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ANNUAL REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2 0 1 0

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for  
the Year ending December 31, 2010.

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MG-7929

ONE HUNDRED AND FIFTH  
ANNUAL REPORT OF THE  
SUPERINTENDENT OF INSURANCE  
BUSINESS OF  
2010

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

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**PROVINCE OF MANITOBA**  
**Department of Family Services and Consumer Affairs**

September 1, 2011

To:  
 Mr. Gord Mackintosh  
 Minister of Family Services and Consumer Affairs  
 Province of Manitoba  
 Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundred and Fifth Annual Report of the Superintendent of Insurance, Business of 2010** for the year ended December 31, 2010, 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 250 made up of 202 Federal Insurers and 48 Provincial Insurers.

<b>At December 31, 2010, the 202 Federal Insurers, licensed to do business under  <i>The Insurance Act</i> of Manitoba, were classified as follows:</b>	
Property & Casualty (including Mutuels).....	120
Life only or Life and Accident & Sickness.....	54
Fraternal .....	12
Reciprocal Exchange .....	1
Discontinuing Licence.....	<u>15</u>
Total	<u>202</u>
<b>At December 31, 2010, 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.....	11
Life, Property & Casualty .....	2
Fraternal .....	0
Reciprocal Exchange .....	8
Discontinuing Licence.....	<u>2</u>
Total	<u>48</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2010  
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
DAS Legal Protection Insurance Company Limited	Legal expense
International Insurance Company of Hanover Limited	Property; Accident & sickness, boiler & machinery, fidelity and liability
Shipowners' Mutual Protection and Indemnity Association (Luxembourg), The	Accident & sickness, boiler & machinery liability; Legal expense and marine.

**NEW PROVINCIALY LICENSED INSURERS ADMITTED BY LICENCE IN 2010  
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Millennium Insurance Corporation	Loss of Employment

**FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2010**

<u>From</u>	<u>To</u>
AIG United Guaranty Mortgage Insurance Company of Canada	Canada Guaranty Mortgage Insurance Company
Lawyers Title Insurance Corporation	Fidelity National Title Insurance Company
SecuriCan General Insurance Company	Western Financial Insurance Company

**PROVINCIALY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2010**

<u>From</u>	<u>To</u>
	None

<b>FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2010</b>	
None	
<b>PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2010</b>	
L'Entraide Assurance Mutual Company The Union Life A Mutual Assurance Company  Surviving company being: <span style="float: right;">The Union Life Mutual Assurance Company</span>	

<b>FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2010</b>	
AMEX Assurance Company Eagle Star Insurance Company Limited General American Life Insurance Company MetLife Canada Metropolitan Life Insurance Company Minnesota Life Insurance Company PMI Mortgage Insurance Company Canada Swiss Re Life & Health Canada	
<b>PROVINCIALY LICENSED INSURERS WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2010</b>	
None	

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

During the licence year, June 1, 2010 - May 31, 2011, there were 724 Insurance Agents' Licences issued, classified as follows:

Hail.....	178
Accident & Baggage.....	542
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	<u>724</u>

During the licence year, July 1, 2010 - June 30, 2011, there were 71 Hail Adjusters' Licences issued.

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

During the licence year, June 1, 2010 - May 31, 2011, there were 9,070 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	3,712
Life.....	2,937
Accident & Sickness.....	2,420
Automobile.....	<u>1</u>
Total	<u>9,070</u>

During the licence year, July 1, 2010 - June 30, 2011, there were 124 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	100
Assistant Adjusters.....	<u>24</u>
Total	<u>124</u>

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

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Accident and Sickness.....	54.22%	50.67%	51.87%	52.66%
Aircraft.....	-0.56	58.09	52.30	30.74
Automobile.....	91.46	80.34	80.92	47.34
Boiler and Machinery.....	64.17	6.55	36.68	29.72
Fidelity and Surety.....	-2.61	8.36	3.14	39.68
Hail.....	120.60	14.84	23.91	29.80
Liability.....	31.92	47.42	50.22	57.62
Marine.....	56.45	83.13	7.62	12.28
Property.....	78.74	61.15	73.33	66.67

**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* are ongoing 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 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;  
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, 2011, 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 23 and 24, 2010 in Winnipeg, Manitoba. All Provinces and Territories were represented.

The following Officers were representatives for the year 2010:

Chair ..... Danielle Boulet, Superintendent of Solvency, Quebec  
Vice-Chair ..... Philip Howell, CEO and Superintendent of Financial Services, Ontario  
Vice-Chair ..... Doug Murphy, Superintendent of Insurance, Nova Scotia  
Vice-Chair ..... Arthur Hagan, Deputy Superintendent of Insurance, Alberta

British Columbia will host the 2011 Conference in Vancouver.

Respectfully submitted,

Jim Scalena  
Superintendent of Insurance



<b>FEDERALLY LICENSED INSURERS BASED IN MANITOBA</b>
------------------------------------------------------

- 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  
Allen Loney, Chief Agent in Canada  
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-1190
- 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  
John G. Mitchell, Chief Agent in Canada  
749 Saskatchewan Ave. E., Box 340, Portage la Prairie, MB R1N 3B8, Telephone: (204) 857-3415
- Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA  
Boris Salamon, Chief Agent in Canada  
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA  
John Petryshyn, Chief Agent in Canada  
804 Selkirk Ave., Winnipeg, MB R2W 2N6, Telephone: (204) 582-4882
- B. WAWANESA LIFE INSURANCE COMPANY, THE  
Ken E. McCrea, Chief Agent in Canada  
191 Broadway, 2<sup>nd</sup> Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE  
Ken E. McCrea, Chief Agent in Canada  
191 Broadway, 9<sup>th</sup> Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- C.F. WESTERN FINANCIAL INSURANCE COMPANY  
Randy Valpy, Chief Agent in Canada  
200-1200 Portage Avenue, Winnipeg, MB R3G 0T5, Telephone: (204) 942-2999

**PROVINCIALY LICENSED INSURERS BASED IN MANITOBA**

- Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL  
James Peters  
Chief Agent in Canada  
1002 Warsaw Ave.  
Winnipeg, MB R3M 1E4  
Telephone: (204) 477-4770
- Mut.Fire HUTTERIAN 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) 324-6434
- Recip. WESTERN RECIPROCAL GROUP  
Aaron J. Hofer  
Chief Agent in Canada  
Box 324  
Elie, MB R0H 0H0  
Telephone: (204) 897-2226

**INSURERS, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO  
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2011**

