	-179
Aspen Insurance UK Limited	0	9	2	5
AXA Pacific Insurance Company	58	151	19	19
Berkley Insurance Company	115	0	79	0
Canadian Union Insurance Company	0	72	0	-84
Hartford Fire Insurance Company	0	-10	0	-2
Liberty Mutual Insurance Company	85	8	38	72
Lloyds Underwriters	1,103	460	1,185	1,001
Mitsui Sumitomo Insurance Company Limited	266	133	339	107
National Liability & Fire Insurance Company	799	473	796	-426
Northbridge General Insurance Corporation	0	-16	0	1
Old Republic Insurance Company of Canada	0	0	38	10
Omega General Insurance Company	0	2	0	-26
Royal & Sun Alliance Insurance Company of Canada	0	893	0	6
Temple Insurance Company	1,975	1,137	1,850	586
Westport Insurance Corporation	975	198	1,251	212
XL Insurance Company Limited	971	5,518	797	1,085
TOTALS	\$8,190	\$10,441	\$8,940	\$2,668

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	3,331	109	3,202	150
AIG Insurance Company of Canada	4,664	508	4,378	-956
Allianz Global Risks US Insurance Company	389	166	527	4,560
Allstate Insurance Company of Canada	0	67	0	973
Arch Insurance Canada Ltd.	0	0	894	2,398
Arch Insurance Company	1,305	705	0	0
Aspen Insurance UK Limited	233	365	353	299
Associated Electric & Gas Insurance Services Limited	93	-29	76	4,821
Aviva Insurance Company of Canada	12,295	218	13,630	2,253
AXA Insurance (Canada)	87	114	5	-9
AXA Pacific Insurance Company	253	1,682	-7	-5,000
AXIS Reinsurance Company (Canadian Branch)	730	500	1,002	476
Berkley Insurance Company	708	7	915	471
Canadian Northern Shield Insurance Company	32	0	5	0
Canassurance Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	3,169	116	3,586	-728
Continental Casualty Company	7,036	3,923	6,915	1,860
Co-operators General Insurance Company	1,862	1,344	1,824	58
Coseco Insurance Company	0	0	0	74
CUMIS General Insurance Company	965	669	1,050	181
Dominion of Canada General Insurance Company	407	-147	463	-440
Ecclesiastical Insurance Office Public Limited Company	523	3	524	105
Echelon General Insurance Company	128	-30	182	1
Economical Mutual Insurance Company	1,013	541	1,250	31
Electric Insurance Company	134	620	258	17
Employers Insurance Company of Wausau	0	0	0	-5
Everest Insurance Company of Canada	509	362	561	350
Federated Insurance Company of Canada	1,396	-4,519	1,513	-259
Federation Insurance Company of Canada	271	0	217	4
Gore Mutual Insurance Company	64	-34	45	0
Great American Insurance Company	405	164	350	-18
Guarantee Company of North America	840	-111	937	527
HDI-Gerling Industrie Versicherung AG, Canada Branch	0	0	0	4
Hartford Fire Insurance Company	10	62	14	-2
Hutterian Brethren Mutual Insurance Corporation	232	88	243	38
Intact Insurance Company	8,916	3,942	9,136	5,873
International Insurance Company of Hannover Plc	132	0	418	61
Jevco Insurance Company	184	33	8	29
Jewelers Mutual Insurance Company	12	0	14	0
Liberty Mutual Insurance Company	2,036	139	2,136	1,386
Lloyds Underwriters	20,860	14,737	22,689	-13,379
Max Canada Insurance Company	111	108	130	54
Mutual Fire Insurance Company of British Columbia	77	6	99	39
Nordic Insurance Company of Canada	0	434	0	-105
Northbridge Commercial Insurance Corporation	1	0	2	0
Northbridge General Insurance Corporation	1,059	1,080	1,328	-2,219
Northbridge Indemnity Insurance Corporation	2,902	14,023	2,059	-19,904
Northbridge Personal Insurance Corporation	0	123	0	-24
Novex Insurance Company	556	-689	519	-278
Old Republic Insurance Company of Canada	24	0	16	0
Omega General Insurance Company	41	-71	77	23
