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**ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE**

BUSINESS OF 2 0 0 5

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year ending December 31, 2005.

ONE HUNDREDTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2005

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, 2006

To:
Mr. Greg Selinger
Minister of Finance
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundredth Annual Report of the Superintendent of Insurance, Business of 2005** for the year ended December 31, 2005, respecting the various Insurance Companies, Reciprocal Exchanges and Fraternal licensed under *The Insurance Act* of Manitoba.

The number of insurance companies operating in the Province during the past licence year was 256 made up of 214 Federally Registered Companies and 42 Provincially Incorporated Companies.

At December 31, 2005, the 214 Federally Registered Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	118
Life only or Life and Accident & Sickness	65
Fraternal	14
Reciprocal Exchange.....	1
Discontinuing Licence.....	<u>16</u>
Total	<u>214</u>
At December 31, 2005, the 42 Provincially Incorporated Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	22
Life only or Life and Accident & Sickness	9
Life, Property & Casualty	2
Fraternal	1
Reciprocal Exchange.....	7
Discontinuing Licence.....	<u>1</u>
Total	<u>42</u>

PROVINCE DU MANITOBA

Ministère des Finances

Le 1^{er} septembre 2006

Monsieur Greg Selinger
Ministre des Finances
Province du Manitoba
Winnipeg (Manitoba)

Monsieur le Ministre,

J'ai l'honneur de vous présenter le **centième rapport annuel du surintendant des assurances, affaires de 2005**, pour l'exercice terminé le 31 décembre 2005, concernant les diverses compagnies d'assurance, bourses d'assurance réciproque et sociétés de secours mutuels titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba.

Sur les 256 compagnies d'assurance exploitées dans la province au cours de la dernière année de licence, 214 étaient des compagnies à charte fédérale et 42 étaient des corporations à charte provinciale.

Au 31 décembre 2005, les 214 compagnies à charte fédérale, titulaires d'une licence en vertu de la <i>Loi sur les assurances</i> du Manitoba, étaient classées comme suit :	
Incendies, accidents et risques divers (y compris les mutuelles)	118
Assurance-vie seulement ou assurance-vie, accidents corporels et maladie	65
Sociétés de secours mutuels.....	14
Bourse d'assurance réciproque.....	1
En cessation d'affaires	<u>16</u>
Total	<u>214</u>
Au 31 décembre 2005, les 42 compagnies à charte provinciale, titulaires d'une licence en vertu de la <i>Loi sur les assurances</i> du Manitoba, étaient classées comme suit :	
Incendies, accidents et risques divers (y compris les mutuelles)	22
Assurance-vie seulement ou assurance-vie, accidents corporels et maladie	9
Sociétés de secours mutuels.....	2
Sociétés de secours mutuels	1
Bourse d'assurance réciproque.....	7
En cessation d'affaires	<u>1</u>
Total	<u>42</u>

**NEW FEDERALLY REGISTERED COMPANIES ADMITTED BY LICENCE IN 2005
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Arch Insurance Company	Property, Hail, Accident & Sickness, Aircraft, Boiler & Machinery, Fidelity, Liability, Surety, Automobile, Legal Expense, Loss of Employment and Marine
Compagnie Française d'Assurance pour le Commerce Extérieur	Credit
FCT Insurance Company Ltd.	Property*, Liability and Title (* limited to vehicle title insurance and personal property title insurance)
Jewelers Mutual Insurance Company	Property, Boiler & Machinery, Fidelity and Liability
MetLife Canada	Life and Accident & Sickness

**NEW PROVINCIALY INCORPORATED COMPANIES ADMITTED BY LICENCE IN 2005
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
La Capitale Insurance and Financial Services Inc.	Life and Accident & Sickness

FEDERALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2005

<u>From</u>	<u>To</u>
Federated Life Insurance Company of Canada	Western Life Assurance Company
Liberty Insurance Company of Canada	TD Home and Auto Insurance Company
National Fidelity Life Insurance Company	Washington National Insurance Company

PROVINCIALY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2005

<u>From</u>	<u>To</u>
Canassurance Life Insurance Company Inc.	Canassurance Insurance Company

NOUVELLES COMPAGNIES À CHARTE FÉDÉRALE, TITULAIRES D'UNE LICENCE EN 2005 ET AUTORISÉES À SOUSCRIRE LES ASSURANCES SUIVANTES :	
<u>Nom</u>	<u>Catégories d'assurance</u>
Arch Insurance Company	Biens, grêle, accidents corporels et maladie, aviation, chaudières et machines, détournement, responsabilité civile, caution, automobile, frais de justice, perte d'emploi et maritime
Compagnie française d'assurance pour le commerce extérieur	Crédit
Compagnie d'assurances FCT Ltée	Biens*, responsabilité civile et titres (* limité à l'assurance garantissant le titre d'un véhicule ou le titre d'un bien personnel)
Jewelers Mutual Insurance Company	Biens, chaudières et machines, détournement et responsabilité civile
MetVie Canada	Assurance-vie, accidents corporels et maladie
NOUVELLES COMPAGNIES À CHARTE PROVINCIALE, TITULAIRES D'UNE LICENCE EN 2005 ET AUTORISÉES À SOUSCRIRE LES ASSURANCES SUIVANTES :	
<u>Nom</u>	<u>Catégories d'assurance</u>
La Capitale Insurance and Financial Services Inc.	Assurance-vie, accidents corporels et maladie

COMPAGNIES À CHARTE FÉDÉRALE DONT LE NOM A CHANGÉ EN 2005	
<u>De</u>	<u>À</u>
La Compagnie d'Assurance-Vie Federated du Canada Compagnie d'Assurance Liberté du Canada National Fidelity Life Insurance Company	Western Life, Compagnie d'assurance-vie Compagnie d'assurance habitation et auto TD La compagnie d'assurance Washington National
COMPAGNIES À CHARTE PROVINCIALE DONT LE NOM A CHANGÉ EN 2005	
<u>De</u>	<u>À</u>
Canassurance, Compagnie d'assurance-vie Inc.	Canassurance Compagnie d'assurance

FEDERALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2005	
St. Paul Guarantee Insurance Company Travelers Casualty and Surety Company of Canada Surviving company being:	St. Paul Guarantee Insurance Company
PROVINCIALY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2005	
Optimum Frontier Insurance Company Optimum Insurance Company Inc. Surviving company being:	Optimum Insurance Company Inc.

FEDERALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2005	
Avemco Insurance Company Aviation & General Insurance Company Limited Bankers Life and Casualty Company The Hanover Insurance Company The Home Insurance Company Lumbermens Mutual Casualty Company NCMIC Insurance Company The National Life Assurance Company of Canada	
PROVINCIALY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2005	
Canassurance General Insurance Company Inc.	

COMPAGNIES À CHARTE FÉDÉRALE ISSUES D'UNE FUSION EN 2005

Compagnie d'assurance St. Paul Garantie
Travelers, Compagnie d'assurance dommages et de cautionnement
du Canada

Compagnie dont l'existence a été maintenue :

Compagnie d'assurance St. Paul Garantie

COMPAGNIES À CHARTE PROVINCIALE ISSUES D'UNE FUSION EN 2005

Compagnie d'assurance Optimum Frontier
Optimum Société d'Assurance inc.

Compagnie dont l'existence a été maintenue :

Optimum Société d'Assurance inc.

**COMPAGNIES À CHARTE FÉDÉRALE
AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2005**

Avemco Insurance Company
Aviation & General Insurance Company Limited
Bankers Life and Casualty Company
The Hanover Insurance Company
The Home Insurance Company
Lumbermens Mutual Casualty Company
NCMIC Insurance Company
La Nationale du Canada, Compagnie d'Assurance-Vie

**COMPAGNIES À CHARTE PROVINCIALE
AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2005**

Canassurance, compagnie d'assurances générales Inc.

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2005 - May 31, 2006, there were 959 Insurance Agents' Licences issued, classified as follows:

Hail.....	332
Accident & Baggage	623
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	<u>959</u>

During the licence year, July 1, 2005 - June 30, 2006, there were 67 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2005 - May 31, 2006, there were 6,879 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life)	2,789
Life.....	2,346
Accident & Sickness	1,739
Automobile.....	<u>5</u>
Total	<u>6,879</u>

During the licence year, July 1, 2005 - June 30, 2006, there were 77 Insurance Adjusters' Licences issued, classified as follows:

Adjusters	67
Assistant Adjusters.....	<u>10</u>
Total	<u>77</u>

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE
(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Accident and Sickness.....	55.74%	51.46%	67.59%	58.22%
Aircraft.....	127.55	19.78	52.25	88.05
Automobile.....	92.94	96.78	85.65	79.24
Boiler and Machinery.....	46.63	39.36	36.93	16.71
Fidelity and Surety	20.11	56.62	54.49	37.67
Hail.....	95.02	48.96	28.97	48.87
Liability.....	58.77	59.30	36.27	38.41
Marine	60.03	36.75	(14.07)	29.92
Property.....	56.07	44.74	45.42	64.02

**LICENCES D'AGENT ET CERTIFICATS D'EXPERT EN SINISTRES
DÉLIVRÉS PAR LE SURINTENDANT DES ASSURANCES**

Au cours de l'année de licence allant du 1^{er} juin 2005 au 31 mai 2006, le surintendant des assurances a délivré 959 licences d'agent, classées comme suit :

Grêle	332
Accidents et bagages	623
Bétail	3
Maritime	1
Aviation	<u>0</u>
Total	<u>959</u>

Au cours de l'année de licence allant du 1^{er} juillet 2005 au 30 juin 2006, le surintendant des assurances a délivré 67 certificats d'experts en assurance contre la grêle.

**LICENCES D'AGENT ET CERTIFICATS D'EXPERT EN SINISTRES
DÉLIVRÉS PAR LE CONSEIL D'ASSURANCE DU MANITOBA**

Au cours de l'année de licence allant du 1^{er} juin 2005 au 31 mai 2006, le Conseil d'assurance du Manitoba a délivré 6 879 licences d'agent, classées comme suit :

Incendies, accidents et risques divers (toutes les catégories sauf l'assurance-vie)	2 789
Assurance-vie	2 346
Accidents corporels et maladie	1 739
Automobile	<u>5</u>
Total	<u>6 879</u>

Au cours de l'année de licence allant du 1^{er} juillet 2005 au 30 juin 2006, le Conseil des assurances du Manitoba a délivré 77 certificats d'expert en sinistres, classés comme suit :

Experts en sinistres	67
Experts adjoints	<u>10</u>
Total	<u>77</u>

**RAPPORTS SINISTRES-PRIMES INDIVIDUELS
POUR TOUTES LES CATÉGORIES D'ASSURANCE AUTRES QUE L'ASSURANCE-VIE
(Pertes subies, y compris les frais de règlement, par rapport aux primes directes souscrites)**

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Accidents corporels et maladie	55,74 %	51,46 %	67,59 %	58,22 %
Aviation	127,55	19,78	52,25	88,05
Automobile	92,94	96,78	85,65	79,24
Chaudières et machines	46,63	39,36	36,93	16,71
Détournement et caution	20,11	56,62	54,49	37,67
Grêle	95,02	48,96	28,97	48,87
Responsabilité civile	58,77	59,30	36,27	38,41
Maritime	60,03	36,75	(14,07)	29,92
Biens	56,07	44,74	45,42	64,02

LEGISLATION ADMINISTERED

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

Consultation with stakeholders to review *The Insurance Act* have concluded and recommended amendments to government are being developed.