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

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

**LIC.CODE**

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

**FEDERALLY LICENSED INSURERS**

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

- C.E.F.G. ACE INA INSURANCE, 1400-25 York St., Toronto, ON M5J 2V5
- B. ACE INA LIFE INSURANCE, 1400-25 York St., Toronto, ON M5J 2V5
- Frat. ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
- B. AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.F.H. AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
- C.F.G.H. ALLIANZ GLOBAL RISKS US INSURANCE COMPANY, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
- B. ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 700-2005 Sheppard Ave. E., Toronto, ON M2J 3B4
- C.F.G.H. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 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, 355 Wellington St., London, ON N6A 3N7
- B. AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
- G. AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.E.F.G.H. ARCH INSURANCE COMPANY, 3600-77 King St. W., Toronto, ON M5K 1K2
- C.F.G.H. ASCENTUS INSURANCE LTD., 10 Wellington St. E., Toronto, ON M5E 1L5
- C.E.F.G.H. 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, 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
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
- C.E.F.G.H. AXA INSURANCE (CANADA), 1400-5700 Yonge St., Toronto, ON M2M 4K2
- C.E.F.G.H. AXA PACIFIC INSURANCE COMPANY, 2<sup>nd</sup> Fl., 999 Hastings St. W., Vancouver, BC V6C 2W2
- C.E.F.G.H. AXIS REINSURANCE COMPANY (CANADIAN BRANCH), 1010-70 York St., Toronto ON M5J 1S9
- B. BMO LIFE ASSURANCE COMPANY, 60 Yonge St., Toronto, ON M5E 1H5
- B. BMO LIFE INSURANCE COMPANY, First Canadian Place, 100 King St. W., 52<sup>nd</sup> Fl., Toronto, ON M5X 1H3
- C.E.F.G.H. BERKLEY INSURANCE COMPANY, 2610-100 King St. West, Toronto, ON M5X 1C8
- B. BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
- C.F. BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 30<sup>th</sup> Fl., 250 Yonge St., Toronto, ON M5B 2L7
- C.F. BRITISH AVIATION INSURANCE COMPANY LIMITED, 200-100 Renfrew Dr., Markham, ON L3R 9R6
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5
- 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, 1900-555 West Hastings St., Vancouver, BC V6B 4N6
- B. CANADIAN PREMIER LIFE INSURANCE COMPANY, 5<sup>th</sup>-80 Tiverton Ct., Markham, ON L3R 0G4
- C.E.F.G.H. CHARTIS INSURANCE COMPANY OF CANADA, 14<sup>th</sup>-145 Wellington St. W., Toronto, ON M5J 1H8

F. CHICAGO TITLE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9  
C.F.G.H. CHUBB INSURANCE COMPANY OF CANADA, Dundee Place, 1 Adelaide St. E., Toronto, ON M5C 2V9  
B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4  
B. COMBINED INSURANCE COMPANY OF AMERICA, 300-7300 Warden Ave., Markham, ON L3R 0X3  
C.F.G.H. COMMONWEALTH INSURANCE COMPANY, 1500-595 Burrard St., Vancouver, BC V7X 1G4  
F. COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR,  
910-251 Consumers Rd., Toronto, ON M2J 4R3  
B. COMPCORP LIFE INSURANCE COMPANY, 3110-250 Yonge St., Toronto, ON M5B 2L7  
B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4  
C.E.F.G.H. CONTINENTAL CASUALTY COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7  
C.E.F.G.H. CO-OPERATORS GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
B. CO-OPERATORS LIFE INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
C.F.G. COREPOINTE INSURANCE COMPANY, 300-2425 Matheson Blvd. E., Mississauga, ON L4W 5N7  
C.F.G. COSECO INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
C.F.G. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2  
B. CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2  
H. DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED, 390 Bay St., Ste. 1610, Toronto, ON M5H 2Y2  
C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9  
C.F.G.H. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 2200-20 Eglinton Ave. W.,  
Box 2004, Toronto, ON M4R 1K8  
C.F.G.H. ECHELON GENERAL INSURANCE COMPANY, 300-2680 Matheson Blvd. E., Mississauga, ON L4W 0A5  
C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4  
C.F.G. ELECTRIC INSURANCE COMPANY, 2100-40 King St. W., Toronto ON M5H 3C2  
C.F.G.H. ELITE INSURANCE COMPANY, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8  
B. EMPIRE LIFE INSURANCE COMPANY, 243-259 King St. E., Kingston, ON K7L 3A8  
C.F.G.H. EMPLOYERS INSURANCE COMPANY OF WAUSAU, 1000-181 Bay Street, Toronto ON M5J 2T3  
B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd. N., Waterloo, ON N2J 4C7  
F. EULER HERMES 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.H. FCT INSURANCE COMPANY LTD., 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5  
C.F.H. FACTORY MUTUAL INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8  
Frat. FAITHLIFE FINANCIAL, 470 Weber St. N., Waterloo, ON N2J 4G4  
C.F.G.H. FEDERAL INSURANCE COMPANY, Dundee Pl., 16<sup>th</sup>-1 Adelaide St. E., Toronto, ON M5C 2V9  
C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 717 Portage Ave., Winnipeg, MB R3C 3C9  
C.F.G.H. FEDERATION INSURANCE COMPANY OF CANADA, 1400-5 Ville Marie Place, Montreal, QC H3B 0A8  
F. FIDELITY NATIONAL TITLE INSURANCE COMPANY, 55 Superior Blvd., Toronto ON L5T 2X9  
F. FIRST AMERICAN TITLE INSURANCE COMPANY, 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5  
C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 2 Queen St. E., Toronto, ON M5C 3G7  
F. GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive.,  
Oakville, ON L6H 5R7  
A. GERBER LIFE INSURANCE COMPANY, Unit 2, 1145 Nicholson Rd., Newmarket, ON L3Y 9C3  
C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Cambridge, ON N1R 5T3  
C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9  
Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5  
C.E.F.G.H. GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2  
B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5  
H. GREEN SHIELD CANADA, 2100-5140 Yonge St., Toronto, ON M2N 6L7  
C.F.H. GROUPAMA TRANSPORT, 501-420 Notre Dame Ouest, Montreal PQ H2Y 1V3  
C.F.G. GUARANTEE COMPANY OF NORTH AMERICA, 1400-4950 Yonge St., Toronto, ON M2N 6K1  
C.F.H. HDI-GERLING INDUSTRIE VERSICHERUNG AG, CANADA BRANCH, 40 King St. W., 2100 Scotia Plaza,  
Toronto, ON M5H 3C2  
C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 1810-121 King St. W., TORONTO, ON M5H 3T9  
B. HARTFORD LIFE INSURANCE COMPANY, c/o CAS Accounting, 1145 Nicholson Rd., Unit 2, Newmarket, ON L3Y 9C3  
B. HOUSEHOLD LIFE INSURANCE COMPANY, 300-3381 Steeles Ave. E., Toronto, ON M2H 3S7  
Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Rd., Toronto, ON M3C 1T9  
C.F.G. INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, Box 5900,  
2165 Broadway West, Vancouver, BC V6B 5H6  
B. INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC., Box 5900, 2165 Broadway W.,  
Vancouver, BC V6B 5H6  
C.E.F.G.H. INTACT INSURANCE COMPANY, 700 University Ave., Suite 1500-A (Legal), Toronto, ON M5G 0A1  
C.F. INTERNATIONAL INSURANCE COMPANY OF HANNOVER LIMITED, 3650 Victoria Park Ave., Ste. 201,  
Toronto ON M2H 3P7  
C.F.G. JEVCO INSURANCE COMPANY, 5250 Decarie Blvd., Ste. 100., Montreal, QC H3X 2H9  
C.F. JEWELERS MUTUAL INSURANCE COMPANY, 40 King St. W, Ste. 2100, Toronto ON M5H 3C2  
Frat. KNIGHTS OF COLUMBUS, c/o Wilkinson & Company, LLP, 100-139 Front St., Belleville, ON K8N 5B5  
C.F.H. LEGACY GENERAL INSURANCE COMPANY, 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  
C.E.F.G.H. LLOYD'S UNDERWRITERS, 2220-1155 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

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

A. MD LIFE INSURANCE COMPANY, 1870 Alta Vista Dr., Ottawa, ON K1G 6R7

B. MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E5

B. MANULIFE CANADA LTD., 500 King St. N., Waterloo, ON N2J 4C6

C.E.F.G.H. MARKEL INSURANCE COMPANY OF CANADA, 15<sup>th</sup> Fl., 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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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.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, 20 Queen St. W., Ste. 300, Toronto, ON M5H 3R3

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

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

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

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

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

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

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

C.F.G. SENTRY INSURANCE A MUTUAL COMPANY, c/o Cassels Brock Blackwell,  
Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2

F.H. SHIPOWNERS' MUTUAL PROTECTION AND INDEMNITY ASSOCIATION (LUXEMBOURG), THE  
1157-409 Granville St., Vancouver BC V6C 1T2