Optimum Insurance Company Inc.	1,103	147	1,131	75
Personal Insurance Company	0	0	46	0

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2012		2013	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Perth Insurance Company	0	0	0	0
Portage La Prairie Mutual Insurance Company	2,176	666	2,364	281
RBC General Insurance Company	95	0	53	0
Red River Valley Mutual Insurance Company	3,344	739	3,983	648
Royal & Sun Alliance Insurance Company of Canada	4,508	1,998	3,844	-853
SGI Canada Insurance Services Ltd.	2,395	-115	2,507	352
Safety National Casualty Corporation	0	-9	0	-42
Saskatchewan Mutual Insurance Company	664	146	681	1,192
Scottish & York Insurance Co. Limited	1	-94	0	-226
Security Insurance Company of Hartford	0	-186	0	-6
Sentry Insurance A Mutual Company	719	171	733	30
Sompo Japan Insurance Inc.	2	0	1	0
Sovereign General Insurance Company	3,416	3,001	3,432	1,737
St. Paul Fire and Marine Insurance Company	3,657	1,926	3,081	773
T.H.E. Insurance Company	1	0	0	0
Temple Insurance Company	1,892	1,645	1,869	-2,530
Travelers Insurance Company of Canada	1,454	-1,764	2,401	659
Trisura Guarantee Insurance Company	1,167	124	1,508	714
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company	3,266	1,419	3,534	-61
Westport Insurance Corporation	1,877	164	6,600	806
Wynward Insurance Group	1,302	-81	1,770	157
XL Insurance Company Limited	2,172	985	2,160	238
XL Reinsurance America Inc.	689	333	584	37
Zurich Insurance Company Ltd	4,071	1,984	4,395	1,232
TOTALS	\$119,971	\$54,528	\$130,225	-\$10,998

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2012						2013					
	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	6,203	6,203	0	3,664	3,664	0	5,417	5,417	0	10,472	10,472
Affiliated FM Insurance Company	0	2,063	2,063	0	35,873	35,873	0	2,935	2,935	0	5,634	5,634
AIG Insurance Company of Canada	229	8,583	8,812	-29	4,577	4,548	232	11,620	11,852	260	7,685	7,945
Alberta Motor Assoc. Insurance Co.	6,738	13	6,751	3,543	0	3,543	5,917	6	5,923	3,856	0	3,856
Allianz Global Risks US Insurance Company	0	1,767	1,767	0	-1,028	-1,028	0	1,356	1,356	0	929	929
American Bankers Insurance Company of Florida	2,925	7	2,932	529	0	529	2,660	4	2,664	1,060	0	1,060
Arch Insurance Canada Ltd.	0	0	0	0	0	0	0	3,725	3,725	0	3,539	3,539
Arch Insurance Company	0	3,263	3,263	0	4,116	4,116	0	0	0	0	0	0
Associated Electric & Gas Insurance Services Limited	0	142	142	0	-13	-13	0	28	28	0	-1	-1
Aviva Insurance Company of Canada	33,073	26,655	59,728	20,288	20,924	41,212	39,032	28,393	67,425	23,775	15,921	39,696
AXA Insurance (Canada)	2	75	77	0	-42	-42	0	-2	-2	0	-9	-9
AXA Insurance Inc.	0	0	0	0	0	0	0	0	0	0	56	56
AXA Pacific Insurance Company	4	299	303	60	3,533	3,593	0	20	20	3	-983	-980
AXIS Reinsurance Company (Canadian Branch)	0	214	214	0	38	38	0	226	226	0	82	82
BCAA Insurance Corporation	0	0	0	-8	0	-8	0	0	0	0	0	0
Berkley Insurance Company	0	24	24	0	-8	-8	0	28	28	0	-15	-15
Boiler Inspection and Insurance Company of Canada	0	126	126	0	43	43	0	89	89	0	51	51
Canadian Farm Insurance Corp.	0	626	626	0	209	209	0	650	650	0	348	348
Canadian Northern Shield Insurance Company	0	12	12	0	23	23	0	9	9	0	-44	-44
Canassurance Insurance Company	26	0	26	0	0	0	22	0	22	0	0	0
Chubb Insurance Company of Canada	2,836	1,409	4,245	1,260	144	1,404	2,521	1,261	3,782	1,285	43	1,328
Continental Casualty Company	0	6,077	6,077	0	3,806	3,806	0	6,140	6,140	0	2,936	2,936
Co-operators General Insurance Company	13,319	7,439	20,758	7,939	4,797	12,736	14,217	6,400	20,617	8,597	3,212	11,809