MANDATE

The mandate is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by *The Insurance Act*;
Collecting the premium tax under *The Insurance Corporations Tax Act*; and
Collecting the tax stipulated in the Property Insurance Assessment Regulation, a regulation under *The Fires Prevention and Emergency Response Act*.

STAFF

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

As of March 31, 2006, the Financial Institutions Regulation Branch had a staff of 10 persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Annual Conference of the Canadian Council of Insurance Regulators was held on September 29 and 30, 2005 in Ottawa, Ontario. All Provinces and Territories were represented.

The following Officers were representatives for the year 2005:

Chair.....Michael Grist, Deputy Superintendent of Insurance, British Columbia

Vice-Chair.....Robert Christie, CEO & Superintendent of Financial Services, Ontario

Vice-Chair.....Doug Murphy, Superintendent of Insurance, Nova Scotia

The Superintendents accepted the invitation of the Superintendent of Insurance for Alberta, to hold the 2006 Conference in Banff.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

LOIS ET RÈGLEMENTS ADMINISTRÉS

La *Loi sur les assurances*;
la *Loi sur l'imposition des compagnies d'assurance*;
la perception de la taxe stipulée dans le *Règlement sur les cotisations relatives à l'assurance sur les biens*, un règlement d'application de la *Loi sur la prévention des incendies*;
la *Loi sur l'assurance maritime*.

Les consultations avec les parties prenantes en vue de réviser la *Loi sur les assurances* ont été menées à bien et des recommandations de changements à l'intention du gouvernement sont en cours d'élaboration.

MANDAT

Le mandat du surintendant des assurances est de protéger les consommateurs tout en facilitant les opérations commerciales au Manitoba dans le domaine de l'assurance. Le respect de ce mandat exige l'accomplissement des tâches suivantes :

répondre aux demandes de renseignements généraux sur les assurances;
accorder aux compagnies d'assurance les licences nécessaires aux opérations commerciales dans le domaine de l'assurance;
vérifier la solvabilité des compagnies d'assurance constituées en corporation au Manitoba;
vérifier les activités réglementaires du Conseil d'assurance du Manitoba et assurer la liaison avec cet organisme;
assurer la médiation des litiges entre les consommateurs, les agents, les experts en sinistres et les compagnies d'assurance;
rédiger le rapport annuel requis en vertu de la *Loi sur les assurances*;
percevoir l'impôt sur les primes émises conformément à la *Loi sur l'imposition des compagnies d'assurance*;
percevoir le montant prévu dans le *Règlement sur les cotisations relatives à l'assurance sur les biens* en vertu de la *Loi sur la prévention des incendies*.

PERSONNEL

Le personnel de la Direction de la réglementation des institutions financières administre la *Loi sur les assurances*, la *Loi sur les caisses populaires et les credit unions*, la partie XXIV de la *Loi sur les corporations* et la *Loi sur les coopératives*.

Au 31 mars 2006, le personnel de la Direction de la réglementation des institutions financières comptait 10 membres.

CONSEIL CANADIEN DES RESPONSABLES DE LA RÉGLEMENTATION D'ASSURANCE

La conférence annuelle du Conseil canadien des responsables de la réglementation d'assurance a eu lieu à Ottawa (Ontario) les 29 et 30 septembre 2005. La conférence regroupait des représentants de toutes les provinces et de tous les territoires.

Les personnes suivantes assumaient la direction du Conseil en 2005 :

Président Michael Grist, surintendant adjoint des assurances, Colombie-Britannique

Vice-président..... Robert Christie, directeur général et surintendant des services financiers, Ontario

Vice-président..... Doug Murphy, surintendant des assurances, Nouvelle-Écosse

Les surintendants ont accepté l'invitation du surintendant des assurances de l'Alberta à tenir la conférence de 2006 à Banff.

C'est avec un profond respect, Monsieur le Ministre, que je vous sou mets ce document.

Le surintendant des assurances,

Jim Scalena

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

- C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
John M. Paisley, Chief Agent in Canada
717 Portage Ave, Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY
Ralph N. Jackson, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721
- B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
Raymond S.L. McFeetors, Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-1190
- Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, THE
Terry D. Carruthers, Chief Agent in Canada
28 Queen Elizabeth Way, Box 336, Winnipeg, MB R3C 2H6, Telephone: (204) 284-8900
- C. POOL INSURANCE COMPANY
Larry J. Cooper, Chief Agent in Canada
1301-220 Portage Ave., Winnipeg, MB R3C 0A5, Telephone: (204) 942-0658
- C.F.G.H. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE
T.W. McCartney, Chief Agent in Canada
749 Saskatchewan Ave. E., Box 340, Portage la Prairie, MB R1N 0L3, Telephone: (204) 857-3415
- C.F. SECURICAN GENERAL INSURANCE COMPANY
Arthur Elias, Chief Agent in Canada
777 Portage Avenue, Winnipeg, MB R3G 0N3, Telephone: (204) 943-0331
- C.F.G. TIG INSURANCE COMPANY
David Derksen, Chief Agent in Canada
717 Portage Ave., Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6743
- Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Boris Salamon, Chief Agent in Canada
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA
Eugene Cherwick, Chief Agent in Canada
804 Selkirk Ave., Winnipeg, MB R2W 2N6, Telephone: (204) 582-4882
- B. WAWANESA LIFE INSURANCE COMPANY, THE
Gregg J. Hanson, Chief Agent in Canada
191 Broadway, 2nd Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
Gregg J. Hanson, Chief Agent in Canada
191 Broadway, 9th Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923

PROVINCIALY LICENSED COMPANIES BASED IN MANITOBA

- Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL
James Peters
Chief Agent in Canada
1002 Warsaw Ave.
Winnipeg, MB R3M 1E4
Telephone: (204) 477-4770
- C.F.G. CANADIAN FARM INSURANCE CORP.
William T. Grieve
Chief Agent in Canada
452 Dovercourt Dr.
Winnipeg, MB R3Y 1G4
Telephone: (204) 943-9042
- Mut.Fire HUTTERIAN BRETHERN MUTUAL INSURANCE CORPORATION
Sam Waldner
Chief Agent in Canada
302-2265 Pembina Hwy.
Winnipeg, MB R3T 5J3
Telephone: (204) 943-1565
- Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Michael R. Mager
Chief Agent in Canada
870 Empress St., Box 1400
Winnipeg, MB R3C 2Z3
Telephone: (204) 262-6106
- C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Harvey G. Heinrichs
Chief Agent in Canada
245 Centre Ave. E., PO Box 940
Altona, MB R0G 0B0
Telephone: (204) 324-6434
- Recip. WESTERN RECIPROCAL GROUP
Aaron J. Hofer
Chief Agent in Canada
260 Inglenook Rd.
Headingley, MB R4H 1C8
Telephone: (204) 897-2226

**INSURANCE COMPANIES, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2006**

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 COMPANIES

LIC.CODE COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS

- Frat. ACA ASSURANCE, 3050 Boulevard St-Jean, Trois-Rivieres, PQ G9A 5E1
- C.E.F.G. ACE INA INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
- B. ACE INA LIFE INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
- Frat. ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
- B. AIG ASSURANCE CANADA, 60 Yonge St., Toronto, ON M5E 1H5
- B. AIG LIFE INSURANCE COMPANY OF CANADA, 60 Yonge St., Toronto, ON M5E 1H5
- B. AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.F. AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
- C.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, 500-5160 Yonge St., Toronto, ON M2N 7C7
- B. AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 500-5160 Yonge St., Toronto, ON M2N 7C7
- A. AMERICAN HEALTH AND LIFE INSURANCE COMPANY, 201 Queens Ave., London, ON N6A 1J1
- C.E.F.G.H. AMERICAN HOME ASSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
- B. AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
- C.E.F.G.H. AMERICAN RE-INSURANCE COMPANY, Munich Re Centre, 22nd-390 Bay St., Toronto, ON M5B 2Y2
- C.G. AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- B. AMEX ASSURANCE COMPANY, c/o Focus Group Inc., 500-36 King St. East., Toronto, ON M5C 1E5
- C.E.F.G.H. ARCH INSURANCE COMPANY, 95 Wellington St., 20th Fl., Toronto, ON M5J 2N7
- C.F.G.H. ASCENTUS INSURANCE LTD., 10 Wellington St. E., Toronto, ON M5E 1L5
- B. ASSURANT LIFE OF CANADA, 500-5160 Yonge St., Toronto, ON M2N 7C7
- F. ATRADIUS CREDIT INSURANCE N.V., 1000-7 Mill St., East Annex, Almonte, ON K0A 1A0
- C.E.F.G.H. AVIVA INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
- C.E.F.G.H. AXA CORPORATE SOLUTIONS ASSURANCE, 700-2020 University St., Montreal, QC H3A 2A5
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
- C.E.F.G.H. AXA INSURANCE (CANADA), 1400-5700 Yonge St., North York, ON M2M 4K2
- C.E.F.G.H. AXA PACIFIC INSURANCE COMPANY, 999 Hastings St. W., Vancouver, BC V6C 2W2
- B. BMO LIFE INSURANCE COMPANY, c/o Osler, Hoskin & Harcourt, 1 First Canadian Place, Toronto, ON M5X 1B8
- 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, 18 King St. E., Toronto, ON M5C 1C4
- F. BRITISH AVIATION INSURANCE COMPANY LIMITED, 200-100 Renfrew Dr., Markham, ON L3R 9R6
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5
- B. 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, 1900-555 West Hastings St., Vancouver, BC V6B 4N6
- B. CANADIAN PREMIER LIFE INSURANCE COMPANY, 5th-80 Tiverton Ct., Markham, ON L3R 0G4