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

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

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

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

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

F. STEWART TITLE GUARANTY COMPANY, 2200-200 Bay Street, Toronto, ON M5J 2J2

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

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

C.F.H. SUNDERLAND MARINE MUTUAL INSURANCE COMPANY LIMITED (CANADA BRANCH),  
701-890 West Pender St., Vancouver BC V6C 1J9

Frat. SUPREME COUNCIL OF THE ROYAL ARCANUM, 1 Hunter St. E., Ste. 200, Hamilton, ON L8N 3R1

B.H. SWISS REINSURANCE COMPANY LTD., 1000-150 King St. W., Toronto, ON M5H 1J9

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

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

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

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

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

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

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

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

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

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

C.F. TRISURA GUARANTEE INSURANCE COMPANY, 1610-333 Bay St., Box 22, Toronto, ON M5H 2R2

C.F. TRITON INSURANCE COMPANY, 355 Wellington St., London, ON N6A 3N7

Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5

Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave.,  
Winnipeg, MB R2W 2N6

Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Pugster Consulting Inc., 501-90 Allstate Parkway, Markham, ON L3R 6H3

C.F.G. UNIFUND ASSURANCE COMPANY, 10 Factory Lane, Fort William Bldg., St. John's, NL A1C 6H5

B. UNITED AMERICAN INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5

B. UNITY LIFE OF CANADA, 1660 Tech Avenue, Ste. 3, Mississauga ON, L4W 5S8

C.F.G. VIRGINIA SURETY COMPANY, INC., 3650 Victoria Park Ave., Ste. 201, Toronto, ON M2H 3P7

C. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4

B. WAWANESA LIFE INSURANCE COMPANY, 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

C.F. WESTERN FINANCIAL INSURANCE COMPANY, 200-1200 Portage Ave., Winnipeg, MB R3G 0T5

B. WESTERN LIFE ASSURANCE COMPANY, 1010-24 Street S.E., High River, AB T1V 2A7

F. WESTERN SURETY COMPANY, 2000-1874 Scarth St., Regina, SK S4P 2G8

C.F.G.H. WESTPORT INSURANCE CORPORATION, 1000-150 King St. W., Toronto, ON M5H 1J9

C.F.G.H. XL INSURANCE COMPANY LIMITED, 100 Yonge St., Ste. 1802., Toronto, ON M5C 2W1

C.E.F.G. XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1702, Toronto ON M5C 2W1

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

C.F.G.H. ZURICH INSURANCE COMPANY LTD, 25<sup>th</sup>-400 University Ave., Toronto, ON M5G 1S7

<b>PROVINCIALY LICENSED INSURERS</b>
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C.F.G. ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 11220-109 Street., Edmonton, AB T5G 2T6

B. ASSUMPTION MUTUAL LIFE INSURANCE COMPANY, 770 Main St., PO Box 160, Moncton, NB E1C 8L1

F. ASSUREPRO INSURANCE COMPANY LIMITED, 200 Albert St. N., Regina, SK S4R 5E2

A.C.E.F.G.H AXA ASSURANCES INC./AXA INSURANCE INC., 700-2020 University St., Montreal, QC H3A 2A5

C.F.G.H. BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6

B. CT FINANCIAL ASSURANCE COMPANY, 2<sup>nd</sup>-120 Adelaide St. W., Toronto, ON M5H 1T1

C.F.G. CANADIAN FARM INSURANCE CORP., 375, 13220 St. Albert Trail, Edmonton, AB T5L 4W1

F. CANADIAN UNION INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, QC G1T 1C4

A.C.F.G. CANASSURANCE INSURANCE COMPANY, B-9, 550 Sherbrooke St. W., Montreal, QC H3A 3S3

E. CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, 2709-13<sup>th</sup> Ave., Regina, SK S4P 3A8

B. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2

B. EXCELLENCE LIFE INSURANCE COMPANY, THE, 202-5055 Metropolitan Blvd. E., St-Leonard QC H1R 1Z7

C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8

B. FIRST CANADIAN INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park, AB T8A 3X6

C.E.F.G.H GCAN INSURANCE COMPANY, 1000-181 University Ave., Toronto, ON M5H 3M7

C.F. GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3

A.C.E.F.G.H GLOBAL REINSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V2

Mut. Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 703-1661 Portag Ave., Winnipeg, MB R3J 3T7

B. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allee Ouest, CP 1907,  
Quebec, QC G1K 7M3

B. LS MUTUAL LIFE INSURANCE COMPANY, 1555 Girouard St. W., PO Box 10,000, Saint-Hyacinthe, QC J2S 7C8

C.F.H. LA CAPITALE GENERAL INSURANCE INC., 625 St-Amable St., Quebec, QC G1R 2G5

B. LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC., 625 St-Amable St., Quebec, QC G1R 2G5

F. LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 3101-250 Yonge St., PO Box 3, Toronto, ON M5B 2L7

C.F.H. L'UNIQUE GENERAL INSURANCE INC., 925 Grande-Allée Ouest, bureau 240, Quebec, QC G1S 1C1

C.F.H. MAX CANADA INSURANCE COMPANY, 140 Foundry St., Baden, ON N3A 2P7

H. MILLENNIUM INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park AB T8A 3X6

C.F.G.H. MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA, 201-9366 200A Street, Langley BC V1M 4B3

B. NATIONAL BANK LIFE INSURANCE COMPANY, 4<sup>th</sup>-600 de La Gauchetiere W., Montreal, QC H3B 4L2

C.F.G. OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5

E. PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9

C.F.G.H. PEACE HILLS GENERAL INSURANCE COMPANY, 3<sup>rd</sup>-10709 Jasper Ave., Edmonton, AB T5J 3N3

E. RAIN AND HAIL INSURANCE CORPORATION, 200, 4303 Albert St., Regina, SK S4S 3R6

C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0

C.E.F.G.H SGI CANADA INSURANCE SERVICES LTD., 2260-11<sup>th</sup> Avenue, Regina, SK S4P 0J9

B. SSQ, 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

B. UNION LIFE MUTUAL ASSURANCE COMPANY, 142 Heriot, Drummondville, QC J2C 1J8

C.E.F.H. YORK FIRE & CASUALTY INSURANCE COMPANY, 7150 Derrycrest Dr., Mississauga ON L5W 0E5

## DISCONTINUING LICENSES

The following insurers hold a "Discontinuing Licence" for the year 2011. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2010, and does not authorize the insurer to undertake or renew insurance contracts in the Province.

### FEDERALLY LICENSED INSURERS

- Disc. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8  
Disc. AVIVA INTERNATIONAL INSURANCE LIMITED, c/o ENCON Insurance Managers Inc., 500-1400 Blair Pl.,  
Ottawa, ON K1J 9B8  
Disc. AXA GENERAL INSURANCE, 1400-5700 Yonge St., Toronto, ON M2M 4K2  
Disc. CUNA MUTUAL INSURANCE SOCIETY, Box 5065, 151 North Service Rd., Burlington, ON L7R 4C2  
Disc. ENDURANCE REINSURANCE CORPORATION OF AMERICA, c/o Focus Group, 500-36 King St. E.,  
Toronto ON M5C 1E5  
Disc. EQUITABLE GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
Disc. POOL INSURANCE COMPANY, 1301-220 Portage Ave., Winnipeg, MB R3C 0A5  
Disc. STANDARD LIFE ASSURANCE COMPANY 2006, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3  
Disc. UTICA MUTUAL INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3  
Disc. WOMAN'S LIFE INSURANCE SOCIETY, Box 234, Sarnia, ON N7T 7H9

### PROVINCIAALLY LICENSED INSURERS

- Disc. BCAA INSURANCE CORPORATION, 4567 Canada Way, Burnaby, BC V5G 4T1  
Disc. WESTERN RECIPROCAL GROUP, Box 324., Elie, MB R0H 0H0

