

2 0 1 5  
ANNUAL REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2 0 1 4

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for  
the Year ending December 31, 2014.

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MG-7929

ONE HUNDRED AND NINTH  
ANNUAL REPORT OF THE  
SUPERINTENDENT OF INSURANCE  
BUSINESS OF  
2014

*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, 2015

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

Sir:

I have the honour to submit the **One Hundred and Ninth Annual Report of the Superintendent of Insurance, Business of 2014** for the year ended December 31, 2014, 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 230 made up of 182 Federal Insurers and 48 Provincial Insurers.

<b>At December 31, 2014, the 182 Federal Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:</b>	
Property & Casualty (including Mutuels).....	119
Life only or Life and Accident & Sickness.....	50
Fraternal .....	10
Reciprocal Exchange .....	0
Discontinuing Licence .....	<u>3</u>
Total	<u>182</u>
<b>At December 31, 2014, the 48 Provincial Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:</b>	
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>0</u>
Total	<u>48</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2014  
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Darwin National Assurance Company	Property, Hail, Boiler and Machinery, Credit, Fidelity, Liability, Legal Expense and Marine
Starr Insurance & Reinsurance Limited	Property, Accident and Sickness, Aircraft, Boiler and Machinery, Credit, Fidelity, Liability, Marine, and Surety

**NEW PROVINCIALY LICENSED INSURERS ADMITTED BY LICENCE IN 2014  
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Orion Travel Insurance Company	Property and Accident and Sickness

**FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2014**

<u>From</u>	<u>To</u>
International Insurance Company of Hannover Plc	International Insurance Company of Hannover SE
Penncorp Life Insurance Company	La Capital Financial Security Insurance Company
The Provenance Life Insurance Company	Giraffe & Friends Life Insurance Company
Sompo Japan Insurance Inc.	Sompo Japan Nipponkoa Insurance Inc.
Sunderland Marine Mutual Insurance Company Limited (Canada Branch)	Sunderland Marine Insurance Company Limited (Canada Branch)
XL Insurance Company Limited	XL Insurance Company SE

**PROVINCIALY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2014**

None
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<b>FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2014</b>	
AXA Insurance (Canada) AXA Pacific Insurance Company Intact Insurance Company	
Surviving company being:	Intact Insurance Company
CT Financial Assurance Company TD Life Insurance Company	
Surviving company being:	TD Life Insurance Company
Northbridge General Insurance Corporation Northbridge Indemnity Insurance Corporation	
Surviving company being:	Northbridge General Insurance Corporation
<b>PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2014</b>	
None	

<b>FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2014</b>
Arch Insurance Company AXA Insurance (Canada) AXA Pacific Insurance Company CT Financial Assurance Company Northbridge Indemnity Insurance Corporation The Shipowners' Mutual Protection & Indemnity Association (Luxembourg)
<b>PROVINCIALY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2014</b>
AXA Assurances Inc./AXA Insurance Inc.

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

During the licence year, June 1, 2014 - May 31, 2015, there were 830 Insurance Agents' Licences issued, classified as follows:

Hail.....	160
Accident & Baggage.....	666
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	830

During the licence year, July 1, 2014 - June 30, 2015, there were 81 Hail Adjusters' Licences issued.

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

During the licence year, June 1, 2014 - May 31, 2015, there were 13,599 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	5,486
Life.....	4,058
Accident & Sickness.....	<u>4,055</u>
Total	13,599

During the licence year, July 1, 2014 - June 30, 2015, there were 439 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	145
Assistant Adjusters.....	294
Total	439

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

(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Accident and Sickness.....	52.98%	53.58%	54.93%	55.34%
Aircraft.....	17.57	127.48	29.84	132.88
Automobile.....	92.02	85.38	91.75	96.17
Boiler and Machinery.....	29.73	31.92	24.45	3.49
Fidelity and Surety.....	-26.42	19.26	1.80	49.21
Hail.....	17.38	61.89	38.56	44.00
Liability.....	40.66	45.45	-8.45	23.86
Marine.....	50.26	53.13	55.08	80.92
Property.....	58.13	62.13	61.22	77.06

**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 proclaimed in September 2014. The amendments modernized and harmonized the Act with the comparable sections in force in a number of other jurisdictions.

**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, 2015, 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 2 and 3, 2014 in Fredericton, New Brunswick. All Provinces and Territories were represented.

The following Officers were representatives for the year 2014:

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  
Vice-Chair ..... Patrick Dery, Superintendent of Solvency, Quebec

The Province of Newfoundland will host the 2015 Conference in St. John's.

Respectfully submitted,

Ken Lofgren  
A/Superintendent of Insurance



<b>FEDERALLY LICENSED INSURERS BASED IN MANITOBA</b>
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- C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA  
Silvy Wright, Chief Agent in Canada  
255 Commerce Dr., Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- B. GREAT-WEST LIFE ASSURANCE COMPANY, THE  
Paul A. Mahon, Chief Agent in Canada  
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-7575
- C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE  
John G. Mitchell, Chief Agent in Canada  
749 Saskatchewan Ave. E., Box 340, Portage la Prairie, MB R1N 3B8, Telephone: (204) 857-3415
- Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA  
Michael A. Lasko, Chief Agent in Canada  
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- B. WAWANESA LIFE INSURANCE COMPANY, THE  
Graham Haigh, Chief Agent in Canada  
400 - 200 Main Street, Winnipeg, MB R3C 1A8, Telephone: (204) 985-3821
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE  
Graham Haigh, Chief Agent in Canada  
191 Broadway, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3821
- C.F. WESTERN FINANCIAL INSURANCE COMPANY  
Jody S. Langan, 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 BRETHERN MUTUAL INSURANCE CORPORATION  
Sam Waldner  
Chief Agent in Canada  
703-1661 Portage Ave.  
Winnipeg, MB R3J 3T7  
Telephone: (204) 943-1565

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

**INSURERS, RECIPROCAL EXCHANGES AND FRATERNAL SOCIETIES LICENSED TO  
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2015**