Frat. CANADIAN PROFESSIONAL SALES ASSOCIATION, 800-310 Front St. W., Toronto, ON M5V 3B5
C.E.F.G.H. CENTENNIAL INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5
F. CHICAGO TITLE INSURANCE COMPANY, 2700 Argentia Rd., Mississauga, ON L5N 5V4
C.F.G.H. CHUBB INSURANCE COMPANY OF CANADA, 16th, 1-1 Adelaide St. E., Toronto, ON M5C 2V9
B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.F.G.H. CITADEL GENERAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
B. COMBINED INSURANCE COMPANY OF AMERICA, 300-7300 Warden Ave., Markham, ON L3R 0X3
C.F.G.H. COMMONWEALTH INSURANCE COMPANY, 1500-595 Burrard St., Vancouver, BC V7X 1G4
F. COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR,
2100-40 King St. W., Toronto, ON M5H 3C2
B. COMPCORP LIFE INSURANCE COMPANY, 1600-1 Queen St. E., Toronto, ON M5C 2X9
B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.E.F.G.H. CONTINENTAL CASUALTY COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7
C.E.F.G.H. CO-OPERATORS GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
B. CO-OPERATORS LIFE INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
C.F.G. 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.F.G. DAIMLERCHRYSLER INSURANCE COMPANY, 300-2425 Matheson Blvd. E., Mississauga, ON L4W 5N7
C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9
C.F.G.H. EAGLE STAR INSURANCE COMPANY LIMITED, 500-36 King St. E., Toronto, ON M5C 1E5
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, 310-1550 Enterprise Rd., Mississauga, ON L4W 4P4
C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4
C.F.G. ELECTRIC INSURANCE COMPANY, 40 King St. W., Ste. 2100, 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
C.F. EMPLOYERS REINSURANCE CORPORATION, 300-1 University Ave., Toronto, ON M5J 2P1
C.F.G. ENDURANCE REINSURANCE CORPORATION OF AMERICA, c/o Focus Group, 36 King St. E., Ste. 500,
Toronto ON M5C 1E5
B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd. N., Waterloo, ON N2J 4C7
F. EULER AMERICAN CREDIT INDEMNITY COMPANY, 1702-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 3Z7
C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 2520-130 King St. W., Toronto, ON M5X 1E3
C.F. 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
C.F.G.H. FEDERAL INSURANCE COMPANY, One Financial Pl., 24th-1 Adelaide St. E., Toronto, ON M5C 2V9
C.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 717 Portage Ave., Winnipeg, MB R3C 3C9
C.F.G.H. FEDERATION INSURANCE COMPANY OF CANADA, 1400-5 Ville-Marie Place, Montreal, QC H3B 0A8
A. FIDELITY INVESTMENTS INSURANCE COMPANY OF CANADA, 200-483 Bay St., Toronto ON M5G 2N7
A. FIDELITY INVESTMENTS LIFE INSURANCE COMPANY, 200-483 Bay St., Toronto, ON M5G 2N7
C.F. FIRST AMERICAN TITLE INSURANCE COMPANY, 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5
C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 6th Fl., 2 Queen St. E., Toronto, ON M5C 3G7
B. GENERAL AMERICAN LIFE INSURANCE COMPANY, c/o RGA Life Reinsurance Company of Canada,
1000-1255 Peel St., Montreal, QC H3B 2T9
F. GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive.,
Oakville, ON L6H 5R7
A. GERBER LIFE INSURANCE COMPANY, Unit 2, 1145 Nicholson Rd., Newmarket, ON L3Y 9C3
C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Cambridge, ON N1R 5T3
C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5
C.E.F.G.H. GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2
B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5
H. GREEN SHIELD CANADA, 1600-5001 Yonge St., Toronto, ON M2N 6P6
C.F.G. GUARANTEE COMPANY OF NORTH AMERICA, 1560 Place du Canada, Montreal, QC H3B 2R4
C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 504-36 York Mills Rd., Willowdale, ON M2P 2E9
B. HARTFORD LIFE INSURANCE COMPANY, 1103-4 King St. W., Toronto, ON M5H 1B6
B. HOUSEHOLD LIFE INSURANCE COMPANY, 300-3381 Steeles Ave. E., Toronto, ON M2H 3S7
Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Rd., Toronto, ON M3C 1T9
B. INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY, Box 5900, Vancouver, BC V6B 5H6
C.E.F.G.H. ING INSURANCE COMPANY OF CANADA, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1
C.F.G.H. ING NOVEX INSURANCE COMPANY OF CANADA, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1
C.F.G. JEVCO INSURANCE COMPANY, 5250 Decarie Blvd., Ste. 100., Montreal, QC H3X 2H9
C.F. JEWELERS MUTUAL INSURANCE COMPANY, 40 King St. W, Ste. 2100, Toronto ON M5H 3C2
A. JOHN HANCOCK LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W.,
Toronto, ON M5H 3P5
Frat. KNIGHTS OF COLUMBUS, 25 Campbell St., Belleville, ON K8N 1S6
F. LAWYERS TITLE INSURANCE CORPORATION, 90 Mulcaster Street, PO Box 758, Barrie, ON L4M 4Y5
C.F.H. LEGACY GENERAL INSURANCE COMPANY, 500-80 Tiverton Ct., Markham, ON L3R 0G4
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

B. LIFE INVESTORS INSURANCE COMPANY OF AMERICA, c/o John Milnes & Assoc.,
1300 Bay St., 4th Flr., Toronto, ON M5R 3K8

C.E.F.G.H LLOYD'S UNDERWRITERS, 1540-1155 Metcalfe St., Montreal, QC H3B 2V6

C.E.F.G.H LOMBARD GENERAL INSURANCE COMPANY OF CANADA, 105 Adelaide St. W., Toronto, ON M5H 1P9

C.E.F.G.H LOMBARD INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9

C.F.G.H. LONDON AND MIDLAND GENERAL INSURANCE COMPANY, 201 Queens Ave., London, ON N6A 1J1

B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1

Frat. LUTHERAN LIFE INSURANCE SOCIETY OF CANADA, 470 Weber St. N., Waterloo, ON N2J 4G4

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., 25 Water St. S., Box 800, Station C, Kitchener, ON N2G 4Y5

C.E.F.G.H MARKEL INSURANCE COMPANY OF CANADA, 15th Flr., 55 University Ave., Toronto, ON M5J 2H7

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

A. MINNESOTA LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5

C.F.G.H. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 1 Financial Pl., 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

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.H. NORTH AMERICAN SPECIALTY INSURANCE COMPANY, 150 King St. W., Ste. 2200, Toronto, ON M5H 1J9

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

Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, 28 Queen Elizabeth Way, Box 336
Winnipeg, MB R3C 2H6

C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., 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, 55 Superior Blvd., Mississauga, ON L5T 2X9

B. PENNSYLVANIA LIFE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9

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

C. POOL INSURANCE COMPANY, 1301-220 Portage Ave., Winnipeg, MB R3C 0A5

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 Flr., Toronto, ON M5R 3K8

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

B. PRUDENTIAL INSURANCE COMPANY OF AMERICA, 1200-300 Consilium Pl., Toronto, ON M1H 3G2

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

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

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

B. RGA LIFE REINSURANCE COMPANY OF CANADA, 55 University Ave., Ste. 1100, Toronto ON M5J 2H7

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, 10 Wellington St. E., Toronto, ON M5E 1L5

C.F.G.H. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 1200-121 King St. W., Toronto, ON M5H 3T9

C.E.F.G.H ST. PAUL GUARANTEE INSURANCE COMPANY, 34th-77 King St. W., Toronto, ON M5K 1K2

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

C.F. SECURICAN GENERAL INSURANCE COMPANY, 777 Portage Ave., Winnipeg, MB R3G 0N3

C.F.G. 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. SOMPO JAPAN INSURANCE INC., 12th-130 King St. W., Toronto, ON M5X 1A6

Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 202-40 Eglinton Ave. E., Toronto, ON M4P 3A2

C.E.F.G. 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, 2200-200 Bay Street, Toronto, ON M5J 2J2

B. STONEBRIDGE LIFE INSURANCE COMPANY, 500-80 Tiverton Ct., Markham, ON L3R 0G4

B. SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., Toronto, ON M5H 1J9

B. SWISS RE LIFE & HEALTH CANADA, 1000-150 King St. W., Toronto, ON M5H 1J9

B. SWISS REINSURANCE COMPANY, 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 Flr, Toronto, ON M5H 1T1

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

F.G. TIG INSURANCE COMPANY, 717 Portage Ave., Winnipeg, MB R3G 0M8

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. 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 TRANSATLANTIC REINSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
C.F. TRISURA GUARANTEE INSURANCE COMPANY, 1100-70 York St., Toronto, ON M5J 1S9.
Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave.,
Winnipeg, MB R2W 2N6
Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Burns Hubley, 406, 2800-14th Ave., Markham, ON L3R 0E4
C.F.G. UNIFUND ASSURANCE COMPANY, 95 Elizabeth Ave., St. John's, NF A1B 1R7
B. UNITED AMERICAN INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
B. UNITY LIFE OF CANADA, 100 Milverton Drive, Suite 400, Mississauga ON, L5R 4H1
C.F.G. UTICA MUTUAL INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
C.F.G. VIRGINIA SURETY COMPANY, INC., 300-7300 Warden Ave., Markham, ON L3R 0X3
B. WASHINGTON NATIONAL INSURANCE COMPANY, c/o Aviation Insurance Agency Ltd.,
104-19 Celina St., Oshawa, ON L1H 4M9
C. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B. WAWANESA LIFE INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G. WESTERN ASSURANCE COMPANY, 10 Wellington St. E., Toronto, ON M5E 1L5
B. WESTERN LIFE ASSURANCE COMPANY, 1010-24 Street S.E., High River, AB T1V 2A7
F. WESTERN SURETY COMPANY, 2000-1874 Scarth St., Regina, SK S4P 2G8
C.F.G. XL INSURANCE COMPANY LIMITED, 100 Yonge St., Ste. 1802., Toronto, ON M5C 2W1
C.E.F.G. XL REINSURANCE AMERICA INC., 20 Queen St. W., Ste. 1000, Box 26, Toronto ON M5H 3R3
C.F.G. ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.H. ZURICH INSURANCE COMPANY, 25th-400 University Ave., Toronto, ON M5G 1S7

PROVINCIALY LICENSED COMPANIES

C.F.G. ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 10310 G.A. MacDonald (39A) Ave., Edmonton, AB T6J 6R7
B. ASSUMPTION MUTUAL LIFE INSURANCE COMPANY, 770 Main St., PO Box 160, Moncton, NB E1C 8L1
ACEFGH AXA INSURANCE INC., 16th Fl., 1100 Rene-Levesque Blvd. W., Montreal, QC H3B 4P4
C.F.G.H. BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6
B. CT FINANCIAL ASSURANCE COMPANY, 2nd-120 Adelaide St. W., Toronto, ON M5H 1T1
C.F.G. CANADIAN FARM INSURANCE CORP., 452 Dovercourt Dr., Winnipeg, MB R3Y 1G4
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
C.E.F.G.H. COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
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. FIRST CANADIAN INSURANCE CORPORATION, 210-340 Sioux Rd., Sherwood Park, AB T8X 3X6
C.E.F.G.H. GCAN INSURANCE COMPANY, 1000-181 University Ave., Toronto, ON M5H 3M7
C.F. GMS INSURANCE INC., 200-3303 Hillsdale Street, Regina, SK S4S 7J8
C.E.F.G.H. GLOBAL REINSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V6
F. HERITAGE GENERAL INSURANCE COMPANY, 18th Floor, 401 Bay St., Toronto, ON M5H 2Y4
Mut. Fire HUTTERIAN BROTHERS MUTUAL INSURANCE CORPORATION, 302-2265 Pembina Hwy., Winnipeg, MB R3T 5J3
B. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 St. Louis Rd., Sillery, QC G1K 7M3
C.F.G. INDUSTRIAL-ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, Box 5900,
2165 Broadway West, Vancouver, BC V6B 5H6
C.F.G.H. KINGSWAY GENERAL INSURANCE COMPANY, 200-5310 Explorer Dr., Mississauga, ON L4W 5H8
B. LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC., 625 St-Amable St., Quebec, QC G1R 2G5
F. LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 2200-1 Dundas St. W., Toronto, ON M5G 1Z3
B. L'ENTRAIDE ASSURANCE MUTUAL COMPANY, 520 Charest Blvd. E., 1st Fl., PO Box 2324, Quebec, QC G1K 7P5
Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC., 870 Empress St., Box 1400, Winnipeg, MB R3C 2Z3
C.F.H. MAX CANADA INSURANCE COMPANY, 140 Foundry St., Baden, ON N3A 2P7
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., 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
E. RAIN AND HAIL INSURANCE CORPORATION, 200, 4303 Albert St., Regina, SK S4S 3R6
C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
B. REVIOS REINSURANCE CANADA LTD., 1400-480 University Ave., Toronto, ON M5G 1V6
C.E.F.G.H. SGI CANADA INSURANCE SERVICES LTD., 2260-11th Avenue, Regina, SK S4P 0J9
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