## RECIPROCAL EXCHANGES

### FEDERALLY LICENSED RECIPROCAL EXCHANGES

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

### PROVINCIAALLY LICENSED RECIPROCAL EXCHANGES

- Recip. ASSET PROTECTION INSURANCE EXCHANGE, 1221-8<sup>th</sup> Street East, Saskatoon, SK S7H 0S5  
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 LAWYERS INSURANCE ASSOCIATION, 2900-250 Yonge St., Toronto, ON M5B 2L7  
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 901-5500 North Service Rd.,  
Burlington, ON L7L 6W6  
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 103-3050 Harvester Rd., Burlington, ON L7N 3J1  
Recip. ENERGY INSURANCE RECIPROCAL (EIR), 717, 7<sup>th</sup> Avenue SW, Suite 500, Calgary AB T2P 0Z3  
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8  
Recip. POULTRY INSURANCE EXCHANGE RECIPROCAL OF CANADA, 806-3000 Creekside Dr., Dundas, ON L9H 7S8

**SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2011**

Robert R. Depres	c/o Gallagher Lambert Group 202-930 Jefferson Avenue Winnipeg MB R2P 1W1 Tel: (204) 697-4222 Fax: (204) 697-3858
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
Pamela Pyke	o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl., Winnipeg, MB R3B 2A3 Tel: (204) 934-0234 Fax: (204) 956-2148
Cosmo D. Racano	o/a Marsh Canada Limited 1420-One Lombard Pl. Winnipeg MB R3B 0X3 Tel: (204) 982-6513 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	2009			2010		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	527,037	273,372	51.87%	547,245	288,196	52.66%
Aircraft	9,951	5,199	52.25%	9,184	2,823	30.74%
Automobile	927,236	750,327	80.92%	950,545	449,999	47.34%
Boiler and Machinery	10,955	3,986	36.39%	11,038	3,281	29.72%
Fidelity and Surety	17,935	563	3.14%	25,377	10,070	39.68%
Hail	19,600	4,686	23.91%	16,587	4,943	29.80%
Liability	110,865	55,948	50.46%	121,255	69,873	57.62%
Marine	2,900	221	7.62%	4,203	516	12.28%
Miscellaneous	24,412	4,913	20.13%	28,097	3,919	13.95%
*Property	482,780	353,986	73.32%	511,108	340,777	66.67%
<b>TOTALS</b>	<b>\$2,133,671</b>	<b>\$1,453,201</b>	<b>68.11%</b>	<b>\$2,224,639</b>	<b>\$1,174,397</b>	<b>52.79%</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	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Life Insurance	1,728	122	1,835	211
Aetna Life Insurance Company	50	88	46	76
Allianz Life Insurance Company of North America	51	6	6	2
American Bankers Life Assurance Company of Florida	2,849	292	2,381	396
American Income Life Insurance Company	920	229	978	176
Assumption Mutual Life Insurance Company	17	23	34	30
AXA Assurances Inc.	2,553	458	2,411	1,022
Blue Cross Life Insurance Company of Canada	9,144	4,112	9,520	4,218
BMO Life Assurance Company	1,489	1,124	1,285	291
BMO Life Insurance Company	1,758	123	1,748	118
Canada Life Assurance Company (The)	30,026	4,617	30,701	1,660
Canadian Premier Life Insurance Company	13,099	1,137	13,265	1,095
Canassurance Insurance Company	63	16	80	33
Capitale Insurance and Financial Services Inc. (La)	51	5	461	250
CIBC Life Insurance Company Limited	1,572	66	1,693	452
Combined Insurance Company of America	6,032	2,034	6,164	1,907
Connecticut General Life Insurance Company	68	50	0	0
Co-operators Life Insurance Company	15,164	9,157	15,772	9,849
CT Financial Assurance Company	131	0	118	50
CUMIS Life Insurance Company	17,783	3,077	18,972	3,040
Desjardins Financial Security Life Assurance Company	22,475	16,971	23,049	22,560
Empire Life Insurance Company (The)	2,113	1,335	2,542	1,718
Equitable Life Insurance Company of Canada (The)	5,393	3,328	4,439	3,464
First Canadian Insurance Corporation	5,596	743	6,002	684
Great-West Life Assurance Company (The)	151,078	90,314	154,419	94,790
Household Life Insurance Company	488	128	476	144
Industrial Alliance Insurance and Financial Services Inc.	4,662	3,483	7,005	4,089
Industrial Alliance Pacific Insurance and Financial Services Inc.	6,301	1,055	7,639	1,049
Liberty Life Assurance Company of Boston	0	17	0	4
London Life Insurance Company	0	1,206	0	0
Manufacturers Life Insurance Company (The)	72,605	45,594	74,787	45,884
Manulife Canada Ltd.	4	0	4	50
MetLife Canada	0	5	0	0
National Bank Life Insurance Company	111	29	104	25
New York Life Insurance Company	7	4	6	4
Penncorp Life Insurance Company	4,699	2,098	4,761	2,101
Primerica Life Insurance Company of Canada	1	1	2	1
RBC Life Insurance Company	20,042	15,504	20,269	14,327
Reliable Life Insurance Company	2,657	991	2,600	731
Scotia Life Insurance Company	1,129	234	1,211	267
SSQ Life Insurance Company, Inc.	8,958	4,874	11,520	6,709
Standard Life Assurance Company of Canada (The)	18,533	9,448	19,628	10,354
Sun Life Assurance Company of Canada	51,394	31,302	53,843	35,217
TD Life Insurance Company	1,497	212	1,572	447
Trans Global Life Insurance Company	669	39	974	61
Transamerica Life Canada	218	0	206	0
Unity Life of Canada	80	5	118	6
Wawanesa Life Insurance Company (The)	4,610	3,459	4,718	2,826
Western Life Assurance Company	2,738	1,402	3,110	1,470
<b>SUB TOTAL - Life Insurers:</b>	<b>\$492,606</b>	<b>\$260,517</b>	<b>\$512,473</b>	<b>\$273,858</b>
<b>Property &amp; Casualty Insurers:</b>				
ACE INA Insurance	140	71	118	63
Allianz Global Risks US Insurance Company	802	85	1,098	703
American Bankers Insurance Company of Florida	5,496	738	5,941	458

<b>ACCIDENT &amp; SICKNESS</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Arch Insurance Company	14	14	0	0
AssurePro Insurance Company Limited	120	0	81	90
Aviva Insurance Company of Canada	121	0	120	0
Chartis Insurance Company of Canada	3,360	1,218	4,127	516
Chubb Insurance Company of Canada	217	341	184	58
Co-operators General Insurance Company	13	0	5	0
CUMIS General Insurance Company	22	0	21	53
Echelon General Insurance Company	146	382	103	132
Fenchurch General Insurance Company	157	22	292	80
GMS Insurance Inc.	1,294	669	1,497	930
Green Shield Canada	7,707	6,323	7,801	6,734
Guarantee Company of North America (The)	1	0	1	0
Legacy General Insurance Company	393	38	345	83
Lloyd's Underwriters	1,908	-106	1,317	846
Lombard General Insurance Company of Canada	2	0	2	0
Novex Insurance Company	23	2	4	-1
RBC Insurance Company of Canada	7,880	2,559	8,184	3,009
Royal & Sun Alliance Insurance Company of Canada	3,412	0	3,091	0
Triton Insurance Company	1,203	499	440	584
<b>SUB-TOTAL - Property &amp; Casualty Insurers:</b>	<b>\$34,431</b>	<b>\$12,855</b>	<b>\$34,772</b>	<b>\$14,338</b>
<b>GRAND TOTAL</b>	<b>\$527,037</b>	<b>\$273,372</b>	<b>\$547,245</b>	<b>\$288,196</b>