Coseco Insurance Company	4,386	0	4,386	2,926	0	2,926	4,423	0	4,423	2,448	0	2,448
CUMIS General Insurance Company	6,426	2,692	9,118	3,905	263	4,168	6,638	2,686	9,324	3,538	1,149	4,687
Dominion of Canada General Insurance Company	23	606	629	15	2,313	2,328	22	1,090	1,112	0	1,245	1,245
Ecclesiastical Insurance Office Public Limited Company	0	1,661	1,661	0	333	333	0	1,754	1,754	0	713	713
Echelon General Insurance Company	72	362	434	0	233	233	5	251	256	1	863	864
Economical Mutual Insurance Company	0	3,852	3,852	0	2,543	2,543	0	4,898	4,898	0	5,114	5,114
Elite Insurance Company	574	0	574	181	-2	179	2,787	0	2,787	527	1	528
Everest Insurance Company of Canada	0	153	153	0	93	93	0	111	111	0	121	121
Factory Mutual Insurance Company	0	6,492	6,492	0	25	25	0	9,366	9,366	0	1,871	1,871
Federal Insurance Company	0	1	1	0	0	0	0	2	2	0	0	0
Federated Insurance Company of Canada	555	4,090	4,645	444	1,522	1,966	610	5,320	5,930	635	1,705	2,340
Federation Insurance Company of Canada	4,618	0	4,618	1,874	0	1,874	3,943	0	3,943	3,225	0	3,225
First North American Insurance Company	289	0	289	37	0	37	318	0	318	35	0	35
GMS Insurance Inc.	14	0	14	2	0	2	8	0	8	1	0	1
Gore Mutual Insurance Company	0	193	193	0	17	17	0	147	147	0	149	149
Great American Insurance Company	0	2,152	2,152	0	549	549	0	1,706	1,706	0	603	603
Guarantee Company of North America	1,321	282	1,603	433	239	673	1,302	423	1,725	1,330	87	1,417
HDI-Gerling Industrie Versicherung AG, Canada Branch	0	7	7	0	1	1	0	51	51	0	9	9
Hartford Fire Insurance Company	0	854	854	4	557	561	0	875	875	3	399	402
Hutterian Brethren Mutual Insurance Corporation	0	2,261	2,261	0	22	22	0	2,388	2,388	0	722	722
Intact Insurance Company	34,703	19,532	54,235	14,135	18,198	32,333	38,099	19,977	58,076	19,333	31,682	51,015
International Insurance Company of Hannover Plc	41	63	104	50	0	50	0	297	297	0	165	165
Jevco Insurance Company	0	615	615	0	794	794	0	33	33	0	-125	-125
Jewelers Mutual Insurance Company	4	66	70	13	37	50	7	64	71	8	65	73

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2012						2013					
	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
Legacy General Insurance Company	11	0	11	0	0	0	8	0	8	0	0	0
Liberty Mutual Insurance Company	0	2,287	2,287	0	610	610	0	1,150	1,150	0	-719	-719
Lloyds Underwriters	640	16,990	17,630	660	10,408	11,068	613	18,159	18,772	-11	5,478	5,467
Max Canada Insurance Company	1,411	1,134	2,545	653	714	1,367	1,770	1,152	2,922	990	550	1,540
Millennium Insurance Corporation	0	0	0	0	0	0	538	0	538	14	0	14
Mitsui Sumitomo Insurance Company Limited	0	3	3	0	0	0	0	12	12	0	1	1
Mutual Fire Insurance Company of British Columbia	1,325	210	1,535	190	446	637	86	2,195	2,281	45	429	474
Northbridge Commercial Insurance Corporation	0	30	30	0	32	32	0	66	66	0	452	452
Northbridge General Insurance Corporation	34	4,061	4,095	55	2,179	2,234	34	4,340	4,374	1	2,488	2,489
Northbridge Indemnity Insurance Corporation	0	2,735	2,735	0	371	371	0	2,129	2,129	0	830	830
Northbridge Personal Insurance Corporation	3	0	3	0	0	0	2	0	2	0	0	0
Novex Insurance Company	359	548	907	283	-332	-49	523	561	1,084	181	-367	-186
Old Republic Insurance Company of Canada	0	1	1	-29	0	-29	0	0	0	0	0	0
Omega General Insurance Company	51	15	66	14	20	34	61	44	105	39	14	53
Optimum Insurance Company Inc.	2,396	1,889	4,285	334	467	801	2,604	2,172	4,776	1,820	781	2,601
Peace Hills General Insurance Company	10,085	2,330	12,415	5,146	982	6,128	10,219	2,617	12,836	6,564	1,799	8,363