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 2006. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2005, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

- Disc. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Parkway, Markham, ON L3R 5P8
Disc. ANGLO CANADA GENERAL INSURANCE COMPANY, 4th Fl., 217 York St., London, ON N6A 5P9
Disc. CGU INTERNATIONAL INSURANCE PLC, c/o ENCON Insurance Managers Inc., 500-1400 Blair Place
Ottawa, ON K1J 9B8
Disc. CUNA MUTUAL INSURANCE SOCIETY, 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. FORETHOUGHT LIFE INSURANCE COMPANY, 3380 South Service Rd., Burlington, ON L7N 3J5
Disc. FORTIS BENEFITS INSURANCE COMPANY, c/o CAS Accounting for Insurance Inc.,
2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
Disc. GREAT AMERICAN INSURANCE COMPANY OF NEW YORK, 2100-40 King St. W., Toronto, ON M5H 3C2
Disc. JOHN ALDEN LIFE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
Disc. LIBERTY MUTUAL FIRE INSURANCE COMPANY, 1000-181 Bay Street., Toronto, ON M5J 2T3
Disc. METROPOLITAN LIFE INSURANCE COMPANY, 1750-360 Albert St., Ottawa, ON K1R 7X7
Disc. METLIFE CANADA, 1750-360 Albert St., Ottawa, ON K1R 7X7
Disc. METLIFE INSURANCE COMPANY OF CONNECTICUT, c/o CAS Accounting for Insurance Inc., 2-1145 Nicholson Rd.,
Newmarket, ON L3Y 9C3
Disc. PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, 202-1451 Royal York Rd., Toronto, ON M9P 3B2
Disc. STANDARD LIFE ASSURANCE COMPANY 2006, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
Disc. UAP-NEW ROTTERDAM INSURANCE COMPANY N.V., 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
Disc. WOMAN'S LIFE INSURANCE SOCIETY, Box 234, Sarnia, ON N7T 7H9

PROVINCIALY LICENSED COMPANIES

- Disc. TRENT HEALTH INSURANCE COMPANY, 1200-438 University Ave., Toronto, ON M5G 2K8

RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

- Recip. LUMBERMEN'S UNDERWRITING ALLIANCE, 455 Fenelon Blvd., Ste. 300, Dorval, QC H9S 5T8

PROVINCIALY LICENSED COMPANIES

- Recip. ASSET PROTECTION INSURANCE EXCHANGE, 1221-8th Street East, Saskatoon, SK S7H 0S5
Recip. CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE), P.O. Box 9860,
Edmonton International Airport, Edmonton AB T5J 2T2
Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, 1002 Warsaw Ave., Winnipeg, MB R3M 1E4
Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, 306-20 Queen Street W., Toronto, ON M5H 3R3
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 9th Fl., 5500 North Service Rd,
Burlington, ON L7L 6W6
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 103-3050 Harvester Rd., Burlington, ON L7N 3J1
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8
Recip. WESTERN RECIPROCAL GROUP, 260 Inglenook Rd., Headingley, MB R4H 1C8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2006

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
D. Craig Gilmour	o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl. Winnipeg MB R3B 2A3 Tel: (204) 956-1070 Fax: (204) 956-2148
Linda Henry	c/o United Grain Growers Limited, o/a Agricore United And/or UGG Insurance Services Box 6600, 28 th Floor, 201 Portage Ave. Winnipeg MB R3C 3A7 Tel: (204) 944-5590 Fax: (204) 944-2266
Larry G. Watson	o/a Marsh Canada Limited 1420-One Lombard Pl. Winnipeg MB R3B 0X3 Tel: (204) 982-6524 Fax: (204) 947-2662

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE						
Adjustment Expenses Included in Net Losses Incurred						
CLASS OF INSURANCE	2004			2005		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	383,060	258,915	67.59%	412,991	240,429	58.22%
Aircraft	8,584	4,485	52.25%	14,088	12,404	88.05%
Automobile	763,710	654,120	85.65%	794,827	629,801	79.24%
Boiler and Machinery	6,650	2,456	36.93%	6,894	1,152	16.71%
Fidelity and Surety	13,996	7,626	54.49%	13,529	5,097	37.67%
Hail	18,145	5,257	28.97%	15,325	7,490	48.87%
Liability	109,779	39,813	36.27%	119,161	45,764	38.41%
Marine	1,570	(221)	-14.07%	1,300	389	29.92%
Miscellaneous	13,403	1,242	9.27%	13,613	1,329	9.76%
*Property	376,452	170,989	45.42%	389,307	249,226	64.02%
TOTALS	\$1,695,349	\$1,144,682	67.52%	\$1,781,035	\$1,193,081	66.99%

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

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	2004		2005	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$'000	\$'000	\$'000	\$'000
ACE INA Life Insurance	1,596	107	1,809	213
AIG Assurance Canada	95	7	86	11
AIG Life Insurance Company of Canada	968	174	1,185	339
Aetna Life Insurance Company	35	64	3	54
Allianz Life Insurance Company of North America	45	1	2	13
American Bankers Life Assurance Co. of Florida	3,232	1,013	2,766	602
American Income Life Insurance Company	717	147	797	184
Amex Assurance Company	37	0	45	0
AXA Equitable Life Insurance Company	0	0	1	0
BMO Life Insurance Company	1,039	24	1,318	38
Blue Cross Life Insurance Company of Canada	7,828	2,502	8,667	3,578
CIBC Life Insurance Company Limited	785	104	1,037	121
CT Financial Assurance Company	230	75	192	29
Canada Life Assurance Company	25,517	9,132	26,199	11,292
Canadian Premier Life Insurance Company	4,142	801	4,231	1,061
Canassurance Insurance Company	4	0	6	3
CIGNA Life Insurance Company of Canada	207	4	75	2
Combined Insurance Company of America	4,508	838	4,817	1,671
Connecticut General Life Insurance Company	1	0	7	0
Co-operators Life Insurance Company	10,131	6,967	10,612	7,607
CUMIS Life Insurance Company	11,181	3,297	11,382	3,460
Desjardins Financial Security Life Assurance Co.	15,626	80	16,384	19,944
Empire Life Insurance Company	894	605	1,074	778
Equitable Life Insurance Company of Canada	847	729	1,391	1,202
First Canadian Insurance Corporation	4,947	743	5,847	717
Great-West Life Assurance Company	108,972	127,569	123,546	82,166
Household Life Insurance Company	414	107	632	187
Industrial Alliance Ins. and Financial Services Inc.	584	226	1,806	1,128
Industrial-Alliance Pacific Life Insurance Company	4,128	701	4,311	586
Life Investors Insurance Company of America	5,348	2,572	6,035	1,976
London Life Insurance Company	0	1,073	0	2,335
Manufacturers Life Insurance Company	36,241	25,069	61,214	39,419
Manulife Canada Ltd.	5	1	5	53
Maritime Life Assurance Company	22,717	15,656	0	0
Metropolitan Life Insurance Company	0	3	0	4
National Bank Life Insurance Company	94	0	100	24
National Life Assurance Company of Canada	1,141	1,659	0	0
New York Life Insurance Company	8	12	8	6
Penncorp Life Insurance Company	5,329	2,748	5,280	2,145
Primerica Life Insurance Company of Canada	2	1	0	2
Provident Life and Accident Insurance Company	5,874	3,833	0	0
Prudential Insurance Company of America	43	(134)	65	63
RBC Life Insurance Company	13,511	6,502	20,438	10,303

COMPANY	2004		2005	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Reliable Life Insurance Company	2,251	630	2,541	1,729
SSQ Life Insurance Company Inc.	1,754	4	2,562	1,278
Scotia Life Insurance Company	558	272	638	87
Standard Life Assurance Company	12,956	7,452	0	0
Standard Life Assurance Company of Canada	0	0	12,282	7,288
Sun Life Assurance Company of Canada	35,787	25,795	37,465	26,400
TD Life Insurance Company	313	237	537	347
Trans Global Life Insurance Company	179	30	214	15
Transamerica Life Canada	230	15	253	0
Travelers Insurance Company	0	4	0	8
Trent Health Insurance Company	0	7	0	0
Unity Life of Canada	42	6	251	6
Washington National Insurance Company	39	0	38	0
Wawanesa Life Insurance Company	7,598	2,894	7,054	3,099
Western Life Assurance Company	1,372	397	1,413	783
SUB TOTAL - Life Insurers:	\$362,102	\$252,755	\$388,621	\$234,356
Property & Casualty Insurers:				
ACE INA Insurance	325	183	274	64
Allianz Global Risks US Insurance Company	0	0	399	0
Allianz Insurance Company of Canada	494	(114)	255	0
American Bankers Insurance Company of Florida	1,182	200	1,676	157
American Home Assurance Company	117	141	242	105
Ascentus Insurance Ltd.	156	0	0	0
Aviva Insurance Company of Canada	165	0	490	0
AXA Insurance (Canada)	843	252	810	307
Chubb Insurance Company of Canada	171	(24)	102	67
Citadel General Assurance Company	2,536	1,486	2,529	797
Commerce and Industry Insurance Co. of Canada	20	6	67	22
Co-operators General Insurance Company	12	0	10	0
CUMIS General Insurance Company	25	(3)	25	0
Echelon General Insurance Company	7	2	13	1
GMS Insurance Inc.	23	0	204	107
Green Shield Canada	640	505	687	550
Guarantee Company of North America	0	0	1	0
Heritage General Insurance Company	708	721	709	348
ING Insurance Company of Canada	0	(6)	0	(5)
ING Novex Insurance Company of Canada	36	(3)	113	(7)
Lloyd's Underwriters	1,429	448	1,772	562
Lombard General Insurance Company of Canada	4	0	3	0
London & Midland General Insurance Company	1,749	349	1,913	301
RBC Travel Insurance Company	8,233	2,017	8,994	2,700
Royal & Sun Alliance Ins. Company of Canada	2,083	0	3,082	0
Temple Insurance Company	0	0	0	(3)
SUB-TOTAL - Property & Casualty Insurers:	\$20,958	\$6,160	\$24,370	\$6,073
GRAND TOTAL	\$383,060	\$258,915	\$412,991	\$240,429