<b>MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
<b>CREDIT</b>				
Arch Insurance Company	118	1	0	0
Atradius Credit Insurance N.V.	1,259	552	1,422	725
Compagnie Française d'Assurance pour le Commerce Extérieur	941	201	952	290
Echelon General Insurance Company	35	0	0	8
EULER Hermes American Credit Indemnity Company	209	-179	256	-11
Guarantee Company of North America (The)	12	0	1	0
Lloyd's Underwriters	89	56	0	-56
Travelers Guarantee Company of Canada	0	1	0	0
Zurich Insurance Company Ltd.	107	0	0	0
<b>CREDIT PROTECTION</b>				
American Bankers Insurance Company of Florida	6,726	1,131	6,889	680
Arch Insurance Company	0	0	189	56
Legacy General Insurance Company	1,503	51	1,295	39
<b>LEGAL EXPENSE</b>				
Intact Insurance Company	26	16	27	26
Lloyd's Underwriters	-9	0	5	-1
Novex Insurance Company	74	72	1	33
<b>MORTGAGE</b>				
Canada Guaranty Mortgage Insurance Company	95	452	391	141
Genworth Financial Mortgage Insurance Company Canada	6,331	1,092	8,916	719
<b>OTHER APPROVED PRODUCTS</b>				
Chrysler Insurance Company	4	0	3	0
GMS Insurance Inc.	6	1	6	3
<b>TITLE</b>				
Chicago Title Insurance Company	232	93	222	14
FCT Insurance Company Ltd.	5,220	1,001	5,239	552
First American Title Insurance Company	383	46	562	240
Lawyers' Professional Indemnity Company	285	-10	214	12
Stewart Title Guaranty Company	766	336	1,507	449
<b>TOTALS</b>	<b>\$24,412</b>	<b>\$4,913</b>	<b>\$28,097</b>	<b>\$3,919</b>

<b>AUTOMOBILE</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	1,268	869	937	405
Allianz Global Risks US Insurance Company	72	38	19	8
American Road Insurance Company (The)	155	-20	181	318
Arch Insurance Company	0	0	18	0
Aviva Insurance Company of Canada	1,192	332	1,425	353
AXA Pacific Insurance Company	4	0	4	0
Chartis Insurance Company of Canada	719	468	749	157
Chrysler Insurance Company	51	0	12	-26
Chubb Insurance Company of Canada	113	34	76	13
Continental Casualty Company	422	537	325	203
Co-operators General Insurance Company	652	190	715	85
CUMIS General Insurance Company	19	0	16	0
Dominion of Canada General Insurance Company (The)	92	69	106	51
Echelon General Insurance Company	0	0	3	0
Economical Mutual Insurance Company®	7	0	7	0
Electric Insurance Company	28	11	21	1
Federated Insurance Company of Canada	799	634	790	546
Federation Insurance Company of Canada	0	0	0	11
GCAN Insurance Company	24	9	64	3
Hartford Fire Insurance Company	7	25	6	15
Intact Insurance Company	1,173	821	914	598
Liberty Mutual Insurance Company	130	214	133	-7
Lloyd's Underwriters	8	-11	14	0
Lombard General Insurance Company of Canada	51	61	40	-8
Markel Insurance Company of Canada	74	-159	59	-47
Mitsui Sumitomo Insurance Company, Limited	1	0	3	0
Motors Insurance Corporation	388	5	505	107
Novex Insurance Company	6	18	0	-4
Old Republic Insurance Company of Canada	37	-71	158	-6
Primum Insurance Company	0	-1	0	1
Protective Insurance Company	30	77	33	4
RBC General Insurance Company	278	156	339	82
Royal & Sun Alliance Insurance Company of Canada	88	95	82	-28
Saskatchewan Mutual Insurance Company	1,321	553	1,428	480
Sentry Insurance a Mutual Company	17	-4	11	-3
SGI Canada Insurance Services Ltd	27	0	31	0
Sovereign General Insurance Company (The)	59	6	87	10
St. Paul Fire and Marine Insurance Company	178	-4	189	-32
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	1	0	1	0
XL Insurance Company Limited	10	3	3	1
XL Reinsurance America Inc.	6	17	9	1
Zurich Insurance Company Ltd.	358	654	750	901
<b>Manitoba Public Insurance Corporation</b>				
*M.P.I.C Auto Insurance Division	917,371	744,701	940,282	445,806
<b>TOTAL</b>	<b>\$927,236</b>	<b>\$750,327</b>	<b>\$950,545</b>	<b>\$449,999</b>

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

<b>RECIPROCAL EXCHANGES</b>				
COMPANY	2009		2010	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
<b>AIRCRAFT</b>				
Canadian Applicators Ins. Reciprocal	1,346	245	1,275	291
<b>BOILER &amp; MACHINERY</b>				
Lumbermen's Underwriting Alliance	7	0	7	0
<b>LIABILITY</b>				
Canadian Lawyers Ins. Association	1,207	758	1,241	-452
Canadian Universities Recip. Ins.. Exch.	722	213	788	250
Community Newspapers Reciprocal Ins. Exchange	6	0	7	0
Healthcare Ins. Reciprocal of Canada	4,912	5,649	5,236	4,378
<b>PROPERTY (Commercial)</b>				
Asset Protection Insurance Exchange	350	293	378	352
Canadian Airports Resiprocal Insurance Exchange	182	1	172	5
Canadian Universities Recip. Ins.. Exch.	900	6,454	1,186	1,130
Healthcare Ins. Reciprocal of Canada	689	121	734	141
Lumbermen's Underwriting Alliance	525	464	451	1,911
Western Reciprocal Group	0	59	0	0
<b>TOTALS</b>	<b>\$10,846</b>	<b>\$14,257</b>	<b>\$11,475</b>	<b>\$8,006</b>

<b>BOILER &amp; MACHINERY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	0	-1	0	0
Affiliated FM Insurance Company	352	177	356	179
Allianz Global Risks US Insurance Company	36	-3	35	8
Aviva Insurance Company of Canada	1,241	230	1,091	164
AXA Insurance (Canada)	2	0	2	0
AXA Pacific Insurance Company	123	26	155	-16
Boiler Inspection and Insurance Co of Canada (The)	548	868	540	132
Canadian Northern Shield Insurance Company	0	0	1	0
Chartis Insurance Company of Canada	93	-18	151	11
Chubb Insurance Company of Canada	171	6	164	188
Continental Casualty Company	54	0	63	47
Co-operators General Insurance Company	118	3	114	20
CUMIS General Insurance Company	29	16	34	-17
Dominion of Canada General Insurance Company (The)	32	0	32	0
Ecclesiastical Insurance Office plc	42	17	40	0
Economical Mutual Insurance Company®	36	1	43	4
Factory Mutual Insurance Company	1,513	466	683	42
Federated Insurance Company of Canada	44	18	48	5
GCAN Insurance Company	408	70	413	213
Gore Mutual Insurance Company	16	0	21	-3
Grain Insurance and Guarantee Company	61	15	92	-15
Great American Insurance Company	1	0	3	0
Intact Insurance Company	397	-5	447	45
Lloyd's Underwriters	377	-62	479	188
Lombard General Insurance Company of Canada	48	0	45	0
Novex Insurance Company	5	1	4	1
Optimum Insurance Company Inc.	28	0	30	0
Royal & Sun Alliance Insurance Company of Canada	3,363	1,267	4,134	1,650
Saskatchewan Mutual Insurance Company	10	0	6	0
Scottish & York Insurance Co. Limited	2	0	4	0
SGI Canada Insurance Services Ltd	126	12	128	-13
Sovereign General Insurance Company (The)	98	13	127	-7
St. Paul Fire and Marine Insurance Company	91	635	161	-382
Temple Insurance Company (The)	41	33	61	3
Travelers Guarantee Company of Canada	758	130	640	622
Trisura Guarantee Insurance Company	7	0	10	0
Wawanesa Mutual Insurance Company (The)	288	18	264	45
Westport Insurance Corporation	3	2	1	1
XL Insurance Company Limited	59	75	0	89
Zurich Insurance Company Ltd.	334	-24	416	77
<b>TOTALS</b>	<b>\$10,955</b>	<b>\$3,986</b>	<b>\$11,038</b>	<b>\$3,281</b>