Personal Insurance Company	5,534	0	5,534	3,281	0	3,281	5,905	123	6,028	2,659	0	2,659
Portage La Prairie Mutual Insurance Company	44,207	1,771	45,978	22,411	517	22,928	45,729	2,121	47,850	24,426	1,369	25,795
Primum Insurance Company	2,244	0	2,244	3,070	0	3,070	3,316	0	3,316	1,446	0	1,446
RBC General Insurance Company	454	0	454	243	0	243	542	0	542	299	0	299
RBC Insurance Company of Canada	680	0	680	264	0	264	635	0	635	409	0	409
Red River Valley Mutual Insurance Company	43,865	18,548	62,413	24,756	11,103	35,859	45,807	20,450	66,257	28,648	11,955	40,603
Royal & Sun Alliance Insurance Company of Canada	4,696	9,805	14,501	3,183	6,142	9,325	4,819	8,950	13,769	3,452	7,679	11,131
SGI Canada Insurance Services Ltd.	10,744	3,629	14,373	5,020	2,516	7,536	8,857	5,185	14,042	4,226	2,879	7,105
Saskatchewan Mutual Insurance Company	4,011	747	4,758	2,305	1,098	3,403	4,240	777	5,017	3,387	237	3,624
Scottish & York Insurance Co. Limited	0	-1	-1	0	-284	-284	0	4	4	0	109	109
Security National Insurance Company	2,251	0	2,251	1,979	0	1,979	3,428	0	3,428	1,792	0	1,792
Sompo Japan Insurance Inc.	0	7	7	0	0	0	0	11	11	0	3	3
Sovereign General Insurance Company	3,393	5,547	8,940	3,016	4,326	7,342	38	6,249	6,287	705	7,475	8,180
St. Paul Fire and Marine Insurance Company	0	6,216	6,216	0	1,203	1,203	0	6,352	6,352	0	744	744
TD Home and Auto Insurance Company	272	0	272	-269	0	-269	294	0	294	111	0	111
Temple Insurance Company	0	2,205	2,205	0	1,329	1,329	0	2,145	2,145	0	2,137	2,137
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	34	34	0	-19	-19	0	86	86	0	40	40
Traders General Insurance Company	272	0	272	-52	0	-52	306	0	306	123	0	123
Trans Global Insurance Company	884	0	884	17	0	17	1,088	0	1,088	9	0	9
Travelers Insurance Company of Canada	0	0	0	0	0	0	133	1,245	1,378	110	800	910
Trisura Guarantee Insurance Company	0	1	1	0	-1	-1	0	1	1	0	21	21
Triton Insurance Company	1,163	0	1,163	71	0	71	475	0	475	142	0	142
Unifund Assurance Company	414	0	414	279	0	279	510	0	510	641	0	641
Waterloo Insurance Company	139	0	139	105	0	105	136	0	136	65	0	65
Wawanesa Mutual Insurance Company	69,910	30,362	100,272	37,938	19,380	57,318	69,263	32,250	101,513	42,169	18,628	60,797
Western Financial Insurance Company	1,361	0	1,361	524	0	524	1,474	0	1,474	585	0	585
Westport Insurance Corporation	0	831	831	0	161	161	0	1,303	1,303	0	77	77
Wynward Insurance Group	431	4,680	5,111	232	2,415	2,647	408	5,647	6,055	189	1,035	1,224
XL Insurance Company Limited	0	871	871	0	71	71	0	328	328	0	0	0
Zurich Insurance Company Ltd	0	7,964	7,964	0	1,490	1,490	0	9,978	9,978	0	5,277	5,277
TOTALS	\$325,418	\$236,381	\$561,799	\$173,281	\$175,737	\$349,018	\$336,624	\$257,546	\$594,170	\$195,156	\$168,595	\$363,751

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2013						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2013		NEW EFFECTED		GROSS IN FORCE AT END OF 2013	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
	ACE INA Life Insurance	430	28,414	71	8,617	362
Aetna Life Insurance Company	20	71	0	0	18	78
Allianz Life Insurance Company of North America	17	162	0	0	16	83
American Bankers Life Assurance Company of Florida	194,026	309,437	14	830	154,856	300,679
American Health and Life Insurance Company	5,993	52,249	0	0	5,707	50,500
American Income Life Insurance Company	13,266	299,036	1,616	56,081	13,862	307,247
Assumption Mutual Life Insurance Company	698	158,454	380	101,743	1,011	251,096