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2004		2005	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
CREDIT				
American Home Assurance Company	7	12	(1)	(12)
Compagnie Francaise d'Assurance Commerce Exterieur	0	0	26	4
Continental Casualty Company	37	49	74	(4)
Euler American Credit Indemnity Company	555	239	442	(11)
Guarantee Company of North America	12	5	18	0
Lloyd's Underwriters	0	0	0	1
St. Paul Guarantee Insurance Company	443	0	328	141
Zurich Insurance Company	36	0	574	0
CREDIT PROTECTION				
Legacy General Insurance Company	1,453	106	1,485	17
Trans Global Insurance Company	335	13	0	0
LEGAL EXPENSE				
Echelon General Insurance Company	0	0	2	0
ING Novex Insurance Company of Canada	18	(1)	11	0
Legacy General Insurance Company	0	2	0	9
Lloyd's Underwriters	0	(1)	0	0
MORTGAGE				
Genworth Financial Mortgage Insurance Co. Canada	6,837	130	5,778	363
Mortgage Insurance Company of Canada	0	(115)	0	(8)
OTHER APPROVED PRODUCTS				
GMS Insurance Inc.	0	0	2	0
TITLE				
Chicago Title Insurance Company	15	0	83	0
FCT Insurance Company Ltd.	0	0	3,694	586
First American Title Insurance Company	3,551	797	883	158
Lawyers' Professional Indemnity Company	2	0	11	0
Lawyers Title Insurance Corporation	0	1	3	(1)
Stewart Title Guaranty Company	102	5	200	86
TOTALS	\$13,403	\$1,242	\$13,613	\$1,329

A U T O M O B I L E				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 4		2 0 0 5	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,266	1,604	1,137	917
Allianz Global Risks US Insurance Company	0	0	81	0
Allianz Insurance Company of Canada	76	111	(4)	3
American Home Assurance Company	1,617	323	620	105
American Road Insurance Company	243	16	185	61
Aviva Insurance Company of Canada	832	1,083	607	794
AXA Pacific Insurance Company	6	(84)	1	(4)
Commerce & Industry Insurance Company of Canada	18	16	88	54
Continental Casualty Company	694	70	771	349
Co-operators General Insurance Company	238	0	474	0
CUMIS General Insurance Company	16	7	15	16
DaimlerChrysler Insurance Company	237	39	288	125
Dominion of Canada General Insurance Company	104	0	128	129
Echelon General Insurance Company	6	0	0	13
Economical Mutual Insurance Company	5	0	1	0
Employers Insurance Company of Wausau a Mutual Co.	0	0	0	(4)
Federated Insurance Company of Canada	811	76	842	720
Federation Insurance Company of Canada	0	1	0	0
First North American Insurance Company	52	0	0	0
Hartford Fire Insurance Company	29	18	13	9
ING Insurance Company of Canada	834	487	860	630
ING Novex Insurance Company of Canada	35	22	22	(6)
Liberty Mutual Insurance Company	153	114	97	20
Lloyd's Underwriters	574	30	29	(96)
Lombard General Insurance Company of Canada	229	(20)	98	146
Markel Insurance Company of Canada	85	4	67	10
Mitsui Sumitomo Insurance Company, Limited	5	0	1	0
Motors Insurance Corporation	452	66	388	194
Old Republic Insurance Company of Canada	85	13	135	105
Portage La Prairie Mutual Insurance Company	29	0	34	0
Protective Insurance Company	35	6	35	5
RBC General Insurance Company	34	0	77	0
Royal & Sun Alliance Insurance Company of Canada	122	(62)	75	(57)
SGI Canada Insurance Services Ltd.	27	3	23	0
St. Paul Fire and Marine Insurance Company	246	105	220	(186)
Saskatchewan Mutual Insurance Company	913	435	985	440
Scottish & York Insurance Company Limited	4	0	0	0
Sentry Insurance A Mutual Company	6	(10)	12	(31)
Sovereign General Insurance Company	13	108	16	(439)
Tokio Marine & Nichido Fire Insurance Co. Ltd.	2	0	4	0
Traders General Insurance Company	0	0	11	0
Travelers Casualty and Surety Company of Canada	17	(2)	0	0
Zurich Insurance Company	890	359	652	229
Manitoba Public Insurance Corporation				
* M.P.I.C. Auto Insurance Division	752,670	649,182	785,739	625,550
TOTALS	\$763,710	\$654,120	\$794,827	\$629,801

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

RECIPROCAL EXCHANGES				
COMPANY	2004		2005	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,430	0	1,370	324
BOILER & MACHINERY				
Lumbermen's Underwriting Alliance	5	0	6	0
LIABILITY				
Canadian Lawyers Insurance Association	1,159	1,063	1,225	(269)
Canadian Universities Reciprocal Insurance Exchange	479	0	366	(6)
Community Newspapers Reciprocal Insurance Exchange	6	0	6	4
Healthcare Insurance Reciprocal of Canada	3,565	3,403	4,533	1,152
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	417	31	276	459
Canadian Universities Reciprocal Insurance Exchange	629	8	796	32
Healthcare Insurance Reciprocal of Canada	719	598	1,006	912
Lumbermen's Underwriting Alliance	1,327	(155)	1,028	1,094
Western Reciprocal Group	1,831	1,131	2,405	997
TOTALS	\$11,567	\$6,079	\$13,017	\$4,699

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 4		2 0 0 5	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	(22)	161	(5)	(24)
Affiliated FM Insurance Company	109	(61)	86	0
Allianz Insurance Company of Canada	23	0	2	0
American Home Assurance Company	225	18	141	(26)
Aviva Insurance Company of Canada	913	70	942	77
AXA Pacific Insurance Company	75	(51)	73	9
Boiler Inspection & Insurance Company of Canada	693	208	705	158
Canadian Northern Shield Insurance Company	0	(10)	0	0
Chubb Insurance Company of Canada	46	2	122	20
Citadel General Assurance Company	2	0	1	0
Continental Casualty Company	30	0	27	0
Co-operators General Insurance Company	76	32	103	12
CUMIS General Insurance Company	17	(1)	18	(8)
DaimlerChrysler Insurance Company	2	0	0	0
Dominion of Canada General Insurance Company	26	0	31	0
Ecclesiastical Insurance Office plc	11	0	33	1
Economical Mutual Insurance Company	4	0	3	0
Employers Reinsurance Corporation	2	0	4	0
Factory Mutual Insurance Company	1,166	12	1,448	7
Federated Insurance Company of Canada	30	12	32	2
GCAN Insurance Company	247	904	235	296
Grain Insurance and Guarantee Company	90	10	96	9
Great American Insurance Company	0	0	1	0
Hartford Fire Insurance Company	1	0	1	0
ING Insurance Company of Canada	246	8	265	14
ING Novex Insurance Company of Canada	9	(1)	4	0
Lloyd's Underwriters	276	47	259	48
Lombard General Insurance Company of Canada	69	0	78	0
Optimum Insurance Company Inc.	48	3	46	0
Royal & Sun Alliance Insurance Company of Canada	1,419	402	1,111	328
SGI Canada Insurance Services Ltd.	79	9	75	3
St. Paul Fire and Marine Insurance Company	7	0	55	(41)
St. Paul Guarantee Insurance Company	152	416	165	359
Saskatchewan Mutual Insurance Company	7	0	6	8
Scottish & York Insurance Co. Limited	5	0	2	0
Sovereign General Insurance Company	18	1	23	0
Travelers Casualty and Surety Company of Canada	21	5	0	0
Wawanesa Mutual Insurance Company	212	90	232	28
Zurich Insurance Company	316	170	474	(128)
TOTALS	\$6,650	\$2,456	\$6,894	\$1,152

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2004		2005	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	37	2	18	(1)
Allianz Insurance Company of Canada	3	30	0	0
American Home Assurance Company	(25)	5	0	0
AXA Corporate Solutions Assurance	4	0	4	0
AXA Insurance (Canada)	437	(395)	448	145
AXA Pacific Insurance Company	119	(184)	154	21
Continental Casualty Company	446	0	475	38
Ecclesiastical Insurance Office plc	6	0	7	0
GCAN Insurance Company	0	29	0	156
Great American Insurance Company of New York	(7)	0	0	0
ING Insurance Company of Canada	29	31	8	48
Liberty Mutual Insurance Company	10	(4)	10	(12)
Lloyd's Underwriters	324	137	0	(11)
Lombard General Insurance Company of Canada	30	0	133	52
Royal & Sun Alliance Insurance Company of Canada	112	8	24	17
St. Paul Fire and Marine Insurance Company	45	120	19	(64)
TOTALS	\$1,570	(221)	\$1,300	\$389

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2004		2005	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,712	125	1,046	878
Co-operative Hail Insurance Company Ltd.	9,102	2,386	8,431	4,141
Lombard General Insurance Company of Canada	1,488	456	1,100	583
Palliser Insurance Company Ltd.	4,694	2,172	4,067	1,664
Rain and Hail Insurance Corporation	1,149	118	681	224
TOTALS	\$18,145	\$5,257	\$15,325	\$7,490

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2004		2005	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	111	(19)	186	122
Allianz Insurance Company of Canada	27	(5)	3	0
American Home Assurance Company	1,235	763	1,327	595
Aviva Insurance Company of Canada	506	(551)	230	25
AXA Insurance (Canada)	123	4,214	9	2,929
AXA Pacific Insurance Company	1,974	1,592	2,181	420
Canadian Northern Shield Insurance Company	(1)	(106)	0	0
Chubb Insurance Company of Canada	1,197	215	1,371	70
Citadel General Assurance Company	6	0	10	0
Commerce and Industry Insurance Co. of Canada	0	6	0	(6)
Continental Casualty Company	26	33	33	(9)
Co-operators General Insurance Company	8	(3)	6	0
CUMIS General Insurance Company	319	40	355	4
Dominion of Canada General Insurance Company	24	0	24	0
Ecclesiastical Insurance Office plc	1	0	0	0
Economical Mutual Insurance Company	8	0	37	0
Federated Insurance Company of Canada	51	(9)	54	15
Federation Insurance Company of Canada	1,676	0	5	0
GCAN Insurance Company	36	0	31	0
Grain Insurance and Guarantee Company	76	149	224	14
Great American Insurance Company	5	0	4	0
Guarantee Company of North America	2,310	376	2,477	(19)
Hartford Fire Insurance Company	6	0	14	0
ING Insurance Company of Canada	27	0	37	1
Jevco Insurance Company	11	0	0	0
Kingsway General Insurance Company	103	0	32	0
Liberty Mutual Insurance Company	58	950	21	(10)
Lloyd's Underwriters	547	0	578	241
Lombard General Insurance Company of Canada	46	9	53	2
Royal & Sun Alliance Insurance Company of Canada	10	0	7	0
SGI Canada Insurance Services Ltd.	84	(4)	89	(23)
St. Paul Fire and Marine Insurance Company	23	6	18	(13)
St. Paul Guarantee Insurance Company	1,697	25	1,899	263
Saskatchewan Mutual Insurance Company	6	1	7	2
Sovereign General Insurance Company	270	(151)	590	386
Travelers Casualty and Surety Company of Canada	54	22	0	0
Wawanesa Mutual Insurance Company	37	0	1	(3)
Western Surety Company	1,144	97	1,493	(13)
Zurich Insurance Company	155	(24)	123	104
TOTALS	\$13,996	\$7,626	\$13,529	\$5,097