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

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

**LIC.CODE**

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

**FEDERALLY LICENSED INSURERS**

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

- 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. AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
- C.E.F.G. AIG INSURANCE COMPANY OF CANADA, 14<sup>th</sup>-145 Wellington St. W., Toronto, ON M5J 1H8
- C.E.F.G. ALLIANZ GLOBAL RISKS US INSURANCE COMPANY, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
- B. ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 700-2005 Sheppard Ave. E., Toronto, ON M2J 3B4
- C.E.F. ALLIED WORLD SPECIALTY INSURANCE COMPANY, 200 King St. W., Ste. 1600, Toronto ON M5H 3T4
- F. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8
- C.F.G. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- B. AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- A. AMERICAN HEALTH AND LIFE INSURANCE COMPANY, 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. ARCH INSURANCE CANADA LTD., 3600-77 King St. W., Toronto, ON M5K 1K2
- C.F.G. ASCENTUS INSURANCE LTD., 18 York Street, Suite 800., Toronto, ON M5J 2T8
- C.E.F.G. ASPEN INSURANCE UK LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- C.F.G. ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- A. ASSURANT LIFE OF CANADA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- F. ATRADIUS CREDIT INSURANCE N.V., 83 Little Bridge St., Unit 12, PO Box 1346, Almonte, ON K0A 1A0
- C.E.F.G. AVIVA INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
- C.F. AXA ART INSURANCE CORPORATION, 500 King St. W., 3<sup>rd</sup> Floor, Toronto ON M5V 1L9
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
- C.E.F.G. AXIS REINSURANCE COMPANY (CANADIAN BRANCH), 1010-70 York St., Toronto ON M5J 1S9
- B. BMO LIFE ASSURANCE COMPANY, 60 Yonge St., Toronto, ON M5E 1H5
- B. BMO LIFE INSURANCE COMPANY, 60 Yonge Street, 11<sup>th</sup> Floor, Toronto, ON M5E 1H5
- C.E.F.G. BERKLEY INSURANCE COMPANY, 145 King St. West, Ste. 1000, Toronto, ON M5H 1J8
- B. BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
- C.F. BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 30<sup>th</sup> Fl., 250 Yonge St., Toronto, ON M5B 2L7
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5
- 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. 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. CONTINENTAL CASUALTY COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7  
C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
B. CO-OPERATORS LIFE INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
C.F.G. COREPOINTE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3  
C.F.G. COSECO INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
C.F.G. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2  
B. CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2  
F. 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. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 2200-20 Eglinton Ave. W.,  
Box 2004, Toronto, ON M4R 1K8  
C.F.G. ECHELON INSURANCE, 300-2680 Matheson Blvd. E., Mississauga, ON L4W 0A5  
C.F.G. ECONOMIC 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. 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. 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. FCT INSURANCE COMPANY LTD., 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5  
C.F. 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. 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. 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, 880 Laurentian Drive, Ste. 200, Burlington ON L7N 3V6  
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. 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  
F. GREEN SHIELD CANADA, 2100-5140 Yonge St., Toronto, ON M2N 6L7  
C.F.G. GUARANTEE COMPANY OF NORTH AMERICA, 1400-4950 Yonge St., Toronto, ON M2N 6K1  
C.F. 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. INTACT INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1  
C.F.G. INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE, 220 Bay St., Ste. 400,  
Toronto ON M5J 2W4  
C.F. IRONSHORE INSURANCE LTD., 320 Bay St., Ste. 1500, Toronto, ON M5H 4A6  
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 Derrycress Dr., Mississauga, ON L5W 0E5  
C.F. 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. 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. 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  
C.F.G. MISSISQUOI INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2J 4S4  
C.F.G. 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. MUNICH REINSURANCE AMERICA, INC., Munich Re Centre, 22<sup>nd</sup> Fl.-390 Bay St., Toronto, ON M5H 2Y2  
C.F. 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. NORDIC INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1  
C.E.F.G. NORTHBRIDGE COMMERCIAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9  
C.E.F.G. NORTHBRIDGE GENERAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9  
C.E.F.G. 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. 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. OMEGA GENERAL INSURANCE COMPANY, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8  
Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6  
C.F.G. PERSONAL INSURANCE COMPANY, 6300 Guillaume-Couture 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. 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. PRIMMUM INSURANCE COMPANY, 12<sup>th</sup> -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, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8  
C.F.G. RBC GENERAL INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9<sup>th</sup> Fl., Mississauga, ON L5N 7Y5  
C.F.G. RBC INSURANCE COMPANY OF CANADA, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5  
B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5  
B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1981 McGill College Ave., 13<sup>th</sup> Fl., Montreal, QC H3A 3A8  
B. RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., Box 557, Hamilton, ON L8N 3K9  
C.E.F.G. ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 18 York Street, Suite 800, Toronto, ON M5J 2T8  
C.F.G. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 20 Queen St. W., Ste. 200, PO Box 5, Toronto, ON M5H 3R3  
C.F. SAFETY NATIONAL CASUALTY CORPORATION, 40 King St. W., Ste. 2100, Toronto, ON M5H 3C2  
C.F.G. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3<sup>rd</sup> Ave. N., Saskatoon, SK S7K 2H8  
F. 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. SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough ON M1L 4S8  
F. SECURITY INSURANCE COMPANY OF HARTFORD, 1145 Nicholson Rd., Unit 2, Newmarket, ON L3Y 9C3  
C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12<sup>th</sup>-50 Place Cremazie, Montreal, QC H2P 1B6  
C.F.G. SENTRY INSURANCE A MUTUAL COMPANY, c/o Cassels Brock Blackwell,  
Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2  
C.F.G. SOMPO JAPAN NIPPONKOA 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. SOVEREIGN GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
A. STANDARD LIFE ASSURANCE LIMITED, 200-1245 Sherbrooke St. W., Montreal, PQ H3G 1G3  
C.F. 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., 14<sup>th</sup> Floor, Toronto, ON M5H 1J9  
B. SUN LIFE INSURANCE (CANADA) LIMITED, 150 King St. W., 14<sup>th</sup> Floor, Toronto, ON M5H 1J9  
C.F. SUNDERLAND MARINE 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. SWISS REINSURANCE COMPANY LTD., 1000-150 King St. W., Toronto, ON M5H 1J9  
C.F.G. TD GENERAL INSURANCE COMPANY, 12<sup>th</sup>-50 Place Cremazie, Montreal, QC H2P 1B6  
C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 2161 Yonge St., 4<sup>th</sup> Floor, Toronto, ON M4S 3A6  
B. TD LIFE INSURANCE COMPANY, 120 Adelaide St. W., 2<sup>nd</sup> Flr, Toronto, ON M5H 1T1  
C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14<sup>th</sup> Flr., Toronto, ON M5H 3C6  
C.F.G. TECHNOLOGY INSURANCE COMPANY, INC., 40 King St. W., 2100 Scotia Plaza, Toronto, ON M5H 3C2  
C.E.F.G. TEMPLE INSURANCE COMPANY, 22<sup>nd</sup>-390 Bay St., Toronto, ON M5H 2Y2  
C.F.G. TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD., 105 Adelaide St. W., Toronto, ON M5H 1P9  
C.E.F.G. 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. TRAVELERS INSURANCE COMPANY OF CANADA, 20 Queen St. W., Ste. 200, PO Box 5, Toronto, ON M5H 3R3  
C.E.F. TRISURA GUARANTEE INSURANCE COMPANY, 1610-333 Bay St., Box 22, Toronto, ON M5H 2R2  
C.F. TRITON INSURANCE COMPANY, 355 Wellington St., London, ON N6A 3N7  
Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5  
Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Pugster Consulting Inc., 102-90 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, 400-200 Main Street, 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. 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. XL INSURANCE COMPANY SE, 100 Yonge St., Ste. 1200., Toronto, ON M5C 2W1  
C.E.F.G. XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1702, Toronto ON M5C 2W1  
C.F.G. XL SPECIALTY INSURANCE COMPANY, 100 Yonge St., Ste. 1200, Toronto ON M5C 2W1  
C.F.G. ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9  
C.F.G. ZURICH INSURANCE COMPANY LTD, 100 King St. W., Ste. 5500, PO Box 290., Toronto, ON M5X 1C9

**PROVINCIALY LICENSED INSURERS**

- E. ADDITIONAL MUNICIPAL HAIL LIMITED, 2100 Cornwall St., Regina, SK S4P 2K7
- 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.F.G. 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, 2709-13<sup>th</sup> Ave., Regina, SK S4P 3A8
- B. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2
- B. EXCELLENCE LIFE INSURANCE COMPANY, THE, 202-5055 Metropolitan Blvd. E., St-Leonard QC H1R 1Z7
- C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
- B. FIRST CANADIAN INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park, AB T8A 3X6
- C.F. GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3
- 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. 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. L'UNIQUE GENERAL INSURANCE INC., 925 Grande-Allée Ouest, bureau 240, Quebec, QC G1S 1C1
- C.F. MAX CANADA INSURANCE COMPANY, 140 Foundry St., Baden, ON N3A 2P7
- C.F. MILLENNIUM INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park AB T8A 3X6
- C.F.G. MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA, 201-9366 200A Street, Langley BC V1M 4B3
- B. NATIONAL BANK LIFE INSURANCE COMPANY, 1100 Robert-Bourassa Blvd., 5<sup>th</sup> Floor, Montreal, QC H3B 2G7
- C.F.G. OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5
- C.F. ORION TRAVEL INSURANCE COMPANY, 1900 – 520 3<sup>rd</sup> Ave. S.W., Calgary, AB T2P 0R3
- E. PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
- C.F.G. PEACE HILLS GENERAL INSURANCE COMPANY, 3<sup>rd</sup>-10709 Jasper Ave., Edmonton, AB T5J 3N3
- C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
- C.E.F.G. SGI CANADA INSURANCE SERVICES LTD., 2260-11<sup>th</sup> Avenue, Regina, SK S4P 0J9
- B. 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. 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 2015. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2014, 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, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8

### PROVINCIALY LICENSED INSURERS

Disc. ENERGY INSURANCE GROUP, 660, 1207 – 11th Avenue, Calgary AB T3C 0M5

## RECIPROCAL EXCHANGES

### FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

### PROVINCIALY LICENSED RECIPROCAL EXCHANGES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, Ste. 390, 8B-3110 - 8<sup>th</sup> Street East, Saskatoon, SK S7H 0W2  
Recip. CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE), 1400-10303 Jasper Ave.,  
Edmonton, AB T5J 3N6  
Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, 1002 Warsaw Ave., Winnipeg, MB R3M 1E4  
Recip. CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE – CEIRA, 10025-102A Ave., Ste. 900, Edmonton, AB T5J 0Y2  
Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, 600, 919 – 11<sup>th</sup> Ave. S.W., Calgary, AB T2R 1P3  
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. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8

**SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2015**

Joel R. Davison  
c/o LL Renaissance Insurance Brokerage Canada Limited  
179 McDermot Avenue, Suite 108  
Winnipeg MB R3B 0S1  
Tel: (204) 594-1490  
Fax: (204) 594-1491

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

David Craig Gilmour  
c/o Aon Reed Stenhouse Inc.  
20 Bay Street, Suite 2400  
Toronto ON M5J 2N9  
Tel: (416) 868-5500  
Fax: (416) 868-5580