Assurant Life of Canada	6,368	47,432	544	3,827	6,539	49,243
AXA Equitable Life Insurance Company	4	17	0	0	4	17
Blue Cross Life Insurance Company of Canada	23,106	2,082,962	738	51,791	22,259	2,025,910
BMO Life Assurance Company	10,506	2,024,205	704	283,096	10,483	2,205,113
BMO Life Insurance Company	5,503	13,908	0	0	4,287	12,185
Canada Life Assurance Company (The)	270,110	18,697,384	32,036	1,538,333	295,740	19,765,039
Canadian Premier Life Insurance Company	62,162	3,293,595	18,107	658,039	62,172	3,414,008
Capitale Insurance and Financial Services Inc. (La)	443	75,013	159	24,622	1,065	116,511
CIBC Life Insurance Company Limited	311	6,475	0	0	290	4,906
CMFG Life Insurance Company	98	442	0	0	0	0
Combined Insurance Company of America	226	3,033	7	175	223	3,177
Connecticut General Life Insurance Company	1	547	0	0	1	592
Co-operators Life Insurance Company	16,358	1,930,895	678	135,084	11,916	1,654,672
CT Financial Assurance Company	3	550	0	0	3	550
CUMIS Life Insurance Company	2,476	4,619,316	128	1,090,106	2,565	4,675,767
Desjardins Financial Security Life Assurance Company	51,257	3,289,137	997	131,218	41,606	2,309,122
Empire Life Insurance Company (The)	6,370	1,078,518	754	156,828	6,514	1,153,954
Equitable Life Insurance Company of Canada (The)	13,261	3,380,455	977	378,622	13,450	3,593,395
Excellence Life Insurance Company (The)	84	11,156	32	7,840	112	19,232
First Canadian Insurance Corporation	24,362	677,620	5,219	164,665	23,709	688,143
Foresters Life Insurance Company	4,085	372,660	567	60,156	4,267	405,329
Gerber Life Insurance Company	1,206	14,842	107	1,970	1,216	15,221
Great-West Life Assurance Company (The)	653,860	31,267,690	18,664	941,806	1,153,039	33,102,208
Industrial Alliance Insurance and Financial Services Inc.	48,230	5,347,157	10,241	951,997	49,056	5,822,063
Life Insurance Company of North America	9	964	0	0	5	486
London Life Insurance Company	60,092	6,227,212	2,256	729,063	59,837	6,639,212
Manufacturers Life Insurance Company (The)	108,769	20,022,649	6,564	1,727,388	107,933	20,693,005
National Bank Life Insurance Company	28	32,464	0	0	21	31,272
New York Life Insurance Company	66	34,994	31	2,847	60	32,251
Pavonia Life Insurance Company of Michigan	2,126	36,268	0	0	1,155	20,826
Penncorp Life Insurance Company	369	18,014	5	5	345	17,551
Primerica Life Insurance Company of Canada	7,072	2,828,569	723	314,282	7,301	2,933,847
RBC Life Insurance Company	8,993	3,107,094	633	261,280	8,638	3,188,087
Reliable Life Insurance Company	384	95,354	0	0	356	90,499
Scotia Life Insurance Company	286	38,128	53	7,458	307	40,785
SSQ Insurance Company Inc.	107	43,532	36	30,998	139	72,478
SSQ Life Insurance Company, Inc.	9,780	606,570	4,809	284,825	11,340	713,050
Standard Life Assurance Company of Canada (The)	32,067	3,057,061	1,216	87,162	33,032	3,088,593
Sun Life Assurance Company of Canada	151,360	14,392,707	10,229	899,326	129,514	15,068,608
TD Life Insurance Company	342	55,968	40	10,803	344	60,661
Trans Global Life Insurance Company	8,070	8,042	0	0	2,502	4,258
Transamerica Life Canada	11,362	3,137,507	1,107	551,020	11,679	3,435,354
Union Life, Mutual Assurance Company	14	1,047	5	820	47	2,025
United American Insurance Company	16	195	0	0	11	130
Wawanesa Life Insurance Company (The)	20,803	3,539,016	1,846	347,441	21,265	3,738,012
Western Life Assurance Company	17,403	578,769	378	81,373	19,428	660,707
TOTALS	1,816,152	\$132,827,171	120,447	\$11,654,723	2,260,914	\$138,105,191