A I R C R A F T				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 4		2 0 0 5	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	117	55	33	250
Allianz Global Risks US Insurance Company	0	0	2,153	0
Allianz Insurance Company of Canada	1,614	(226)	713	228
American Home Assurance Company	54	(531)	119	103
AXA Corporate Solutions Assurance	0	0	175	0
AXA Pacific Insurance Company	0	(13)	0	0
British Aviation Insurance Company Limited	(1)	(62)	0	(36)
CGU International Insurance plc	164	(928)	(1)	(239)
Canadian Union Insurance Company	158	42	473	117
Continental Casualty Company	3	74	0	(18)
Co-operators General Insurance Company	(62)	3,491	0	8,015
Eagle Star Insurance Company Limited	39	233	172	683
GCAN Insurance Company	546	(280)	516	68
Hartford Fire Insurance Company	98	(12)	34	0
Lloyd's Underwriters	167	(481)	2,506	1,169
Mitsui Sumitomo Insurance Company, Limited	507	(26)	469	179
National Liability & Fire Insurance Company	761	169	2,794	526
Royal & Sun Alliance Insurance Company of Canada	4,419	2,963	1,233	692
SGI Canada Insurance Services Ltd.	0	0	1	0
St. Paul Fire and Marine Insurance Company	0	13	0	(23)
Sovereign General Insurance Company	0	4	0	0
Temple Insurance Company	0	0	2,805	726
XL Reinsurance America, Inc.	0	0	(69)	(36)
Zurich Insurance Company	0	0	(38)	0
TOTALS	\$8,584	\$4,485	\$14,088	\$12,404

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2004		2005	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	3,360	2,267	3,819	403
Allianz Global Risks US Insurance Company	0	0	273	0
Allianz Insurance Company of Canada	1,021	253	189	83
Allstate Insurance Company of Canada	0	(30)	0	0
American Bankers Insurance Company of Florida	776	677	112	1,299
American Home Assurance Company	1,288	4,942	5,746	1,933
American Re-Insurance Company	0	9	0	28
Arch Insurance Company	0	0	132	33
Aviva Insurance Company of Canada	8,960	3,593	9,159	3,004
AXA Corporate Solutions Assurance	123	(111)	111	0
AXA Insurance (Canada)	82	39	218	(3)
AXA Pacific Insurance Company	2,657	(774)	2,723	547
British Aviation Insurance Company Limited	0	374	0	(274)
CGU International Insurance plc	0	(245)	0	(576)
Canadian Farm Insurance Corp.	0	105	0	(24)
Canadian Northern Shield Insurance Company	0	145	3	532
Canassurance General Insurance Company Inc.	1	1	0	0
Chubb Insurance Company of Canada	5,806	4,050	6,557	3,043
Citadel General Assurance Company	123	135	167	(21)
Commerce and Industry Ins. Company of Canada	6,040	5,390	3,851	5,610
Commonwealth Insurance Company	4,311	(275)	4,523	791
Continental Casualty Company	5,217	2,054	6,645	2,931
Co-operators General Insurance Company	1,492	1,592	1,807	1,728
CUMIS General Insurance Company	682	204	677	218
Dominion of Canada General Insurance Company	178	276	223	361
Ecclesiastical Insurance Office plc	428	101	349	132
Echelon General Insurance Company	0	0	110	0
Economical Mutual Insurance Company	571	130	1,093	500
Elite Insurance Company	0	5	0	(40)
Employers Ins. Co. of Wausau A Mutual Co.	0	4	0	(6)
Employers Reinsurance Corporation	1,663	428	2,271	864
Everest Insurance Company of Canada	0	(6)	0	3
Federal Insurance Company	84	0	88	0
Federated Insurance Company of Canada	1,388	460	1,350	725
Federation Insurance Company of Canada	563	109	226	464
GCAN Insurance Company	2,453	2,090	2,543	722
Gore Mutual Insurance Company	1	0	1	0
Grain Insurance and Guarantee Company	1,778	893	1,375	442
Great American Insurance Company	176	55	223	(61)
Guarantee Company of North America	378	7	541	98
Hartford Fire Insurance Company	4	1	1	22
Hutterian Brethren Mutual Insurance Corp.	165	0	184	0
ING Insurance Company of Canada	5,474	3,119	6,435	2,270
ING Novex Insurance Company of Canada	951	1,468	1,551	946
Kingsway General Insurance Company	752	63	673	206
Liberty Mutual Insurance Company	5,085	4,238	4,732	6,253

COMPANY	2004		2005	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$'000	\$'000	\$'000	\$'000
Lloyd's Underwriters	9,211	23,243	9,718	(10,757)
Lombard General Insurance Company of Canada	3,084	2,316	3,102	3,983
Lombard Insurance Company	0	(169)	0	(215)
Markel Insurance Company of Canada	1	2	1	(43)
MAX Canada Insurance Company	0	0	11	5
Nordic Insurance Company of Canada	0	386	0	(58)
North American Specialty Insurance Company	1,657	331	(100)	334
Old Republic Insurance Company of Canada	27	0	179	0
Optimum Insurance Company Inc.	1,328	270	1,329	1,141
Pembroke Insurance Company	0	4	0	0
Portage La Prairie Mutual Insurance Company	1,454	925	1,577	352
RBC General Insurance Company	3	0	2	0
Red River Valley Mutual Insurance Company	2,492	1,100	2,595	3,843
Royal & Sun Alliance Ins. Company of Canada	2,484	(533)	1,348	1,335
SGI Canada Insurance Services Ltd.	1,423	744	1,551	786
St. Paul Fire and Marine Insurance Company	2,623	(27,028)	3,186	577
St. Paul Guarantee Insurance Company	1,283	407	1,099	850
Saskatchewan Mutual Insurance Company	479	417	515	168
Scottish & York Insurance Company Ltd.	1,661	(460)	2,716	1,110
Security Insurance Company of Hartford	45	(272)	11	(143)
Sentry Insurance A Mutual Company	99	69	819	372
Sompo Japan Insurance Inc.	1	(185)	4	(8)
Sovereign General Insurance Company	3,256	2,538	3,177	1,229
TIG Insurance Company	0	(2,531)	0	(265)
Temple Insurance Company	4,435	(5,667)	3,769	1,018
Traders General Insurance Company	0	(59)	0	(2)
Travelers Casualty and Surety Co. of Canada	370	1	0	0
UAP-New Rotterdam Ins. Company N.V.	0	(41)	0	0
Utica Mutual Insurance Company	6	0	7	0
Waterloo Insurance Company	5	0	5	0
Wawanesa Mutual Insurance Company	2,451	3,014	2,551	(44)
XL Insurance Company Limited	1,520	771	1,599	1,330
XL Reinsurance America Inc.	706	224	2,257	1,192
Zurich Insurance Company	3,644	2,160	5,452	2,488
TOTALS	\$109,779	\$39,813	\$119,161	\$45,764

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PROP
Adjustment Expenses Included

COMPANY	2004			2004	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
ACE INA Insurance	0	2,388	2,388	0	950
Affiliated FM Insurance Company	0	2,052	2,052	0	407
Alberta Motor Association Insurance Company	3,920	158	4,078	2,369	2
Allianz Global Risks US Insurance Company	0	0	0	0	0
Allianz Insurance Company of Canada	45	3,347	3,392	432	781
Allstate Insurance Company of Canada	0	0	0	(8)	0
American Bankers Insurance Company of Florida	5,719	0	5,719	231	(49)
American Home Assurance Company	35	13,274	13,309	5	2,118
American Road Insurance Company	0	28	28	0	0
Arch Insurance Company	0	0	0	0	0
Ascentus Insurance Ltd.	0	0	0	20	0
Aviva Insurance Company of Canada	17,683	18,176	35,859	10,034	8,913
AXA Corporate Solutions Assurance	0	53	53	0	(53)
AXA Insurance (Canada)	0	16	16	(58)	29
AXA Insurance Inc.	0	2	2	0	(9)
AXA Pacific Insurance Company	0	1,448	1,448	0	907
Boiler Inspection & Insurance Company of Canada	0	66	66	0	157
Canadian Farm Insurance Corp.	0	175	175	0	26
Canadian Northern Shield Insurance Company	2	9	11	58	20
Canassurance General Insurance Company Inc.	1	0	1	0	0
Chubb Insurance Company of Canada	1,466	1,083	2,549	561	133
Citadel General Assurance Company	4	1,418	1,422	0	127
Commerce & Industry Insurance Company of Canada	0	109	109	0	24
Commonwealth Insurance Company	0	2,754	2,754	0	1,213
Continental Casualty Company	0	4,614	4,614	0	1,186
Co-operators General Insurance Company	8,163	5,791	13,954	6,811	1,916
Coseco Insurance Company	5,590	0	5,590	3,292	0
CUMIS General Insurance Company	1,449	1,225	2,674	950	12
DaimlerChrysler Insurance Company	0	66	66	0	0
Dominion of Canada General Insurance Company	19	257	276	(16)	64
Ecclesiastical Insurance Office plc	0	1,409	1,409	18	406
Echelon General Insurance Company	0	117	117	0	36
Economical Mutual Insurance Company	1	588	589	0	218
Elite Insurance Company	254	72	326	40	(18)
Employers Reinsurance Corporation	1,661	0	1,661	0	0
Everest Insurance Company of Canada	0	0	0	0	(36)
FCT Insurance Company Ltd.	0	0	0	0	0
Factory Mutual Insurance Company	0	5,662	5,662	0	66
Federal Insurance Company	0	143	143	0	0
Federated Insurance Company of Canada	273	3,218	3,491	98	891
Federation Insurance Company of Canada	2,424	653	3,077	1,286	128
First American Title Insurance Company	38	0	38	10	0
First North American Insurance Company	25	0	25	4	0
GCAN Insurance Company	0	3,064	3,064	0	833
Gore Mutual Insurance Company	0	2	2	0	0
Grain Insurance and Guarantee Company	1,019	4,094	5,113	850	677

ERTY

in Net Losses Incurred

2004	2005			2005		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
950	0	3,025	3,025	0	1,135	1,135
407	0	1,530	1,530	0	150	150
2,371	5,413	151	5,564	4,329	2	4,331
0	0	894	894	0	(13)	(13)
1,213	11	519	530	949	1,091	2,040
(8)	0	0	0	0	0	0
182	6,034	0	6,034	295	0	295
2,123	111	5,165	5,276	3	8,635	8,638
0	0	19	19	0	0	0
0	0	267	267	0	62	62
20	0	0	0	0	0	0
18,947	17,337	18,212	35,549	11,507	12,046	23,553
(53)	0	57	57	0	0	0
(29)	0	20	20	(1)	(77)	(78)
(9)	0	12	12	0	152	152
907	0	1,536	1,536	0	644	644
157	0	38	38	0	215	215
26	0	686	686	0	636	636
78	5	13	18	(13)	(334)	(347)
0	0	0	0	0	0	0
694	1,673	963	2,636	695	212	907
127	4	977	981	0	266	266
24	0	10	10	0	21	21
1,213	0	2,610	2,610	0	(287)	(287)
1,186	0	4,046	4,046	0	953	953
8,727	8,378	8,548	16,926	8,260	6,979	15,239
3,292	5,564	0	5,564	3,936	0	3,936
962	1,467	1,267	2,734	392	178	570
0	0	63	63	0	18	18
48	15	366	381	96	76	172
424	0	1,206	1,206	0	1,161	1,161
36	0	392	392	0	42	42
218	1	967	968	0	401	401
22	141	0	141	(202)	0	(202)
0	1,851	0	1,851	57	0	57
(36)	0	0	0	0	8	8
0	4	0	4	2	0	2
66	0	10,259	10,259	0	4,088	4,088
0	0	162	162	0	0	0
989	317	3,308	3,625	105	475	580
1,414	2,606	27	2,633	2,336	33	2,369
10	48	0	48	11	0	11
4	114	0	114	5	0	5
833	0	2,940	2,940	0	270	270
0	0	2	2	0	12	12
1,527	1,030	3,881	4,911	937	2,380	3,317