George Alexander (Sandy) Peters  
c/o BFL Canada Insurance Services Inc.  
205 – 175 Carlton Street  
Winnipeg MB R3C 3H9  
Tel: (204) 594-0235  
Fax: (204) 594-0259

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

Beverly Vaillancourt  
c/o Integro (Canada) Ltd.  
199 Bay Street, Suite 4800, PO Box 240  
Toronto ON M5L 1E8  
Tel: (416) 619-8091  
Fax: (416) 619-8092

Patrice Vezina  
c/o Vezina assurances Inc.  
4374 Pierre-De Coubertin Avenue  
Montreal QC H1V 1A6  
Tel : (514) 257-5155  
Fax : (514) 253-4453



**COMPARATIVE SUMMARY**

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

CLASS OF INSURANCE	2013			2014		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	636,556	349,652	54.93%	690,123	381,910	55.34%
Aircraft	8,940	2,668	29.84%	8,382	11,138	132.88%
Automobile	991,836	910,029	91.75%	1,049,420	1,009,215	96.17%
Boiler and Machinery	14,439	3,530	24.45%	15,070	526	3.49%
Fidelity and Surety	19,528	351	1.80%	22,570	11,106	49.21%
Hail	17,310	6,675	38.56%	14,224	6,258	44.00%
Liability	130,225	-10,998	-8.45%	129,416	30,885	23.86%
Marine	6,879	3,789	55.08%	6,368	5,153	80.92%
Miscellaneous	34,773	3,760	10.81%	38,894	4,046	10.40%
*Property	594,170	363,751	61.22%	633,181	487,917	77.06%
<b>TOTALS</b>	<b>\$2,454,656</b>	<b>\$1,633,207</b>	<b>66.54%</b>	<b>\$2,607,648</b>	<b>\$1,948,154</b>	<b>74.71%</b>

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

<b>ACCIDENT &amp; SICKNESS</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Life Insurance	5,246	1,503	5,818	1,302
Aetna Life Insurance Company	0	52	1	32
American Bankers Life Assurance Company of Florida	1,718	247	2,334	305
American Income Life Insurance Company	931	303	909	217
Assumption Mutual Life Insurance Company	62	36	199	70
Blue Cross Life Insurance Company of Canada	11,594	5,891	12,274	6,347
BMO Life Assurance Company	1,340	456	584	856
BMO Life Insurance Company	1,047	93	866	69
Canada Life Assurance Company (The)	39,748	3,417	42,844	4,145
Canadian Premier Life Insurance Company	14,443	1,143	13,507	1,102
Canassurance Insurance Company	63	91	68	17
Capitale Financial Security Insurance Company (La)	5,230	5,349	5,038	5,406
Capitale Insurance and Financial Services Inc. (La)	2,335	1,453	3,575	2,346
CIBC Life Insurance Company Limited	2,078	225	2,084	199
Combined Insurance Company of America	5,659	1,569	5,922	1,889
Co-operators Life Insurance Company	12,690	8,608	14,232	8,358
CT Financial Assurance Company	99	13	92	2
CUMIS Life Insurance Company	17,580	3,744	17,808	4,818
Desjardins Financial Security Life Assurance Company	31,634	28,291	32,101	26,420
Empire Life Insurance Company (The)	2,845	2,066	3,590	2,672
Equitable Life Insurance Company of Canada (The)	5,472	3,786	5,857	4,225
Excellence Life Insurance Company (The)	201	9	360	42
First Canadian Insurance Corporation	7,260	597	6,448	602
Foresters Life Insurance Company	257	-23	287	68
Great-West Life Assurance Company (The)	180,490	108,604	189,645	118,168
Humania Assurance Inc.	119	0	124	46
Industrial Alliance Insurance and Financial Services Inc.	19,143	5,810	19,077	6,076
Liberty Life Assurance Company of Boston	3	9	4	0
Life Insurance Company of North America	11	26	12	0
LS-Travel Insurance Company	16	0	55	9
Manufacturers Life Insurance Company (The)	100,403	66,372	99,899	63,889
Manulife Canada Ltd	3	0	0	0
National Bank Life Insurance Company	98	26	84	19
Pavonia Life Insurance Company of Michigan	85	-8	32,101	26,420
Primerica Life Insurance Company of Canada	2	0	2	0
RBC Life Insurance Company	16,849	13,209	17,332	11,933
Reliable Life Insurance Company	1,213	867	1,008	838
Scotia Life Insurance Company	1,485	119	1,533	-21
SSQ Insurance Company Inc.	133	270	195	294
SSQ Life Insurance Company, Inc.	16,241	9,075	18,552	10,708
Standard Life Assurance Company of Canada (The)	18,112	11,463	18,181	11,936
Sun Life Assurance Company of Canada	61,173	38,672	66,227	40,525
TD Life Insurance Company	1,583	546	1,737	349
Trans Global Life Insurance Company	481	24	0	0
Transamerica Life Canada	134	6	42	6
Union Life, Mutual Assurance Company	21	0	30	0
Wawanesa Life Insurance Company (The)	5,078	3,724	4,697	3,465
Western Life Assurance Company	3,422	2,998	3,758	2,245
<b>SUB TOTAL - Life Insurers:</b>	<b>\$595,830</b>	<b>\$330,731</b>	<b>\$651,093</b>	<b>\$368,414</b>

<b>ACCIDENT &amp; SICKNESS</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
<b>Property &amp; Casualty Insurers:</b>				
ACE INA Insurance	129	-4	125	2
AIG Insurance Company of Canada	2,962	413	1,676	86
Allianz Global Risks US Insurance Company	1,717	1,134	2,002	429
American Bankers Insurance Company of Florida	5,920	813	5,761	886
Assurepro Insurance Company Limited	138	0	154	30
Aviva Insurance Company of Canada	19	23	18	-22
Canassurance Insurance Company	23	10	31	3
Chubb Insurance Company of Canada	135	9	347	-10
Co-operators General Insurance Company	7	0	8	0
CUMIS General Insurance Company	21	0	19	107
Echelon Insurance	5	-181	353	60
Everest Insurance Company of Canada	6	6	1	-1
Fenchurch General Insurance Company	1,049	660	771	527
GMS Insurance Inc.	2,373	968	2,688	1,268
Green Shield Canada	8,882	10,133	7,144	8,024
Guarantee Company of North America	2	0	2	0
Legacy General Insurance Company	237	117	228	59
Lloyds Underwriters	691	944	1,028	-1,411
Northbridge General Insurance Corporation	2	0	0	0
RBC Insurance Company of Canada	8,240	3,485	6,880	3,106
Royal & Sun Alliance Insurance Company of Canada	6,922	0	8,570	0
Triton Insurance Company	1,230	381	1,207	353
Zurich Insurance Company Ltd	16	10	17	0
<b>SUB-TOTAL - Property &amp; Casualty Insurers:</b>	<b>40,726</b>	<b>18,921</b>	<b>39,030</b>	<b>13,496</b>
<b>GRAND TOTALS</b>	<b>\$636,556</b>	<b>\$349,652</b>	<b>\$690,123</b>	<b>\$381,910</b>

<b>MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
<b>CREDIT</b>				
AIG Insurance Company of Canada	0	0	64	19
Atradius Credit Insurance N.V.	2,655	-218	2,340	-193
Compagnie Française d'Assurance pour le Commerce Extérieur	744	120	1,115	38
Echelon Insurance	247	0	0	0
Euler Hermes North America Insurance Company	278	20	291	203
Guarantee Company of North America (The)	0	-1	0	0
<b>CREDIT PROTECTION</b>				
American Bankers Insurance Company of Florida	6,083	616	6,266	628
Arch Insurance Canada Ltd.	414	200	43	67
Legacy General Insurance Company	336	4	267	7
<b>LEGAL EXPENSE</b>				
DAS Legal Protection Insurance Company Limited	250	51	419	265
Guarantee Company of North America	12	0	32	2
Intact Insurance Company	45	66	46	36
Lloyd's Underwriters	9	4	30	5
Novex Insurance Company	28	138	5	-51
<b>MORTGAGE</b>				
Canada Guaranty Mortgage Insurance Company	3,234	73	5,704	80
FCT Insurance Company Ltd.	0	0	323	494
Genworth Financial Mortgage Insurance Company Canada	13,249	969	15,023	676
<b>OTHER APPROVED PRODUCTS</b>				
CorePoint Insurance Company	1	0	1	0
FCT Insurance Company Ltd.	399	329	0	0
GMS Insurance Inc.	23	2	37	28
<b>TITLE</b>				
Arch Insurance Canada Ltd.	1	0	0	0
Chicago Title Insurance Company	183	437	383	74
FCT Insurance Company Ltd.	4,535	656	5,062	1,322
First American Title Insurance Company	937	65	276	-19
Lawyers' Professional Indemnity Company	96	33	67	31
Stewart Title Guaranty Company	1,014	196	1,100	334
<b>TOTALS</b>	<b>\$34,773</b>	<b>\$3,760</b>	<b>\$38,894</b>	<b>\$4,046</b>