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2013						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
ACE INA Life Insurance	28	1,248	1,276	0	0	0
Aetna Life Insurance Company	1	0	1	0	0	0
Allianz Life Insurance Company of North America	3	0	3	0	0	0
American Bankers Life Assurance Company of Florida	15	8,553	8,568	0	0	0
American Health and Life Insurance Company	1	705	706	0	0	0
American Income Life Insurance Company	6,257	0	6,257	0	0	0
Assumption Mutual Life Insurance Company	835	10	845	1,937	8	1,945
Assurant Life of Canada	526	2,463	2,989	1,733	7,333	9,066
AXA Equitable Life Insurance Company	158	0	158	0	0	0
Blue Cross Life Insurance Company of Canada	77	5,368	5,445	0	0	0
BMO Life Assurance Company	13,501	104	13,605	514	3,697	4,211
BMO Life Insurance Company	0	294	294	0	0	0
Canada Life Assurance Company (The)	56,019	59,802	115,821	3,174	13,534	16,708
Canadian Premier Life Insurance Company	0	17,576	17,576	0	0	0
Capitale Insurance and Financial Services Inc. (La)	289	246	535	192	0	192
CIBC Life Insurance Company Limited	207	0	207	0	0	0
CMFG Life Insurance Company	5	0	5	0	0	0
Combined Insurance Company of America	67	0	67	0	0	0
Co-operators Life Insurance Company	3,043	1,895	4,938	62	0	62
CT Financial Assurance Company	1	0	1	0	0	0
CUMIS Life Insurance Company	2,118	21,406	23,524	0	0	0
Desjardins Financial Security Life Assurance Company	4,714	6,019	10,733	6,148	293	6,441
Empire Life Insurance Company (The)	5,183	514	5,697	4,094	28	4,122
Equitable Life Insurance Company of Canada (The)	12,741	859	13,600	1,172	8	1,180
Excellence Life Insurance Company (The)	26	0	26	0	0	0
First Canadian Insurance Corporation	0	6,521	6,521	0	0	0
Foresters Life Insurance Company	1,893	278	2,171	0	241	241
Gerber Life Insurance Company	129	0	129	0	0	0
Great-West Life Assurance Company (The)	46,989	87,522	134,511	12,744	1,874	14,618
Humania Assurance Inc.	1	0	1	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	28,454	9,419	37,873	21,140	41,145	62,285
Life Insurance Company of North America	0	3	3	0	0	0
London Life Insurance Company	56,675	0	56,675	4,817	44,460	49,277
Manufacturers Life Insurance Company (The)	74,231	20,468	94,699	11,019	4,028	15,047
National Bank Life Insurance Company	10	195	205	0	0	0
New York Life Insurance Company	9	97	106	0	0	0
Pavonia Life Insurance Company of Michigan	0	159	159	0	0	0
Penncorp Life Insurance Company	279	1	280	1	0	1
Primerica Life Insurance Company of Canada	7,761	0	7,761	0	0	0
RBC Life Insurance Company	18,247	179	18,426	761	0	761
Reliable Life Insurance Company	303	0	303	0	0	0
Scotia Life Insurance Company	28	93	121	0	0	0
SSQ Insurance Company Inc.	162	1,926	2,088	0	0	0
SSQ Life Insurance Company, Inc.	0	2,155	2,155	0	0	0
Standard Life Assurance Company of Canada (The)	5,430	4,244	9,674	981	633	1,614
Sun Life Assurance Company of Canada	64,149	20,264	84,413	21,957	10,071	32,028
TD Life Insurance Company	196	0	196	0	0	0
Trans Global Life Insurance Company	0	34	34	0	0	0
Transamerica Life Canada	13,852	0	13,852	93	0	93
Union Life, Mutual Assurance Company	13	1	14	0	0	0
United American Insurance Company	11	0	11	0	0	0
Wawanesa Life Insurance Company (The)	13,340	1,469	14,809	3,183	0	3,183
Western Life Assurance Company	1,133	1,468	2,601	1	0	1
TOTALS	\$424,626	\$280,621	\$705,247	\$92,539	\$127,353	\$219,892

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2013				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
ACE INA Life Insurance	0	0	13	0
Aetna Life Insurance Company	13	0	0	0