COMPANY	2004			2004	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Great American Insurance Company	0	83	83	0	5
Guarantee Company of North America	1,136	14	1,150	710	(12)
Hartford Fire Insurance Company	0	3,458	3,458	0	413
Hutterian Brethren Mutual Insurance Corp.	0	1,583	1,583	0	349
ING Insurance Company of Canada	23,502	14,184	37,686	13,536	6,472
ING Novex Insurance Company of Canada	58	2,416	2,474	77	307
Jevco Insurance Company	0	8	8	0	7
Kingsway General Insurance Company	38	1,488	1,526	0	655
Legacy General Insurance Company	31	0	31	2	0
Liberty Mutual Insurance Company	13	2,640	2,653	1	1,627
Lloyd's Underwriters	727	6,260	6,987	761	2,590
Lombard General Insurance Company of Canada	10	4,731	4,741	2	1,774
Lombard Insurance Company	5	0	5	2	7
London and Midland General Insurance Company	1,195	0	1,195	91	0
Markel Insurance Company of Canada	0	6	6	0	(5)
MAX Canada Insurance Company	0	0	0	0	0
Mitsui Sumitomo Insurance Company, Limited	0	7	7	0	1
Nordic Insurance Company of Canada	0	0	0	0	10
North American Specialty Insurance Company	0	727	727	0	150
Old Republic Insurance Company of Canada	29	0	29	7	0
Optimum Insurance Company Inc.	1,971	2,406	4,377	1,329	659
Peace Hills General Insurance Company	3,955	539	4,494	1,820	104
Pembridge Insurance Company	0	0	0	0	(10)
Personal Insurance Company	3,909	0	3,909	2,564	0
Pool Insurance Company	0	284	284	0	(12)
Portage La Prairie Mutual Insurance Company	29,114	1,137	30,251	15,793	300
Primum Insurance Company	415	0	415	483	0
RBC General Insurance Company	135	0	135	83	0
RBC Travel Insurance Company	559	0	559	112	0
Red River Valley Mutual Insurance Company	20,465	15,307	35,772	9,839	4,718
Royal & Sun Alliance Insurance Company of Canada	3,554	2,532	6,086	6,054	60
SGI Canada Insurance Services Ltd.	7,661	2,805	10,466	4,088	879
St. Paul Fire and Marine Insurance Company	0	3,941	3,941	0	887
Saskatchewan Mutual Insurance Company	1,792	673	2,465	752	263
Scottish & York Insurance Company Ltd.	0	860	860	0	59
Securican General Insurance Company	101	0	101	42	0
Security Insurance Company of Hartford	0	0	0	0	(31)
Security National Insurance Company	667	0	667	478	0
Sentry Insurance a Mutual Company	0	0	0	0	(1)
Sompo Japan Insurance Inc.	0	(2)	(2)	0	0
Sovereign General Insurance Company	4,555	5,150	9,705	3,226	917
TD Home and Auto Insurance Company	176	0	176	118	0
Temple Insurance Company	0	244	244	0	(2,522)
Tokio Marine and Nichido Fire Insurance Co. Ltd.	0	3	3	0	(1)
Traders General Insurance Company	221	0	221	173	(2)
Trans Global Insurance Company	130	0	130	5	0
Travelers Casualty and Surety Company of Canada	0	211	211	0	614
Unifund Assurance Company	66	0	66	4	0

2004	2005			2005		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
5	0	107	107	0	54	54
698	1,223	27	1,250	1,029	0	1,029
413	0	3,439	3,439	0	1,166	1,166
349	0	1,643	1,643	0	368	368
20,008	23,773	16,150	39,923	14,114	11,521	25,635
384	104	2,263	2,367	76	436	512
7	0	8	8	0	12	12
655	92	1,178	1,270	0	325	325
2	38	0	38	1	0	1
1,628	0	2,672	2,672	0	330	330
3,351	843	8,929	9,772	2,524	2,845	5,369
1,776	14	4,695	4,709	462	2,797	3,259
9	5	0	5	0	2	2
91	1,365	0	1,365	96	0	96
(5)	0	0	0	0	(1)	(1)
0	138	99	237	35	17	52
1	0	40	40	0	0	0
10	0	0	0	0	(13)	(13)
150	0	13	13	0	152	152
7	24	0	24	33	27	60
1,988	1,895	2,292	4,187	873	1,101	1,974
1,924	4,863	636	5,499	3,696	236	3,932
(10)	0	0	0	0	0	0
2,564	4,059	0	4,059	3,878	0	3,878
(12)	0	559	559	0	19	19
16,093	32,224	1,247	33,471	24,206	402	24,608
483	424	0	424	489	0	489
83	168	0	168	130	0	130
112	540	0	540	214	0	214
14,557	22,389	15,792	38,181	14,992	7,710	22,702
6,114	1,510	1,897	3,407	1,375	(2,458)	(1,083)
4,967	8,233	2,705	10,938	7,252	1,972	9,224
887	0	4,282	4,282	0	1,586	1,586
1,015	1,929	668	2,597	1,748	637	2,385
59	0	833	833	0	313	313
42	255	0	255	118	0	118
(31)	0	0	0	0	0	0
478	554	0	554	1,608	0	1,608
(1)	0	0	0	0	0	0
0	0	1	1	0	8	8
4,143	5,227	5,318	10,545	4,603	3,862	8,465
118	176	0	176	216	0	216
(2,522)	0	443	443	0	338	338
(1)	0	19	19	0	0	0
171	217	0	217	111	2	113
5	711	0	711	17	0	17
614	0	0	0	0	0	0
4	82	0	82	36	0	36

COMPANY	2004			2004	
	PREMIUMS			LOSSES	
	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000
Waterloo Insurance Company	136	0	136	65	0
Wawanesa Mutual Insurance Company	39,634	19,530	59,164	21,254	13,879
XL Insurance Company Limited	0	89	89	0	7
Zurich Insurance Company	0	9,856	9,856	0	3,339
TOTALS	\$195,751	\$180,701	\$376,452	\$110,458	\$60,531

**Property insurance includes Fire, P.P.F., Plate Glass, Theft, Inland Transportation & Livestock*

2004	2005			2005		
LOSSES	PREMIUMS			LOSSES		
Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000	Personal \$'000	Commercial \$'000	Total \$'000
65	141	0	141	69	0	69
35,133	43,056	20,652	63,708	33,093	13,703	46,796
7	0	80	80	0	9	9
3,339	0	8,086	8,086	0	7,325	7,325
\$170,989	\$208,396	\$180,911	\$389,307	\$150,793	\$98,433	\$249,226

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2005

COMPANY	GROSS IN FORCE AT BEGINNING OF 2005		NEW EFFECTED		GROSS IN FORCE AT END OF 2005	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
	ACE INA Life Insurance	10,789	26,601	51,668	38,136	10,267
AIG Assurance Canada	3,815	102,946	0	0	3,619	99,877
AIG Life Insurance Company of Canada	4,627	777,961	1,075	203,816	5,265	950,014
Aetna Life Insurance Company	44	168	0	0	101	2,237
Allianz Life Insurance Co. of North America	5,450	26,500	0	0	5,176	27,250
American Bankers Life Assce. Co. of Florida	162,516	181,995	5,601	77,467	81,157	168,887
American Health and Life Insurance Company	6,561	44,855	0	0	6,919	51,993
American Income Life Insurance Company	10,306	227,161	2,050	68,270	10,765	235,198
AXA Equitable Life Insurance Company	5	121	0	0	5	121
AXA Insurance Inc.	9	750	0	0	10	1,750
BMO Life Insurance Company	6,357	33,239	2,255	28,015	6,701	52,517
Blue Cross Life Ins. Co. of Canada	19,149	1,268,865	1,216	61,904	20,403	1,391,225
CIBC Life Insurance Company Limited	421	26,333	0	0	388	21,671
CT Financial Assurance Company	5	870	0	0	4	620
Canada Life Assurance Company	323,427	12,472,616	2,980	608,340	323,738	12,855,254
Canadian Premier Life Insurance Company	38,081	58,464	544	0	41,808	62,862
CIGNA Life Insurance Company of Canada	746	3,623	215	1,700	696	3,311
Combined Insurance Company of America	350	6,176	83	1,871	361	6,008
Connecticut General Life Insurance Co.	3	2,085	0	0	3	2,216
Co-operators Life Insurance Company	12,224	1,371,807	719	81,254	13,251	1,468,548
CUMIS Life Insurance Company	1,788	2,751,296	344	828,092	2,025	2,965,391
CUNA Mutual Insurance Society	140	639	0	0	124	568
Desjardins Financial Security Life Assce. Co.	31,261	1,539,450	1,076	73,350	32,608	1,615,134
Empire Life Insurance Company	6,031	620,757	289	73,173	5,855	656,613
Equitable Life Insurance Co. of Canada	7,918	1,253,815	1,861	294,729	9,214	1,471,843
First Canadian Insurance Corporation	18,686	491,635	6,932	178,769	20,572	555,631
Forethought Life Insurance Company	455	2,352	0	0	420	2,243
Fortis Benefits Insurance Company	5,805	22,505	472	2,264	5,961	23,679
Gerber Life Insurance Company	847	9,202	234	2,859	943	10,315
Great-West Life Assurance Company	350,248	24,902,466	5,506	490,073	350,915	24,469,076
Household Life Insurance Company	2,742	22,159	2,359	13,703	3,878	22,073
Industrial Alliance Ins. & Financial Services Inc.	1,632	86,018	141	74,820	6,082	1,473,186
Industrial-Alliance Pacific Life Ins. Company	23,872	1,383,290	5,920	243,353	24,550	1,473,219
John Hancock Life Insurance Company	3	14	0	0	3	(3)
Life Insurance Co. of North America	20	2,109	0	0	20	2,227
Life Investors Insurance Co. of America	44,969	914,336	23,780	497,293	50,471	1,316,999
London Life Insurance Company	63,647	3,727,782	1,698	386,746	62,433	3,918,991
MD Life Insurance Company	118	97,050	24	21,605	141	119,740
Manufacturers Life Insurance Company	108,537	13,095,025	4,929	1,137,224	108,856	13,872,285
Manulife Canada Ltd.	5,281	737,349	84	9,400	5,174	718,845
Massachusetts Mutual Life Insurance Co.	4	235	0	0	4	235
Metropolitan Life Insurance Company	2,530	2,258	0	0	2,409	2,184
Minnesota Life Insurance Company	16	8	0	0	14	7
National Bank Life Insurance Company	39	35,505	12	1,438	46	36,299
New York Life Insurance Company	122	33,036	2	1,457	124	38,453
Penncorp Life Insurance Company	661	21,853	11	755	651	22,114
Primerica Life Insurance Company of Canada	6,337	1,912,783	558	262,073	6,414	2,003,440
Prudential Insurance Company of America	931	4,869	0	0	966	28,119
RBC Life Insurance Company	20,057	2,074,340	2,676	390,534	20,457	2,233,862
Reliable Life Insurance Company	679	164,248	7	1,388	651	156,607