<b>AUTOMOBILE</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	757	406	916	180
AIG Insurance Company of Canada	561	766	581	-79
Allianz Global Risks US Insurance Company	0	164	0	-88
American Road Insurance Company (The)	195	244	181	64
Arch Insurance Canada Ltd.	26	5	-4	-14
Aviva Insurance Company of Canada	952	398	1,228	502
AXA Pacific Insurance Company	0	-10	0	0
Canadian Farm Insurance Corporation	0	1	0	0
Chubb Insurance Company of Canada	112	9	86	15
Continental Casualty Company	302	-65	246	58
Co-operators General Insurance Company	1,158	182	208	-578
CorePointe Insurance Company	0	-123	0	0
CUMIS General Insurance Company	15	0	15	0
Dominion of Canada General Insurance Company (The)	8	0	4	0
Echelon Insurance	1	0	1	0
Economical Mutual Insurance Company	0	0	104	7
Electric Insurance Company	18	6	12	-7
Employers Insurance Company of Wausau	0	0	0	1
Everest Insurance Company of Canada	0	0	58	18
Federated Insurance Company of Canada	724	387	830	21
Guarantee Company of North America (The)	4	1	3	0
Hartford Fire Insurance Company	17	0	27	34
Intact Insurance Company	324	252	330	23
Jevco Insurance Company	172	146	0	-4
Liberty Mutual Insurance Company	299	-24	99	-586
Lloyd's Underwriters	344	353	611	592
Mitsui Sumitomo Insurance Company, Limited	31	0	34	0
Motors Insurance Corporation	269	576	248	239
Northbridge Commercial Insurance Corporation	827	846	1,846	784
Northbridge General Insurance Corporation	40	24	150	14
Novex Insurance Company	0	1	0	0
Old Republic Insurance Company of Canada	39	0	31	0
Protective Insurance Company	41	15	20	9
RBC General Insurance Company	473	73	446	152
RBC Insurance Company of Canada	0	0	0	115
Royal & Sun Alliance Insurance Company of Canada	402	8	416	710
Saskatchewan Mutual Insurance Company	1,624	1,135	1,692	788
Sentry Insurance a Mutual Company	18	-1	13	-3
SGI Canada Insurance Services Ltd	38	3	45	2
Sovereign General Insurance Company (The)	120	52	177	-4
St. Paul Fire and Marine Insurance Company	111	-197	223	122
Tokio Marine and Nichido Fire Insurance Co., Ltd.	4	0	3	0
Traders General Insurance Company	0	0	0	6
Travelers Insurance Company of Canada	32	0	-12	3
Westport Insurance Corporation	0	0	3	0
XL Insurance Company SE	-92	0	9	0
Zurich Insurance Company Ltd.	589	1,160	571	872
<b>Manitoba Public Insurance Corporation</b>				
*M.P.I.C Auto Insurance Division	981,281	903,236	1,037,969	1,005,427
<b>TOTALS</b>	<b>\$991,836</b>	<b>\$910,029</b>	<b>\$1,049,420</b>	<b>\$1,009,215</b>

<b>RECIPROCAL EXCHANGES</b>				
<b>COMPANY</b>	<b>2013</b>		<b>2014</b>	
	<b>PREMIUMS \$'000</b>	<b>LOSSES \$'000</b>	<b>PREMIUMS \$'000</b>	<b>LOSSES \$'000</b>
<b>AIRCRAFT</b>				
Canadian Applicators Insurance Reciprocal	1,586	0	1,919	75
<b>LIABILITY</b>				
Canadian Lawyers Insurance Association	1,679	-230	1,425	328
Canadian Universities Recip. Insurance Exch.	604	89	634	274
Community Newspapers Recip. Insurance Exchange	7	0	5	0
Energy Insurance Group	87	49	200	0
Healthcare Insurance Reciprocal of Canada	5,470	2,912	5,551	11,636
<b>PROPERTY (Commercial)</b>				
Asset Protection Insurance Exchange	550	340	533	689
Canadian Airports Reciprocal Insurance Exchange	241	2	253	3
Canadian Egg Industry Reciprocal Alliance	618	152	594	163
Canadian Universities Recip. Insurance Exch.	1,047	825	1,212	3,074
Energy Insurance Group	129	49	322	134
Healthcare Insurance Reciprocal of Canada	1,016	430	1,129	1,011
<b>TOTALS</b>	<b>\$13,034</b>	<b>\$4,618</b>	<b>\$13,777</b>	<b>\$17,387</b>

<b>BOILER &amp; MACHINERY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	1	0	0	0
Affiliated FM Insurance Company	382	62	195	4
AIG Insurance Company of Canada	210	-21	428	130
Allianz Global Risks US Insurance Company	116	3	209	138
Aviva Insurance Company of Canada	2,184	556	2,837	813
AXA Pacific Insurance Company	0	222	0	0
Axis Reinsurance Company (Canadian Branch)	35	4	19	2
Berkley Insurance Company	1	1	0	0
Boiler Inspection and Insurance Co of Canada (The)	447	6	380	14
Canadian Northern Shield Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	112	-10	204	23
Continental Casualty Company	103	10	153	3
Co-operators General Insurance Company	77	25	69	0
CUMIS General Insurance Company	44	10	50	10
Dominion of Canada General Insurance Company (The)	45	0	45	16
Ecclesiastical Insurance Office plc	52	4	58	0
Economical Mutual Insurance Company	126	21	108	11
Everest Insurance Company of Canada	0	0	1	0
Factory Mutual Insurance Company	1,466	22	1,589	-4,199
Federated Insurance Company of Canada	87	-3	100	45
Gore Mutual Insurance Company	16	7	16	0
Great American Insurance Company	15	0	20	4
Guarantee Company of North America (The)	20	1	20	18
Intact Insurance Company	742	102	678	360
Lloyd's Underwriters	388	29	2,457	1,114
Mutual Fire Insurance Company of B.C. (The)	36	30	51	0
Northbridge General Insurance Corporation	67	2	70	4
Novex Insurance Company	3	0	3	3
Optimum Insurance Company Inc.	47	-3	56	4
Royal & Sun Alliance Insurance Company of Canada	5,545	1,583	2,413	1,266
Saskatchewan Mutual Insurance Company	10	0	8	5
SGI Canada Insurance Services Ltd	171	77	204	84
Sovereign General Insurance Company (The)	96	5	148	25
St. Paul Fire and Marine Insurance Company	170	70	151	131
Temple Insurance Company	288	351	660	141
Travelers Insurance Company of Canada	17	72	56	-67
Trisura Guarantee Insurance Company	135	0	253	15
Wawanesa Mutual Insurance Company (The)	377	116	1,304	282
Westport Insurance Corporation	11	0	-3	0
Wynward Insurance Group	231	75	126	107
XL Insurance Company SE	0	9	0	14
Zurich Insurance Company Ltd.	565	92	-67	6
<b>TOTALS</b>	<b>\$14,439</b>	<b>\$3,530</b>	<b>\$15,070</b>	<b>\$526</b>

<b>MARINE</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	60	4	53	55
AIG Insurance Company of Canada	225	-7	76	60
Allianz Global Risks US Insurance Company	1,881	3,019	1,208	2,195
Ascentus Insurance Ltd.	26	-4	21	0
Aviva Insurance Company of Canada	413	119	375	185
AXA Insurance (Canada)	67	-19	0	0
AXA Pacific Insurance Company	35	0	0	0
Continental Casualty Company	427	36	295	407
Elite Insurance Company	961	472	1,275	626
Guarantee Company of North America (The)	0	0	11	1
Hartford Fire Insurance Company	0	0	3	0
HDI-Gerling Industrie Versicherung AG, Canada Branch	11	1	7	0
Intact Insurance Company	30	5	143	-180
Liberty Mutual Insurance Company	6	-2	6	5
Lloyd's Underwriters	402	-1,440	120	77
Northbridge General Insurance Corporation	561	585	590	522
Royal & Sun Alliance Insurance Company of Canada	354	263	476	222
Shipowners' Mutual Protection and Indemnity Association	15	-2	0	0
Sovereign General Insurance Company (The)	705	274	682	371
St. Paul Fire and Marine Insurance Company	72	42	26	23
Starr Insurance & Reinsurance Limited	0	0	56	13
Sunderland Marine Insurance Company Limited [Canada Branch]	462	374	546	413
Traders General Insurance Company	2	0	3	0
Travelers Insurance Company of Canada	8	2	12	1
XL Insurance Company SE	0	0	45	0
Zurich Insurance Company Ltd.	156	67	339	157
<b>TOTALS</b>	<b>\$6,879</b>	<b>\$3,789</b>	<b>\$6,368</b>	<b>\$5,153</b>