<b>MARINE</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	0	-1	4	0
Allianz Global Risks US Insurance Company	136	-15	1,351	87
Ascentus Insurance Ltd.	627	203	584	223
Aviva Insurance Company of Canada	0	0	291	0
AXA Insurance (Canada)	696	-563	520	73
AXA Pacific Insurance Company	104	29	101	42
Chartis Insurance Company of Canada	151	49	173	3
Continental Casualty Company	275	124	400	60
GCAN Insurance Company	0	133	0	-2
Intact Insurance Company	3	-1	2	6
Liberty Mutual Insurance Company	0	-1	13	-15
Lloyd's Underwriters	156	105	59	153
Lombard General Insurance Company of Canada	434	185	469	-156
Royal & Sun Alliance Insurance Company of Canada	72	14	78	27
Sovereign General Insurance Company (The)	0	0	24	4
St. Paul Fire and Marine Insurance Company	239	-41	128	7
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	0	1	0	0
Zurich Insurance Company Ltd.	7	0	6	4
<b>TOTALS</b>	<b>\$2,900</b>	<b>\$221</b>	<b>\$4,203</b>	<b>\$516</b>

<b>HAIL</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	774	42	466	191
Co-operative Hail Ins. Co. Ltd.	8,114	1,772	8,038	2,050
GCAN Insurance Company	2,354	687	1,179	665
Palliser Ins. Co. Ltd.	7,683	1,703	6,492	1,891
Rain and Hail Insurance Corporation	675	482	412	146
<b>TOTALS</b>	<b>\$19,600</b>	<b>\$4,686</b>	<b>\$16,587</b>	<b>\$4,943</b>



<b>FIDELITY &amp; SURETY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	608	-12	91	28
Aviva Insurance Company of Canada	1,031	245	933	45
AXA Assurances inc.	0	0	-1	0
AXA Pacific Insurance Company	3,772	-1,618	4,378	5,549
Berkley Insurance Company	0	3	22	8
Canadian Farm Insurance Corp.	6	0	1	0
Chartis Insurance Company of Canada	1,032	367	5,764	1,271
Chubb Insurance Company of Canada	1,247	-73	2,033	-32
Continental Casualty Company	88	13	102	4
Co-operators General Insurance Company	8	0	9	0
CUMIS General Insurance Company	960	747	1,264	1,161
Dominion of Canada General Insurance Company (The)	22	-1	21	0
Economical Mutual Insurance Company	28	53	28	8
Federal Insurance Company	2	-1	0	-2
Federated Insurance Company of Canada	47	110	50	47
GCAN Insurance Company	43	-19	42	5
Grain Insurance and Guarantee Company	120	-1	108	4
Great American Insurance Company	0	-2	9	2
Guarantee Company of North America (The)	3,064	806	3,619	975
Hartford Fire Insurance Company	2	0	3	0
Industrial-Alliance Pacific General Insurance Corporation	3	0	22	0
Intact Insurance Company	71	0	58	0
Jevco Insurance Company	96	0	136	-1
Kingsway General Insurance Company	107	0	0	0
Liberty Mutual Insurance Company	12	-7	52	53
Lloyd's Underwriters	538	-63	527	333
Lombard General Insurance Company of Canada	38	2	31	-2
Royal & Sun Alliance Insurance Company of Canada	26	2	41	19
Saskatchewan Mutual Insurance Company	6	1	6	0
SGI Canada Insurance Services Ltd	100	9	120	0
Sovereign General Insurance Company (The)	124	-20	215	183
St. Paul Fire and Marine Insurance Company	41	-10	51	1
Travelers Guarantee Company of Canada	2,130	-171	2,360	412
Trisura Guarantee Insurance Company	609	53	1,252	-69
Western Surety Company	1,868	61	1,960	67
Zurich Insurance Company Ltd.	86	89	70	1
<b>TOTALS</b>	<b>\$17,935</b>	<b>\$563</b>	<b>\$25,377</b>	<b>\$10,070</b>

<b>AIRCRAFT</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	43	73	48	-4
Allianz Global Risks US Insurance Company	1,997	-624	2,138	242
Arch Insurance Company	21	29	6	-10
Aspen Insurance UK Limited	45	25	4	-20
Aviva International Insurance Limited	0	-326	0	-85
AXA Pacific Insurance Company	0	54	0	-96
Berkley Insurance Company	0	0	7	0
British Aviation Insurance Company Limited (The)	0	81	0	14
Canadian Union Insurance Company	13	-22	0	4
Chartis Insurance Company of Canada	177	303	249	160
Co-operators General Insurance Company	0	-194	0	0
Eagle Star Insurance Company Limited	0	35	0	0
GCAN Insurance Company	552	44	748	160
Hartford Fire Insurance Company	0	39	0	1
Lloyd's Underwriters	2,036	1,907	834	1,471
Lombard General Insurance Company of Canada	-3	-33	0	1
Mitsui Sumitomo Insurance Company, Limited	306	1	364	97
National Liability & Fire Insurance Company	670	-226	885	162
Omega General Insurance Company	0	0	0	-164
Royal & Sun Alliance Insurance Company of Canada	103	-45	0	-39
Temple Insurance Company (The)	2,893	3,068	2,184	99
Westport Insurance Corporation	850	880	1,064	554
XL Insurance Company Limited	248	130	653	276
<b>TOTALS</b>	<b>\$9,951</b>	<b>\$5,199</b>	<b>\$9,184</b>	<b>\$2,823</b>

<b>LIABILITY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	3,384	995	3,297	840
Allianz Global Risks US Insurance Company	276	-71	284	51
American Bankers Insurance Company of Florida	11	31	414	7
Arch Insurance Company	1,293	1,012	1,148	538
Aspen Insurance UK Limited	395	341	487	226
Associated Electric & Gas Insurance Services Limited	151	44	57	184
Aviva Insurance Company of Canada	11,400	4,925	10,755	3,841
Aviva International Insurance Limited	0	-62	0	-10
AXA Insurance (Canada)	208	1,499	179	602
AXA Pacific Insurance Company	2,801	-427	2,473	-2,918
Axis Reinsurance Company (Canadian Branch)	214	58	543	236
Berkley Insurance Company	45	4	282	91
British Aviation Insurance Company Limited (The)	0	-12	0	0
Canadian Farm Insurance Corp.	4	0	0	0
Canadian Northern Shield Insurance Company	12	-309	40	0
Chartis Insurance Company of Canada	5,096	12,193	6,282	1,759
Chubb Insurance Company of Canada	3,578	825	3,848	2,227
Commonwealth Insurance Company	2,742	3,378	2,614	9,614
Continental Casualty Company	6,322	6,095	6,190	3,610
Co-operators General Insurance Company	2,231	655	1,998	1,037
CUMIS General Insurance Company	957	204	947	236
Dominion of Canada General Insurance Company (The)	655	-638	450	336
Ecclesiastical Insurance Office plc	545	125	497	12
Echelon General Insurance Company	166	175	247	173
Economical Mutual Insurance Company	890	445	950	262
Electric Insurance Company	57	207	84	-121
Federal Insurance Company	1	5	1	1
Federated Insurance Company of Canada	1,471	1,660	5,696	6,199
Federation Insurance Company of Canada	237	-31	253	-60
GCAN Insurance Company	2,093	-1,296	1,982	2,566
Gore Mutual Insurance Company	50	25	66	6
Grain Insurance and Guarantee Company	1,251	1,027	1,221	65
Great American Insurance Company	289	120	399	44
Guarantee Company of North America (The)	668	25	756	192
Hartford Fire Insurance Company	1	2	11	5
Hutterian Brethren Mutual Ins. Corp.	218	-12	231	30
Intact Insurance Company	6,751	6,105	6,783	3,344
Jevco Insurance Company	35	0	169	111
Jewelers Mutual Insurance Company	10	0	11	0
Kingsway General Insurance Company	113	-95	0	0
Liberty Mutual Insurance Company	1,978	1,351	2,820	-4,581
Lloyd's Underwriters	13,619	2,185	16,531	12,264
Lombard General Insurance Company of Canada	2,655	693	2,380	744
Lombard Insurance Company	0	0	0	20
Markel Insurance Company of Canada	2	-3	1	-2
MAX Canada Insurance Company	51	-8	68	17
Nordic Insurance Company of Canada (The)	0	413	0	-38
Novex Insurance Company	954	493	524	2,443
Old Republic Insurance Company of Canada	20	8	49	-7
Omega General Insurance Company	19	0	116	19
Optimum Insurance Company Inc.	1,147	-109	1,083	-165
Portage la Prairie Mutual Insurance Company (The)	1,937	923	2,055	1,437
RBC General Insurance Company	0	0	47	0
Red River Valley Mutual Ins. Company	2,665	478	2,818	519