Allianz Life Insurance Company of North America	24	0	0	0
American Bankers Life Assurance Company of Florida	4	0	901	0
American Health and Life Insurance Company	0	0	121	0
American Income Life Insurance Company	994	0	0	0
Assumption Mutual Life Insurance Company	33	1,518	0	4
Assurant Life of Canada	1,127	391	439	2,236
AXA Equitable Life Insurance Company	-1	0	0	476
Blue Cross Life Insurance Company of Canada	35	0	2,975	0
BMO Life Assurance Company	9,959	580	0	325
BMO Life Insurance Company	0	0	37	0
Canada Life Assurance Company (The)	14,215	9,052	-4,076	25,598
Canadian Premier Life Insurance Company	0	0	1,061	0
Capitale Insurance and Financial Services Inc. (La)	0	7	115	0
CIBC Life Insurance Company Limited	126	0	0	0
CMFG Life Insurance Company	23	0	0	0
Combined Insurance Company of America	14	0	0	0
Connecticut General Life Insurance Company	0	0	0	3
Co-operators Life Insurance Company	1,789	377	2,130	279
CUMIS Life Insurance Company	33	50	4,953	0
Desjardins Financial Security Life Assurance Company	5,361	3,078	6,198	4,898
Empire Life Insurance Company (The)	1,243	5,108	617	49
Equitable Life Insurance Company of Canada (The)	5,617	4,264	507	135
First Canadian Insurance Corporation	0	0	266	0
Foresters Life Insurance Company	658	0	26	1,267
Gerber Life Insurance Company	15	0	0	0
Great-West Life Assurance Company (The)	23,704	33,266	67,886	9,963
Industrial Alliance Insurance and Financial Services Inc.	12,417	22,887	1,598	48,620
London Life Insurance Company	24,878	5,584	8	38,843
Manufacturers Life Insurance Company (The)	39,274	31,887	12,344	14,619
National Bank Life Insurance Company	4	0	45	0
New York Life Insurance Company	0	0	35	0
Pavonia Life Insurance Company of Michigan	0	0	3	0
Penncorp Life Insurance Company	157	4	0	0
Primerica Life Insurance Company of Canada	2,250	1	0	0
RBC Life Insurance Company	7,789	107	688	0
Reliable Life Insurance Company	705	0	0	0
Scotia Life Insurance Company	0	0	150	0
SSQ Insurance Company Inc.	0	0	966	0
SSQ Life Insurance Company, Inc.	0	0	564	0
Standard Life Assurance Company of Canada (The)	2,109	8,605	2,218	7,482
Standard Life Assurance Limited	0	654	0	346
Sun Life Assurance Company of Canada	30,777	21,651	10,430	16,631
TD Life Insurance Company	200	0	0	0
Trans Global Life Insurance Company	0	0	9	0
Transamerica Life Canada	8,403	1,552	0	0
Wawanesa Life Insurance Company (The)	5,865	3,585	228	0
Western Life Assurance Company	570	16	216	0
TOTALS	\$200,384	\$154,224	\$113,671	\$171,774

FRATERNAL SOCIETIES - 2013										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2012 - \$'000		End of 2013 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACTRA Fraternal Benefit Society	13	109	306	5,738	270	4,625	0	0	0	20
Faithlife Financial	2,099	86	3,287	303,603	3,296	311,009	460	0	2,197	1
Grand Orange Lodge of British America (The)	24	0	71	350	63	301	0	0	2	0
Independent Order of Foresters (The)	899	1	2,469	70,595	2,369	68,020	311	0	1,035	11
Knights of Columbus	6,806	64	11,947	576,386	12,169	611,070	1,982	0	3,547	0
Order of United Commercial Travelers of America (The)	3	29	38	282	31	255	0	0	28	8
Sons of Scotland Benevolent Association	32	0	665	1,372	642	1,289	0	0	82	0
Supreme Council of the Royal Arcanum	0	0	38	151	38	151	0	0	0	0
Ukrainian Fraternal Society of Canada	126	0	964	10,008	853	9,594	0	0	374	0
Ukrainian National Association	1	0	133	251	129	243	0	0	3	0
TOTALS	\$10,003	\$289	19,918	\$968,736	19,860	\$1,006,556	\$2,753	\$0	\$7,268	\$40