<b>HAIL</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	3,304	1,853	1,161	378
Allianz Global Risks US Insurance Company	0	0	428	315
Co-operative Hail Insurance Company Limited	5,201	1,870	5,292	2,423
Northbridge General Insurance Corporation	2,274	985	674	200
Palliser Insurance Corporation	6,531	1,967	6,669	2,942
<b>TOTALS</b>	<b>\$17,310</b>	<b>\$6,675</b>	<b>\$14,224</b>	<b>\$6,258</b>



<b>FIDELITY &amp; SURETY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	152	45	123	-9
AIG Insurance Company of Canada	513	112	1,622	7,755
Arch Insurance Canada Ltd.	12	-12	21	0
Aviva Insurance Company of Canada	830	-15	1,421	-130
Berkley Insurance Company	73	2	12	-70
Chubb Insurance Company of Canada	878	94	1,433	25
Continental Casualty Company	116	0	424	0
CUMIS General Insurance Company	1,209	2,249	1,508	233
Dominion of Canada General Insurance Company (The)	34	-6	20	0
Economical Mutual Insurance Company	27	0	18	1
Federated Insurance Company of Canada	36	9	23	-50
Great American Insurance Company	35	1	7	2
Guarantee Company of North America (The)	2,897	-802	2,603	203
Hartford Fire Insurance Company	1	0	1	0
Intact Insurance Company	4,005	103	4,924	1,172
Jevco Insurance Company	63	30	0	0
Liberty Mutual Insurance Company	336	55	221	135
Lloyd's Underwriters	504	-1,082	1,519	739
Northbridge General Insurance Corporation	26	2	29	-2
Royal & Sun Alliance Insurance Company of Canada	82	-3	53	-8
SGL Canada Insurance Services Ltd	130	10	244	2
Sovereign General Insurance Company (The)	304	33	138	-62
St. Paul Fire and Marine Insurance Company	50	10	45	190
Travelers Insurance Company of Canada	3,352	-295	2,444	780
Trisura Guarantee Insurance Company	1,859	-61	1,903	43
Unique Assurances Générales inc. (L')	4	-172	18	38
Western Surety Company	1,690	46	1,625	123
Wynward Insurance Group	97	1	86	-6
Zurich Insurance Company Ltd.	190	-3	65	-7
<b>TOTALS</b>	<b>\$19,528</b>	<b>\$351</b>	<b>\$22,570</b>	<b>\$11,106</b>

<b>AIRCRAFT</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	41	39	43	11
AIG Insurance Company of Canada	555	242	492	-30
Allianz Global Risks US Insurance Company	1,950	-179	1,820	1,898
Aspen Insurance UK Limited	2	5	3	3
AXA Pacific Insurance Company	19	19	0	0
Berkley Insurance Company	79	0	92	0
Canadian Union Insurance Company	0	-84	0	0
Hartford Fire Insurance Company	0	-2	0	0
Intact Insurance Company	0	0	33	265
Liberty Mutual Insurance Company	38	72	128	17
Lloyd's Underwriters	1,185	1,001	2,408	6,828
Mitsui Sumitomo Insurance Company, Limited	339	107	312	106
National Liability & Fire Insurance Company	796	-426	743	39
Northbridge General Insurance Corporation	0	1	0	0
Old Republic Insurance Company of Canada	38	10	39	161
Omega General Insurance Company	0	-26	0	0
Royal & Sun Alliance Insurance Company of Canada	0	6	0	-21
SGL Canada Insurance Services Ltd	0	0	1	0
Temple Insurance Company	1,850	586	1,609	1,012
Westport Insurance Corporation	1,251	212	16	428
XL Insurance Company SE	797	1,085	643	421
<b>TOTALS</b>	<b>\$8,940</b>	<b>\$2,668</b>	<b>\$8,382</b>	<b>\$11,138</b>

<b>LIABILITY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	3,202	150	4,051	3,622
AIG Insurance Company of Canada	4,378	-956	4,439	-7,018
Allianz Global Risks US Insurance Company	527	4,560	939	1,613
Allstate Insurance Company of Canada	0	973	0	-723
Arch Insurance Canada Ltd.	894	2,398	756	710
Aspen Insurance UK Limited	353	299	278	341
Associated Electric & Gas Insurance Services Limited	76	4,821	39	399
Aviva Insurance Company of Canada	13,630	2,253	12,980	4,205
AXA Insurance (Canada)	5	-9	0	0
AXA Pacific Insurance Company	-7	-5,000	0	0
Axis Reinsurance Company (Canadian Branch)	1,002	476	1,147	445
Berkley Insurance Company	915	471	699	638
Canadian Northern Shield Insurance Company	5	0	2	0
Canassurance Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	3,586	-728	3,045	423
Continental Casualty Company	6,915	1,860	6,294	2,194
Co-operators General Insurance Company	1,824	58	2,428	1,415
Coseco Insurance Company	0	74	0	0
CUMIS General Insurance Company	1,050	181	945	320
Darwin National Assurance Company	0	0	20	2
Dominion of Canada General Insurance Company (The)	463	-440	286	28
Ecclesiastical Insurance Office plc	524	105	584	190
Echelon Insurance	182	1	97	27
Economical Mutual Insurance Company	1,250	31	1,079	378
Electric Insurance Company	258	17	387	82
Employers Insurance Company of Wausau	0	-5	0	0
Everest Insurance Company of Canada	561	350	834	479
Federal Insurance Company	0	0	3	5
Federated Insurance Company of Canada	1,513	-259	1,617	-1,141
Federation Insurance Company of Canada	217	4	254	11
Gore Mutual Insurance Company	45	0	49	6
Great American Insurance Company	350	-18	482	-68
Guarantee Company of North America (The)	937	527	824	280
Hartford Fire Insurance Company	14	-2	6	2
HDI-Gerling Industrie Versicherung AG, Canada Branch	0	4	0	25
Hutterian Brethren Mutual Ins. Corp.	243	38	257	-5
Intact Insurance Company	9,136	5,873	8,843	-4
International Insurance Company of Hannover SE	418	61	454	307
Ironshore Insurance Ltd.	0	0	104	15
Jevco Insurance Company	8	29	0	-44
Jewelers Mutual Insurance Company	14	0	17	0
Liberty Mutual Insurance Company	2,136	1,386	1,909	131
Lloyd's Underwriters	22,689	-13,379	24,322	12,418
MAX Canada Insurance Company	130	54	131	113
Mitsui Sumitomo Insurance Company, Limited	0	0	22	0
Mutual Fire Insurance Company of B.C. (The)	99	39	134	163
Nordic Insurance Company of Canada (The)	0	-105	0	-373
Northbridge Commercial Insurance Corporation	2	0	3	0
Northbridge General Insurance Corporation	1,328	-2,219	3,442	-187
Northbridge Indemnity Insurance Corporation	2,059	-19,904	0	0
Northbridge Personal Insurance Corporation	0	-24	0	0
Novex Insurance Company	519	-278	443	-275

<b>LIABILITY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2013		2014	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Old Republic Insurance Company of Canada	16	0	44	2
Omega General Insurance Company	77	23	33	39
Optimum Insurance Company Inc.	1,131	75	1,181	10
Personal Insurance Company (The)	46	0	39	0
Portage la Prairie Mutual Insurance Company (The)	2,364	281	2,393	1,278
RBC General Insurance Company	53	0	5	0
Red River Valley Mutual Ins. Company	3,983	648	4,677	1,133
Royal & Sun Alliance Insurance Company of Canada	3,844	-853	3,146	-446
Safety National Casualty Corporation	0	-42	0	-12
Saskatchewan Mutual Insurance Company	681	1,192	669	-311
Scottish & York Insurance Co. Limited	0	-226	0	-4
Security Insurance Company of Hartford	0	-6	0	-14
Sentry Insurance a Mutual Company	733	30	649	16
SGI Canada Insurance Services Ltd	2,507	352	2,819	733
Sompo Japan Nipponkoa Insurance Inc.	1	0	1	0
Sovereign General Insurance Company (The)	3,432	1,737	4,516	1,426
St. Paul Fire and Marine Insurance Company	3,081	773	2,901	338
Temple Insurance Company	1,869	-2,530	1,532	1,461
Tokio Marine and Nichido Fire Insurance Company, Limited	0	0	10	7
Travelers Insurance Company of Canada	2,401	659	2,733	1,863
Trisura Guarantee Insurance Company	1,508	714	1,259	146
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company (The)	3,534	-61	3,770	933
Westport Insurance Corporation	6,600	806	2,447	1,607
Wynward Insurance Group	1,770	157	1,908	465
XL Insurance Company SE	2,160	238	2,491	0
XL Reinsurance America Inc.	584	37	559	128
Zurich Insurance Company Ltd.	4,395	1,232	4,983	2,560
<b>TOTALS</b>	<b>\$130,225</b>	<b>-\$10,998</b>	<b>\$129,416</b>	<b>\$30,885</b>