<b>LIABILITY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2009		2010	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Royal & Sun Alliance Insurance Company of Canada	879	-69	2,014	-373
Saskatchewan Mutual Insurance Company	572	-25	625	379
Scottish & York Insurance Co. Limited	1,801	-1,136	1,201	-436
Security Insurance Company of Hartford	0	-809	0	35
Sentry Insurance a Mutual Company	473	123	510	438
SGI Canada Insurance Services Ltd	1,993	409	2,072	225
Sompo Japan Insurance Inc.	2	0	1	0
Sovereign General Insurance Company (The)	3,108	1,375	3,217	1,492
St. Paul Fire and Marine Insurance Company	3,213	795	3,761	2,107
Temple Insurance Company (The)	2,563	-1,319	2,484	506
Travelers Guarantee Company of Canada	1,722	617	1,055	10,515
Trisura Guarantee Insurance Company	268	57	919	20
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company (The)	2,853	614	2,938	3,360
Westport Insurance Corporation	2,283	2,311	1,908	656
XL Insurance Company Limited	2,526	1,425	1,633	824
XL Reinsurance America Inc.	1,093	1,903	1,289	401
Zurich Insurance Company Ltd.	3,844	4,026	5,487	1,718
<b>TOTAL</b>	<b>\$110,865</b>	<b>\$55,948</b>	<b>\$121,255</b>	<b>\$69,873</b>

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2009						2010					
	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	4,572	4,572	0	5,738	5,738	0	5,263	5,263	0	2,717	2,717
Affiliated FM Insurance Company	0	2,710	2,710	0	4,245	4,245	0	2,835	2,835	0	4,589	4,589
Alberta Motor Association Insurance Company	9,115	36	9,151	9,999	24	10,023	9,416	18	9,434	9,523	-6	9,517
Allianz Global Risks US Insurance Company	0	3,257	3,257	0	3,388	3,388	0	1,985	1,985	0	4,910	4,910
American Bankers Insurance Company of Florida	323	-2	321	79	0	79	279	-4	275	61	0	61
Arch Insurance Company	0	791	791	0	3,822	3,822	0	1,466	1,466	0	653	653
Associated Electric & Gas Insurance Services Limited	0	47	47	0	18	18	0	28	28	0	6	6
Aviva Insurance Company of Canada	20,827	23,843	44,670	13,770	26,679	40,449	21,834	23,440	45,274	16,879	12,340	29,219
AXA Assurances inc.	0	0	0	0	0	0	0	2	2	0	0	0
AXA Insurance (Canada)	2	407	409	0	541	541	2	494	496	0	208	208
AXA Pacific Insurance Company	17	2,230	2,247	15	2,609	2,624	104	2,703	2,807	63	1,989	2,052
Axis Reinsurance Company (Canadian Branch)	0	2	2	0	0	0	0	48	48	0	2	2
BCAA Insurance Corporation	10	0	10	0	0	0	112	0	112	33	0	33
Berkley Insurance Company	0	0	0	0	0	0	0	1	1	0	0	0
Boiler Inspection and Insurance Co of Canada (The)	0	140	140	0	-55	-55	0	75	75	0	48	48
Canadian Farm Insurance Corp.	24	1,496	1,520	12	1,152	1,164	0	1,110	1,110	2	987	989
Canadian Northern Shield Insurance Company	31	135	166	0	-69	-69	0	213	213	0	331	331
Canassurance Insurance Company	23	0	23	1	0	1	24	0	24	1	0	1
Chartis Insurance Company of Canada	135	10,873	11,008	138	17,983	18,121	165	8,949	9,114	139	5,033	5,172
Chrysler Insurance Company	0	0	0	0	3	3	0	0	0	0	0	0
Chubb Insurance Company of Canada	2,149	1,091	3,240	978	164	1,142	2,293	1,156	3,449	1,225	-127	1,098
Commonwealth Insurance Company	0	1,770	1,770	0	1,935	1,935	0	2,113	2,113	0	-332	-332
Continental Casualty Company	0	5,054	5,054	0	5,191	5,191	0	5,107	5,107	0	1,968	1,968
Co-operators General Insurance Company	12,127	8,196	20,323	13,268	4,945	18,213	12,602	7,804	20,406	12,229	5,834	18,063
Coseco Insurance Company	4,054	0	4,054	3,542	0	3,542	4,207	0	4,207	5,251	0	5,251
CUMIS General Insurance Company	4,249	1,895	6,144	2,338	279	2,617	4,659	2,383	7,042	2,864	421	3,285
Dominion of Canada General Insurance Company (The)	21	1,103	1,124	0	1,332	1,332	20	1,068	1,088	8	187	195
Ecclesiastical Insurance Office plc	0	1,693	1,693	0	124	124	0	1,669	1,669	0	319	319
Echelon General Insurance Company	0	261	261	0	153	153	0	183	183	0	99	99
Economical Mutual Insurance Company®	6	2,095	2,101	0	1,881	1,881	0	2,572	2,572	0	1,189	1,189
Elite Insurance Company	221	0	221	197	-2	195	301	0	301	115	1	116
Everest Insurance Company of Canada	0	0	0	0	67	67	0	0	0	0	-4	-4
Factory Mutual Insurance Company	0	7,037	7,037	0	638	638	0	5,858	5,858	0	23	23
Federal Insurance Company	0	0	0	0	0	0	0	2	2	0	0	0
Federated Insurance Company of Canada	424	3,634	4,058	1,084	373	1,457	491	4,667	5,158	412	3,203	3,615
Federation Insurance Company of Canada	3,843	0	3,843	3,811	0	3,811	4,178	0	4,178	3,516	0	3,516
First North American Insurance Company	65	0	65	9	0	9	67	0	67	22	0	22
GCAN Insurance Company	0	2,689	2,689	0	1,275	1,275	0	2,484	2,484	0	2,220	2,220
GMS Insurance Inc.	11	0	11	82	0	82	10	0	10	1	0	1
Gore Mutual Insurance Company	0	132	132	0	33	33	0	166	166	0	625	625
Grain Insurance and Guarantee Company	568	4,123	4,691	326	785	1,111	532	3,956	4,488	267	2,860	3,127
Great American Insurance Company	0	1,415	1,415	0	228	228	0	1,451	1,451	0	6,399	6,399
Guarantee Company of North America (The)	1,358	134	1,492	630	42	672	1,410	166	1,576	984	136	1,120
Hartford Fire Insurance Company	0	1,149	1,149	2	393	395	0	1,021	1,021	2	240	242
Hutterian Brethren Mutual Ins. Corp.	0	2,034	2,034	0	172	172	0	2,098	2,098	0	1,666	1,666
Industrial-Alliance Pacific General Insurance Corporation	0	0	0	-1	0	-1	0	0	0	0	0	0
Intact Insurance Company	29,928	16,386	46,314	23,674	11,833	35,507	31,127	16,794	47,921	13,573	13,284	26,857