COMPANY	GROSS IN FORCE AT BEGINNING OF 2005		NEW EFFECTED		GROSS IN FORCE AT END OF 2005	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
SSQ, Life Insurance Company Inc.	1,513	87,924	239	14,186	1,746	121,874
Standard Life Assurance Company	2,112	101,209	0	282	2,068	99,968
Standard Life Assurance Company of Canada	22,323	2,144,646	1,093	333,067	23,948	2,542,422
Sun Life Assurance Company of Canada	139,918	10,274,393	11,730	793,190	137,872	10,706,181
TD Life Insurance Company	1,044	85,322	21	3,656	1,024	83,653
Trans Global Life Insurance Company	3,284	5,579	2,597	0	5,878	7,201
Transamerica Life Canada	12,377	2,630,262	496	194,176	12,161	2,645,050
Travelers Insurance Company	4	2	0	0	4	2
United American Insurance Company	41	495	1	5	40	467
Unity Life of Canada	1,039	107,209	231	31,621	1,197	130,496
Wawanesa Life Insurance Company	19,700	2,063,293	1,131	221,736	18,166	2,012,102
Western Life Assurance Company	1,283	138,393	3,636	24,029	4,807	153,501
TOTALS	1,514,899	\$90,180,247	148,496	\$7,771,819	1,461,529	\$95,152,376

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2005

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
ACE INA Life Insurance	0	1,012	1,012	0	0	0
AIG Assurance Canada	2,042	0	2,042	0	9	9
AIG Life Insurance Company of Canada	7,658	181	7,839	31	4	35
Aetna Life Insurance Company	3	8	11	0	0	0
Allianz Life Ins. Company of North America	0	4	4	0	0	0
American Bankers Life Assurance Co. of Florida	26	2,713	2,739	0	0	0
American Health and Life Insurance Company	0	1,209	1,209	0	0	0
American Income Life Insurance Company	3,949	0	3,949	0	0	0
AXA Insurance Inc.	10	0	10	0	0	0
BMO Life Insurance Company	99	262	361	0	0	0
Blue Cross Life Ins. Company of Canada	66	3,259	3,325	0	0	0
CIBC Life Insurance Company Limited	210	0	210	0	0	0
CT Financial Assurance Company	3	1	4	0	0	0
Canada Life Assurance Company	23,077	46,108	69,185	8,842	1,110	9,952
Canadian Premier Life Insurance Company	0	2,845	2,845	0	0	0
CIGNA Life Insurance Company of Canada	0	58	58	0	0	0
Combined Insurance Company of America	71	0	71	0	0	0
Connecticut General Life Insurance Company	49	0	49	0	0	0
Co-operators Life Insurance Company	1,796	2,276	4,072	160	6	166
CUMIS Life Insurance Company	860	14,919	15,779	0	0	0
CUNA Mutual Insurance Society	12	0	12	0	0	0
Desjardins Financial Security Life Assurance Co.	5,371	3,781	9,152	205	1,828	2,033
Empire Life Insurance Company	3,286	411	3,697	2,128	1	2,129
Equitable Life Insurance Company of Canada	7,069	312	7,381	1,570	73	1,643
First Canadian Insurance Corporation	0	6,664	6,664	0	0	0
Forethought Life Insurance Company	7	0	7	0	78	78
Fortis Benefits Insurance Company	556	573	1,129	134	2,470	2,604
Gerber Life Insurance Company	86	0	86	0	0	0
Great-West Life Assurance Company	32,865	61,483	94,348	9,528	2,558	12,086
Household Life Insurance Company	0	394	394	0	0	0
Industrial Alliance Ins. & Financial Services Inc.	7,827	398	8,225	120	5,625	5,745
Industrial-Alliance Pacific Life Insurance Co.	7,181	3,965	11,146	1,936	0	1,936
Life Insurance Company of North America	0	14	14	0	0	0
Life Investors Insurance Company of America	0	8,100	8,100	0	0	0
London Life Insurance Company	40,296	0	40,296	1,405	34,094	35,499
MD Life Insurance Company	1,578	0	1,578	0	0	0
Manufacturers Life Insurance Company	62,796	14,843	77,639	9,127	7,304	16,431
Manulife Canada Ltd.	3,344	0	3,344	0	0	0
Massachusetts Mutual Life Insurance Company	5	0	5	0	0	0
Metropolitan Life Insurance Company	30	0	30	0	0	0
Minnesota Life Insurance Company	3	0	3	0	0	0
National Bank Life Insurance Company	11	187	198	0	0	0
New York Life Insurance Company	5	112	117	0	0	0
Penncorp Life Insurance Company	317	1	318	2	0	2
Primerica Life Ins. Company of Canada	5,361	0	5,361	1	0	1
Prudential Insurance Company of America	52	84	136	0	0	0
RBC Life Insurance Company	12,645	1,902	14,547	91	0	91

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
Reliable Life Insurance Company	494	0	494	0	0	0
SSQ, Life Insurance Company Inc.	0	423	423	0	6	6
Standard Life Assurance Company	561	0	561	0	0	0
Standard Life Assurance Company of Canada	6,815	3,360	10,175	19,129	3,698	22,827
Sun Life Assurance Company of Canada	48,910	15,472	64,382	9,027	4,549	13,576
TD Life Insurance Company	160	1	161	0	0	0
Trans Global Life Insurance Company	0	33	33	0	0	0
Transamerica Life Canada	11,668	0	11,668	843	0	843
United American Insurance Company	30	0	30	0	0	0
Unity Life of Canada	521	41	562	0	1,950	1,950
Wawanesa Life Insurance Company	8,822	1,489	10,311	3,173	0	3,173
Western Life Assurance Company	506	170	676	4	0	4
TOTALS	\$309,109	\$199,068	\$508,177	\$67,456	\$65,363	\$132,819

**Individual includes Industrial*

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2005

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
ACE INA Life Insurance	11	0	(149)	0
AIG Assurance Canada	842	99	0	194
AIG Life Insurance Company of Canada	1,701	16	56	4
Aetna Life Insurance Company	1	4	12	0
Allianz Life Insurance Co. of North America	4	2	8	0
American Bankers Life Assce. Co. of Florida	4	0	379	0
American Health and Life Insurance Co.	0	0	97	0
American Income Life Insurance Company	467	0	0	0
AXA Equitable Life Insurance Company	(93)	0	3	0
BMO Life Insurance Company	0	0	8	0
Blue Cross Life Insurance Co. of Canada	53	0	1,367	0
CIBC Life Insurance Company Limited	116	0	0	0
Canada Life Assurance Company	9,286	8,976	12,697	29,417
Canadian Premier Life Insurance Company	0	0	336	0
Combined Insurance Company of America	197	(4)	(8)	0
Connecticut General Life Insurance Co.	0	0	0	74
Co-operators Life Insurance Company	479	746	1,530	1,689
CUMIS Life Insurance Company	388	79	3,520	508
CUNA Mutual Insurance Society	47	0	0	0
Desjardins Financial Security Life Assce. Co.	3,168	6,020	5,978	6,657
Empire Life Insurance Company	1,002	2,091	27	395
Equitable Life Insurance Co. of Canada	2,202	4,161	396	796
First Canadian Insurance Corporation	0	0	617	0
Forethought Life Insurance Company	170	0	0	262
Fortis Benefits Insurance Company	1,057	78	25	486
Gerber Life Insurance Company	1	0	0	0
Great-West Life Assurance Company	9,277	23,425	51,224	6,625
Hartford Life Insurance Company	0	0	10	0
Household Life Insurance Company	0	0	143	0
Industrial-Alliance Ins. & Financial Services	605	2,093	114	8,039
Industrial-Alliance Pacific Life Insurance Co.	4,678	3,819	682	20
John Alden Life Insurance Company	0	11	0	0
Life Investors Insurance Co. of America	0	0	1,894	0
London Life Insurance Company	19,415	7,761	8	18,490
Manufacturers Life Insurance Company	29,970	41,690	9,268	18,802
Manulife Canada Ltd.	1,391	4	0	0
Massachusetts Mutual Life Insurance Co.	0	0	6	0
Metropolitan Life Insurance Company	83	0	0	82
Minnesota Life Insurance Company	1	0	0	0
National Bank Life Insurance Company	4	0	45	0
New York Life Insurance Company	(7)	0	45	70
Penncorp Life Insurance Company	210	78	0	0
Primerica Life Ins. Company of Canada	1,142	7	0	0
Prudential Insurance Company of America	118	0	32	0
RBC Life Insurance Company	8,604	645	433	0
Reliable Life Insurance Company	277	0	0	0
SSQ Life Insurance Company Inc.	0	0	235	0
Standard Life Assurance Company	385	2,902	0	130

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
Standard Life Assurance Company of Canada	1,270	26,851	1,513	12,226
Sun Life Assurance Company of Canada	21,327	43,848	10,009	19,624
TD Life Insurance Company	500	0	0	0
Trans Global Life Insurance Company	0	0	8	0
Transamerica Life Canada	4,630	5,237	0	0
Travelers Insurance Company	0	0	0	9
Unity Life of Canada	67	0	1	700
Wawanesa Life Insurance Company	2,106	4,390	1,058	0
Western Life Assurance Company	628	5	49	0
TOTALS	\$127,784	\$185,034	\$103,676	\$125,299

FRATERNAL SOCIETIES - 2005

NAME OF SOCIETY and HEAD OFFICE	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2004 - \$'000		End of 2005 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACA Assurance Manchester, NH	0	19	0	0	0	0	0	0	0	0
ACTRA Fraternal Benefit Society Toronto, ON	9	67	189	4,756	200	3,182	0	0	12	14
Canadian Professional Sales Association Toronto, ON	2	9	119	512	112	462	0	0	0	0
Grand Orange Lodge of British America Willowdale, ON	10	0	40	207	32	187	0	0	10	0
Independent Order of Foresters Don Mills, ON	972	3	3,442	74,426	3,280	71,587	364	0	1,219	14
Knights of Columbus New Haven, CT	6,077	19	10,140	353,195	10,335	372,784	2,424	0	2,591	0
Lutheran Life Insurance Society of Canada Waterloo, ON	1,659	59	3,055	213,032	3,029	216,301	509	0	840	17
Manitoba Motor Club Insurance Company Inc. Winnipeg, MB	0	0	0	0	0	0	0	0	0	30
North West Commercial Travellers' Association of Canada Winnipeg, MB	8	0	1,006	1,058	951	996	26	0	78	0
Order of United Commercial Travelers of America Columbus OH	5	59	52	498	49	476	0	0	12	32
Sons of Scotland Benevolent Association Toronto, ON	18	0	900	1,749	857	1,733	21	0	53	0
Ukrainian Fraternal Society of Canada Winnipeg, MB	23	0	498	2,509	474	2,440	15	0	55	0
Ukrainian Mutual Benefit Association of St. Nicholas of Canada Winnipeg, MB	121	0	491	6,412	474	6,500	15	0	145	2
Ukrainian National Association, Inc. Parsippany, NJ	16	0	172	373	169	369	0	0	4	0
TOTALS	\$8,920	\$235	20,104	\$658,727	19,962	\$677,017	\$3,374	\$0	\$5,019	\$109