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2013						2014					
	PREMIUMS			LOSSES			PREMIUMS			LOSSES		
	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000
ACE INA Insurance	0	5,417	5,417	0	10,472	10,472	0	3,911	3,911	0	1,538	1,538
Affiliated FM Insurance Company	0	2,935	2,935	0	5,634	5,634	0	1,657	1,657	0	10,136	10,136
AIG Insurance Company of Canada	232	11,620	11,852	260	7,685	7,945	189	11,424	11,613	12,549	5,761	18,310
Alberta Motor Association Insurance Company	5,917	6	5,923	3,856	0	3,856	3,494	0	3,494	4,726	0	4,726
Allianz Global Risks US Insurance Company	0	1,356	1,356	0	929	929	0	4,865	4,865	0	6,446	6,446
American Bankers Insurance Company of Florida	2,660	4	2,664	1,060	0	1,060	2,578	3	2,581	1,221	0	1,221
Arch Insurance Canada Ltd.	0	3,725	3,725	0	3,539	3,539	0	2,808	2,808	0	1,215	1,215
Associated Electric & Gas Insurance Services Limited	0	28	28	0	-1	-1	0	96	96	0	-39	-39
Aviva Insurance Company of Canada	39,032	28,393	67,425	23,775	15,921	39,696	41,225	28,642	69,867	34,253	18,541	52,794
AXA Art Insurance Corporation	0	0	0	0	0	0	30	0	30	6	0	6
AXA Insurance (Canada)	0	-2	-2	0	-9	-9	0	0	0	0	0	0
AXA Insurance Inc.	0	0	0	0	56	56	0	0	0	0	0	0
AXA Pacific Insurance Company	0	20	20	3	-983	-980	0	0	0	0	0	0
Axis Reinsurance Company (Canadian Branch)	0	226	226	0	82	82	0	234	234	0	60	60
Berkley Insurance Company	0	28	28	0	-15	-15	0	12	12	0	3	3
Boiler Inspection and Insurance Co of Canada (The)	0	89	89	0	51	51	0	59	59	0	31	31
CAA Insurance Company (Ontario)	0	0	0	0	0	0	1,825	0	1,825	115	0	115
Canadian Farm Insurance Corporation	0	650	650	0	348	348	0	882	882	0	439	439
Canadian Northern Shield Insurance Company	0	9	9	0	-44	-44	0	6	6	0	7	7
Canassurance Insurance Company	22	0	22	0	0	0	10	0	10	0	0	0
Chubb Insurance Company of Canada	2,521	1,261	3,782	1,285	43	1,328	2,424	879	3,303	3,669	1,124	4,793
Continental Casualty Company	0	6,140	6,140	0	2,936	2,936	0	6,971	6,971	0	3,423	3,423
Co-operators General Insurance Company	14,217	6,400	20,617	8,597	3,212	11,809	15,286	5,175	20,461	11,012	3,398	14,410
Coseco Insurance Company	4,423	0	4,423	2,448	0	2,448	4,454	0	4,454	2,710	0	2,710
CUMIS General Insurance Company	6,638	2,686	9,324	3,538	1,149	4,687	6,966	2,780	9,746	3,500	614	4,114
Darwin National Assurance Company	0	0	0	0	0	0	0	4,660	4,660	0	1,572	1,572
Dominion of Canada General Insurance Company (The)	22	1,090	1,112	0	1,245	1,245	21	1,180	1,201	0	1,262	1,262
Ecclesiastical Insurance Office plc	0	1,754	1,754	0	713	713	0	2,105	2,105	0	455	455
Echelon Insurance	5	251	256	1	863	864	0	158	158	6	74	80
Economical Mutual Insurance Company	0	4,898	4,898	0	5,114	5,114	0	4,701	4,701	0	3,955	3,955
Elite Insurance Company	2,787	0	2,787	527	1	528	4,198	0	4,198	901	1	902
Everest Insurance Company of Canada	0	111	111	0	121	121	0	124	124	0	68	68
Factory Mutual Insurance Company	0	9,366	9,366	0	1,871	1,871	0	8,616	8,616	0	78,050	78,050
Federal Insurance Company	0	2	2	0	0	0	0	6	6	0	0	0
Federated Insurance Company of Canada	610	5,320	5,930	635	1,705	2,340	644	5,784	6,428	241	1,388	1,629
Federation Insurance Company of Canada	3,943	0	3,943	3,225	0	3,225	4,754	0	4,754	5,307	0	5,307
First North American Insurance Company	318	0	318	35	0	35	349	0	349	29	0	29
GMS Insurance Inc.	8	0	8	1	0	1	3	0	3	0	0	0
Gore Mutual Insurance Company	0	147	147	0	149	149	0	145	145	0	68	68
Great American Insurance Company	0	1,706	1,706	0	603	603	0	1,985	1,985	0	161	161
Guarantee Company of North America (The)	1,302	423	1,725	1,330	87	1,417	1,370	400	1,770	612	210	822
Hartford Fire Insurance Company	0	875	875	3	399	402	0	972	972	1	492	493
HDI-Gerling Industrie Versicherung AG, Canada Branch	0	51	51	0	9	9	0	90	90	0	0	0
Hutterian Brethren Mutual Ins. Corp.	0	2,388	2,388	0	722	722	0	2,537	2,537	0	353	353
Intact Insurance Company	38,099	19,977	58,076	19,333	31,682	51,015	40,269	18,943	59,212	17,095	11,352	28,447
International Insurance Company of Hannover SE	0	297	297	0	165	165	0	181	181	0	41	41
Jevco Insurance Company	0	33	33	0	-125	-125	0	0	0	0	-77	-77
Jewelers Mutual Insurance Company	7	64	71	8	65	73	10	73	83	-1	-23	-24
Legacy General Insurance Company	8	0	8	0	0	0	6	0	6	0	0	0

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2013						2014					
	PREMIUMS			LOSSES			PREMIUMS			LOSSES		
	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000	Personal \$000	Commercial \$000	Total \$000
Liberty Mutual Insurance Company	0	1,150	1,150	0	-719	-719	0	1,451	1,451	0	449	449
Lloyd's Underwriters	613	18,159	18,772	-11	5,478	5,467	756	17,149	17,905	1,246	10,623	11,869
MAX Canada Insurance Company	1,770	1,152	2,922	990	550	1,540	1,916	1,159	3,075	419	138	557
Millennium Insurance Corporation	538	0	538	14	0	14	928	0	928	48	0	48
Mitsui Sumitomo Insurance Company, Limited	0	12	12	0	1	1	0	20	20	0	0	0
Mutual Fire Insurance Company of B.C. (The)	86	2,195	2,281	45	429	474	206	3,164	3,370	319	861	1,180
Northbridge Commercial Insurance Corporation	0	66	66	0	452	452	0	134	134	0	290	290
Northbridge General Insurance Corporation	34	4,340	4,374	1	2,488	2,489	43	7,140	7,183	15	7,116	7,131
Northbridge Indemnity Insurance Corporation	0	2,129	2,129	0	830	830	0	0	0	0	0	0
Northbridge Personal Insurance Corporation	2	0	2	0	0	0	4	0	4	0	0	0
Novex Insurance Company	523	561	1,084	181	-367	-186	678	648	1,326	227	488	715
Old Republic Insurance Company of Canada	0	0	0	0	0	0	0	5	5	0	1	1
Omega General Insurance Company	61	44	105	39	14	53	90	30	120	71	3	74
Optimum Insurance Company Inc.	2,604	2,172	4,776	1,820	781	2,601	3,032	2,403	5,435	1,949	480	2,429
Peace Hills General Insurance Company	10,219	2,617	12,836	6,564	1,799	8,363	10,714	2,967	13,681	8,662	3,180	11,842
Personal Insurance Company (The)	5,905	123	6,028	2,659	0	2,659	6,344	803	7,147	3,867	1,002	4,869
Portage la Prairie Mutual Insurance Company (The)	45,729	2,121	47,850	24,426	1,369	25,795	47,789	2,243	50,032	24,228	1,457	25,685
Primmum Insurance Company	3,316	0	3,316	1,446	0	1,446	3,391	0	3,391	1,821	0	1,821
RBC General Insurance Company	542	0	542	299	0	299	785	0	785	425	0	425
RBC Insurance Company of Canada	635	0	635	409	0	409	479	0	479	0	0	0
Red River Valley Mutual Ins. Company	45,807	20,450	66,257	28,648	11,955	40,603	49,215	22,504	71,719	26,858	11,700	38,558
Royal & Sun Alliance Insurance Company of Canada	4,819	8,950	13,769	3,452	7,679	11,131	4,507	10,454	14,961	3,360	7,196	10,556
Saskatchewan Mutual Insurance Company	4,240	777	5,017	3,387	237	3,624	4,141	727	4,868	2,123	394	2,517
Scottish & York Insurance Co. Limited	0	4	4	0	109	109	0	0	0	0	18	18
Security National Insurance Company	3,428	0	3,428	1,792	0	1,792	3,645	0	3,645	681	0	681
SGI Canada Insurance Services Ltd	8,857	5,185	14,042	4,226	2,879	7,105	9,016	6,256	15,272	6,082	2,654	8,736
Sompo Japan Nipponkoa Insurance Inc.	0	11	11	0	3	3	0	18	18	0	-3	-3
Sovereign General Insurance Company (The)	38	6,249	6,287	705	7,475	8,180	44	7,868	7,912	-297	7,849	7,552
St. Paul Fire and Marine Insurance Company	0	6,352	6,352	0	744	744	0	5,146	5,146	0	5,432	5,432
Starr Insurance & Reinsurance Limited	0	0	0	0	0	0	0	828	828	0	102	102
TD Home and Auto Insurance Company	294	0	294	111	0	111	275	0	275	58	0	58
Temple Insurance Company	0	2,145	2,145	0	2,137	2,137	0	4,222	4,222	0	-124	-124
Tokio Marine and Nichido Fire Insurance Company, Limited	0	86	86	0	40	40	0	230	230	0	293	293
Traders General Insurance Company	306	0	306	123	0	123	348	0	348	111	0	111
Trans Global Insurance Company	1,088	0	1,088	9	0	9	385	0	385	3	0	3
Travelers Insurance Company of Canada	133	1,245	1,378	110	800	910	127	1,763	1,890	50	2,725	2,775
Trisura Guarantee Insurance Company	0	1	1	0	21	21	0	6	6	0	-5	-5
Triton Insurance Company	475	0	475	142	0	142	168	0	168	121	0	121
Unifund Assurance Company	510	0	510	641	0	641	579	0	579	265	0	265
Waterloo Insurance Company	136	0	136	65	0	65	142	0	142	15	0	15
Wawanesa Mutual Insurance Company (The)	69,263	32,250	101,513	42,169	18,628	60,797	82,794	24,620	107,414	46,349	16,328	62,677
Western Financial Insurance Company	1,474	0	1,474	585	0	585	1,543	0	1,543	707	0	707
Westport Insurance Corporation	0	1,303	1,303	0	77	77	0	2,552	2,552	0	93	93
Wynward Insurance Group	408	5,647	6,055	189	1,035	1,224	238	6,628	6,866	329	5,671	6,000
XL Insurance Company SE	0	328	328	0	0	0	0	715	715	0	644	644
Zurich Insurance Company Ltd.	0	9,978	9,978	0	5,277	5,277	0	11,837	11,837	0	20,697	20,697
<b>TOTALS</b>	<b>\$336,624</b>	<b>\$257,546</b>	<b>\$594,170</b>	<b>\$195,156</b>	<b>\$168,595</b>	<b>\$363,751</b>	<b>\$364,427</b>	<b>\$268,754</b>	<b>\$633,181</b>	<b>\$228,064</b>	<b>\$259,853</b>	<b>\$487,917</b>

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2014						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2014		NEW EFFECTED		GROSS IN FORCE AT END OF 2014	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
	ACE INA Life Insurance	362	26,174	90	10,647	326
Aetna Life Insurance Company	20	101	0	0	20	108
Allianz Life Insurance Company of North America	16	83	0	0	15	78
American Bankers Life Assurance Company of Florida	154,856	300,679	0	12,998	154,849	310,329
American Health and Life Insurance Company	5,707	50,500	0	0	5,246	47,094
American Income Life Insurance Company	13,862	307,247	1,299	36,835	14,057	303,951
Assumption Mutual Life Insurance Company	1,011	251,096	339	87,299	1,255	322,204
Assurant Life of Canada	6,539	49,243	441	2,653	6,625	49,097
Blue Cross Life Insurance Company of Canada	22,259	2,025,910	1,999	70,558	45,979	2,381,763
BMO Life Assurance Company	10,483	2,205,113	574	165,324	10,316	2,229,004
BMO Life Insurance Company	4,287	12,185	0	0	3,768	10,939
Canada Life Assurance Company (The)	295,740	19,765,039	2,198	1,194,260	301,278	20,750,785
Canadian Premier Life Insurance Company	62,172	3,414,008	17,038	619,307	60,822	3,433,200
Capital Financial Security Insurance Company (La)	345	17,551	7	35	335	17,184
Capitale Insurance and Financial Services Inc. (La)	1,065	116,512	795	77,340	1,815	195,567
CIBC Life Insurance Company Limited	290	4,906	0	0	263	3,269
Combined Insurance Company of America	223	3,177	3	57	212	3,153
Connecticut General Life Insurance Company	1	592	0	0	1	656
Co-operators Life Insurance Company	11,916	1,654,672	368	104,105	12,332	1,770,043
CT Financial Assurance Company	3	550	0	0	4	560
CUMIS Life Insurance Company	2,565	4,675,767	86	972,651	2,459	4,597,830
Desjardins Financial Security Life Assurance Company	41,606	2,309,122	936	145,795	41,029	2,329,925
Empire Life Insurance Company (The)	6,514	1,153,954	923	270,495	6,908	1,348,170
Equitable Life Insurance Company of Canada (The)	13,450	3,593,395	1,208	458,480	12,982	3,644,939
Excellence Life Insurance Company (The)	112	19,232	37	6,175	142	24,238
First Canadian Insurance Corporation	23,709	688,143	4,760	155,995	22,472	682,760
Foresters Life Insurance Company	4,267	405,329	490	66,107	4,425	431,137
Gerber Life Insurance Company	1,216	15,221	82	1,435	1,202	15,232
Great-West Life Assurance Company (The)	1,153,039	33,102,208	7,841	585,343	1,187,675	30,456,299
Humania Assurance Inc.	0	0	55	11,481	60	12,481
Industrial Alliance Insurance and Financial Services Inc.	49,056	5,822,063	9,865	935,491	50,819	6,221,975
Life Insurance Company of North America	5	486	9	663	3	320
London Life Insurance Company	59,837	6,639,212	1,682	541,942	59,035	6,859,041
Manufacturers Life Insurance Company (The)	107,933	20,693,005	7,290	1,735,280	110,052	21,807,324
National Bank Life Insurance Company	21	31,272	0	0	21	27,437
New York Life Insurance Company	60	32,250	2	3,301	64	35,511
Pavonia Life Insurance Company of Michigan	41,606	2,309,122	936	145,795	41,029	2,329,925
Primerica Life Insurance Company of Canada	7,301	2,933,847	747	336,894	7,570	3,100,953
RBC Life Insurance Company	8,638	3,188,087	1,861	477,307	12,315	3,568,275
Reliable Life Insurance Company	356	90,499	0	0	340	88,147
Scotia Life Insurance Company	307	40,785	116	5,710	368	41,106
SSQ Insurance Company Inc.	139	72,478	112	59,334	237	125,934
SSQ Life Insurance Company, Inc.	11,340	713,050	4,813	285,868	11,449	717,526
Standard Life Assurance Company of Canada (The)	33,032	3,088,593	995	81,826	33,212	3,061,977
Sun Life Assurance Company of Canada	129,514	15,068,608	8,778	898,459	129,075	15,414,407
TD Life Insurance Company	344	60,661	50	12,006	365	67,134
Trans Global Life Insurance Company	2,502	4,258	0	0	1,908	3,724
Transamerica Life Canada	11,679	3,435,354	1,274	628,308	12,036	3,779,716
Union Life, Mutual Assurance Company	47	2,025	1	200	48	2,486
United American Insurance Company	11	130	0	0	11	130
Wawanesa Life Insurance Company (The)	21,265	3,738,012	1,414	337,733	19,679	3,759,572
Western Life Assurance Company	19,428	660,707	582	106,471	20,304	720,988
<b>TOTALS</b>	<b>2,342,056</b>	<b>\$144,792,213</b>	<b>82,096</b>	<b>\$11,647,963</b>	<b>2,408,812</b>	<b>\$147,131,434</b>

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2014						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
ACE INA Life Insurance	27	1,679	1,706	0	0	0
Aetna Life Insurance Company	1	0	1	0	0	0
Allianz Life Insurance Company of North America	2	0	2	0	0	0
American Bankers Life Assurance Company of Florida	14	8,752	8,766	0	0	0
American Health and Life Insurance Company	1	624	625	0	0	0
American Income Life Insurance Company	6,521	0	6,521	0	0	0
Assumption Mutual Life Insurance Company	1,110	52	1,162	2,794	6	2,800
Assurant Life of Canada	439	1,490	1,929	1,556	8,371	9,927
AXA Equitable Life Insurance Company	158	0	158	0	0	0
Blue Cross Life Insurance Company of Canada	86	5,952	6,038	0	0	0
BMO Life Assurance Company	14,735	86	14,821	3,628	9,867	13,495
BMO Life Insurance Company	0	243	243	0	736	736
Canada Life Assurance Company (The)	72,008	61,547	133,555	2,601	59,889	62,490
Canadian Premier Life Insurance Company	0	16,602	16,602	0	0	0
Capital Financial Security Insurance Company (La)	268	1	269	1	0	1
Capitale Insurance and Financial Services Inc. (La)	336	339	675	824	0	824
CIBC Life Insurance Company Limited	208	0	208	0	0	0
Combined Insurance Company of America	63	0	63	0	0	0
Co-operators Life Insurance Company	3,168	2,060	5,228	66	92	158
CT Financial Assurance Company	1	1	2	0	0	0
CUMIS Life Insurance Company	2,169	21,949	24,118	0	0	0
Desjardins Financial Security Life Assurance Company	4,953	5,553	10,506	5,903	199	6,102
Empire Life Insurance Company (The)	5,234	560	5,794	2,945	47	2,992
Equitable Life Insurance Company of Canada (The)	13,349	776	14,125	2,642	37	2,679
Excellence Life Insurance Company (The)	35	0	35	0	0	0
First Canadian Insurance Corporation	0	6,101	6,101	0	0	0
Foresters Life Insurance Company	2,006	337	2,343	0	146	146
Gerber Life Insurance Company	129	0	129	0	0	0
Giraffe & Friends Life Insurance Company	0	0	0	5	0	5
Great-West Life Assurance Company (The)	47,777	86,314	134,091	11,611	18,634	30,245
Humania Assurance Inc.	53	1	54	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	30,923	9,028	39,951	30,830	8,013	38,843
Life Insurance Company of North America	0	1	1	0	0	0
London Life Insurance Company	60,115	0	60,115	5,980	29,402	35,382
Manufacturers Life Insurance Company (The)	76,281	20,741	97,022	7,498	4,229	11,727
National Bank Life Insurance Company	8	183	191	0	0	0
New York Life Insurance Company	6	106	112	0	0	0
Pavonia Life Insurance Company of Michigan	4,953	5,553	10,506	5,903	199	6,102
Primerica Life Insurance Company of Canada	8,199	0	8,199	0	0	0
RBC Life Insurance Company	17,810	174	17,984	0	0	0
Reliable Life Insurance Company	280	0	280	0	0	0
Scotia Life Insurance Company	36	98	134	0	0	0
SSQ Insurance Company Inc.	246	2,389	2,635	0	0	0
SSQ Life Insurance Company, Inc.	0	2,282	2,282	2	0	2
Standard Life Assurance Company of Canada (The)	5,326	4,496	9,822	3,434	2,118	5,552
Sun Life Assurance Company of Canada	66,278	20,734	87,012	20,616	9,608	30,224
TD Life Insurance Company	206	0	206	0	0	0
Trans Global Life Insurance Company	0	24	24	0	150	150
Transamerica Life Canada	15,095	0	15,095	-115	0	-115
Union Life, Mutual Assurance Company	17	1	18	0	0	0
United American Insurance Company	8	0	8	0	0	0
Wawanesa Life Insurance Company (The)	13,634	1,387	15,021	2,920	0	2,920
Western Life Assurance Company	1,382	1,713	3,095	1	0	1
<b>TOTALS</b>	<b>\$475,654</b>	<b>\$289,929</b>	<b>\$765,583</b>	<b>\$111,645</b>	<b>\$151,743</b>	<b>\$263,388</b>



<b>LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2014</b>				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
ACE INA Life Insurance	0	0	74	0
Allianz Life Insurance Company of North America	5	0	0	0
American Bankers Life Assurance Company of Florida	2	0	1,064	0
American Health and Life Insurance Company	0	0	114	0
American Income Life Insurance Company	1,382	0	0	0
Assumption Mutual Life Insurance Company	105	2,156	5	15
Assurant Life of Canada	1,253	661	416	2,698
AXA Equitable Life Insurance Company	-1	0	0	476
Blue Cross Life Insurance Company of Canada	31	0	3,045	0
BMO Life Assurance Company	5,951	650	50	871
BMO Life Insurance Company	0	0	38	4
Canada Life Assurance Company (The)	17,069	8,622	-3,787	15,226
Canadian Premier Life Insurance Company	0	0	1,013	0
Capital Financial Security Insurance Company (La)	113	0	0	0
Capitale Insurance and Financial Services Inc. (La)	1,025	35	156	0
CIBC Life Insurance Company Limited	96	0	0	0
Combined Insurance Company of America	55	0	0	0
Connecticut General Life Insurance Company	0	0	0	3
Co-operators Life Insurance Company	652	292	1,610	270
CUMIS Life Insurance Company	659	48	7,646	0
Desjardins Financial Security Life Assurance Company	2,937	3,259	5,313	5,441
Empire Life Insurance Company (The)	1,786	6,215	415	60
Equitable Life Insurance Company of Canada (The)	5,555	9,647	540	139
First Canadian Insurance Corporation	0	0	449	0
Foresters Life Insurance Company	1,295	0	0	1,092
Gerber Life Insurance Company	15	0	0	0
Great-West Life Assurance Company (The)	30,385	21,680	76,545	19,642
Industrial Alliance Insurance and Financial Services Inc.	12,875	31,842	1,690	15,419
London Life Insurance Company	24,425	5,116	8	39,729
Manufacturers Life Insurance Company (The)	55,278	42,652	12,847	41,100
National Bank Life Insurance Company	3	0	35	0
New York Life Insurance Company	0	0	34	0
Pavonia Life Insurance Company of Michigan	2,937	3,259	5,313	5,441
Primerica Life Insurance Company of Canada	3,378	0	0	0
RBC Life Insurance Company	24,182	174	648	0
Reliable Life Insurance Company	125	0	0	0
Scotia Life Insurance Company	0	0	-151	0
SSQ Insurance Company Inc.	0	0	1,337	0
SSQ Life Insurance Company, Inc.	0	1	603	0
Standard Life Assurance Company of Canada (The)	2,696	9,239	3,065	7,213
Standard Life Assurance Limited	0	661	0	327
Sun Life Assurance Company of Canada	42,879	26,584	12,654	16,304
TD Life Insurance Company	75	0	0	0
Trans Global Life Insurance Company	0	0	0	9
Transamerica Life Canada	7,757	1,350	0	0
Wawanesa Life Insurance Company (The)	8,188	4,773	450	0
Western Life Assurance Company	1,343	10	476	0
<b>TOTALS</b>	<b>\$256,511</b>	<b>\$178,926</b>	<b>\$133,715</b>	<b>\$171,479</b>

<b>FRATERNAL SOCIETIES - 2014</b>										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2013 - \$'000		End of 2014 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACTRA Fraternal Benefit Society	14	109	270	4,625	272	5,051	0	0	16	49
Faithlife Financial	2,039	79	3,296	311,009	3,268	306,476	462	0	878	22
Grand Orange Lodge of British America (The)	23	0	63	301	64	285	0	0	7	0
Independent Order of Foresters (The)	917	1	2,369	68,020	2,245	64,275	320	0	1,252	11
Knights of Columbus	7,702	68	12,169	611,070	12,223	630,171	2,058	0	3,200	0
Order of United Commercial Travelers of America (The)	1	30	0	0	0	0	0	0	1	18
Sons of Scotland Benevolent Association	29	0	642	1,289	614	1,242	0	0	77	0
Supreme Council of the Royal Arcanum	0	0	38	151	38	151	0	0	0	0
Ukrainian Fraternal Society of Canada	97	0	853	9,594	780	8,746	0	0	450	0
Ukrainian National Association	1	0	129	243	124	232	0	0	4	0
<b>TOTALS</b>	<b>\$10,823</b>	<b>\$287</b>	<b>19,829</b>	<b>\$1,006,302</b>	<b>19,628</b>	<b>\$1,016,629</b>	<b>\$2,840</b>	<b>\$0</b>	<b>\$5,885</b>	<b>\$100</b>