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2009						2010					
	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
Jevco Insurance Company	0	175	175	0	856	856	0	714	714	0	264	264
Jewelers Mutual Insurance Company	0	45	45	0	8	8	1	59	60	0	14	14
Kingsway General Insurance Company	0	534	534	0	218	218	0	0	0	0	0	0
Legacy General Insurance Company	31	0	31	1	0	1	24	0	24	1	0	1
Liberty Mutual Insurance Company	0	531	531	0	144	144	0	740	740	0	-1,912	-1,912
Lloyd's Underwriters	328	14,010	14,338	26	11,314	11,340	493	18,375	18,868	427	9,116	9,543
Lombard General Insurance Company of Canada	30	2,983	3,013	7	2,445	2,452	29	2,592	2,621	36	1,220	1,256
Lombard Insurance Company	2	0	2	0	0	0	2	0	2	0	17	17
Markel Insurance Company of Canada	0	15	15	0	-1	-1	0	10	10	0	62	62
MAX Canada Insurance Company	415	777	1,192	433	1,024	1,457	617	993	1,610	1,326	-20	1,306
Mitsui Sumitomo Insurance Company, Limited	0	33	33	0	0	0	0	2	2	0	0	0
Motors Insurance Corporation	4	0	4	0	0	0	12	0	12	0	0	0
Nordic Insurance Company of Canada (The)	0	0	0	-2	-72	-74	0	0	0	0	-2	-2
Novex Insurance Company	70	1,518	1,588	18	-704	-686	72	621	693	40	-72	-32
Old Republic Insurance Company of Canada	7	1	8	40	0	40	16	1	17	-17	0	-17
Omega General Insurance Company	0	85	85	0	-1	-1	36	76	112	9	-4	5
Optimum Insurance Company Inc.	1,990	2,014	4,004	1,175	507	1,682	2,206	1,782	3,988	1,675	614	2,289
Peace Hills General Insurance Company	9,185	1,217	10,402	6,392	803	7,195	9,866	1,644	11,510	5,431	660	6,091
Personal Insurance Company (The)	4,617	0	4,617	4,718	0	4,718	4,873	0	4,873	2,991	0	2,991
Pool Insurance Company	0	1,323	1,323	0	149	149	0	145	145	0	0	0
Portage la Prairie Mutual Insurance Company (The)	38,618	1,800	40,418	26,493	2,321	28,814	40,686	1,800	42,486	23,475	381	23,857
Primum Insurance Company	1,101	0	1,101	1,569	0	1,569	1,498	0	1,498	1,648	0	1,648
RBC General Insurance Company	324	0	324	155	0	155	361	0	361	418	0	418
RBC Insurance Company of Canada	677	0	677	352	0	352	646	0	646	496	0	496
Red River Valley Mutual Ins. Company	33,362	16,065	49,427	23,163	7,578	30,741	37,727	16,625	54,352	25,090	10,653	35,743
Royal & Sun Alliance Insurance Company of Canada	4,803	2,424	7,227	4,918	1,380	6,298	5,011	4,858	9,869	3,853	6,725	10,578
Saskatchewan Mutual Insurance Company	2,853	752	3,605	1,588	554	2,142	3,311	756	4,067	3,122	446	3,568
Scottish & York Insurance Co. Limited	0	1,157	1,157	0	808	808	0	1,622	1,622	0	2,248	2,248
Security National Insurance Company	1,186	0	1,186	1,486	0	1,486	1,593	0	1,593	1,458	0	1,458
SGI Canada Insurance Services Ltd	10,348	3,271	13,619	5,277	1,084	6,361	10,965	3,200	14,165	7,742	1,737	9,479
Sompo Japan Insurance Inc.	0	2	2	0	0	0	0	3	3	0	0	0
Sovereign General Insurance Company (The)	6,355	6,479	12,834	3,075	3,613	6,688	6,124	6,449	12,573	2,653	4,943	7,596
St. Paul Fire and Marine Insurance Company	29	5,655	5,684	-10	1,558	1,548	26	6,094	6,120	0	5,083	5,083
TD Home and Auto Insurance Company	249	0	249	378	0	378	272	0	272	1,022	0	1,022
Temple Insurance Company (The)	0	923	923	0	2,825	2,825	0	841	841	0	484	484
Tokio Marine and Nichido Fire Insurance Company, Limited (The)	0	5	5	0	2	2	0	23	23	0	149	149
Traders General Insurance Company	240	0	240	178	0	178	259	0	259	117	0	117
Trans Global Insurance Company	1,055	0	1,055	21	0	21	1,216	0	1,216	22	0	22
Trisura Guarantee Insurance Company	0	0	0	0	0	0	0	5	5	0	5	5
Triton Insurance Company	1,033	0	1,033	291	0	291	374	0	374	96	0	96
Unifund Assurance Company	217	0	217	178	0	178	280	0	280	616	0	616
Waterloo Insurance Company	133	0	133	140	0	140	136	0	136	187	0	187
Wawanesa Mutual Insurance Company (The)	59,940	26,051	85,991	40,520	14,457	54,977	65,150	27,421	92,571	40,325	17,208	57,533
Western Financial Insurance Company	996	0	996	359	0	359	1,150	0	1,150	346	0	346
Westport Insurance Corporation	0	853	853	0	368	368	0	984	984	0	431	431
XL Insurance Company Limited	0	352	352	0	7	7	0	472	472	0	123	123
Zurich Insurance Company Ltd.	0	9,573	9,573	0	5,929	5,929	0	11,992	11,992	0	14,410	14,410
<b>TOTALS</b>	<b>\$269,729</b>	<b>\$213,051</b>	<b>\$482,780</b>	<b>\$196,893</b>	<b>\$157,093</b>	<b>\$353,986</b>	<b>\$288,865</b>	<b>\$222,243</b>	<b>\$511,108</b>	<b>\$191,775</b>	<b>\$149,001</b>	<b>\$340,777</b>

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2010						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2010		NEW EFFECTED		GROSS IN FORCE AT END OF 2010	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
	ACE INA Life Insurance	13,512	64,611	2,799	24,153	14,846
Aetna Life Insurance Company	26	148	0	0	22	116
Allianz Life Insurance Company of North America	3,945	16,402	0	0	18	171
American Bankers Life Assurance Company of Florida	163,004	367,882	105,235	110,964	265,814	437,218
American Health and Life Insurance Company	8,395	82,636	0	0	7,101	65,417
American Income Life Insurance Company	12,551	277,876	1,033	44,384	12,473	278,802
Assumption Mutual Life Insurance Company	206	4,725	95	2,574	279	6,872
Assurant Life of Canada	6,343	32,287	440	6,715	6,586	38,142
AXA Assurances Inc.	73	34,106	6	2,098	77	36,345
AXA Equitable Life Insurance Company	4	21	0	0	4	21
Blue Cross Life Insurance Company of Canada	19,130	1,530,264	1,138	148,667	18,818	1,678,838
BMO Life Assurance Company	11,052	1,621,265	815	194,017	9,843	1,513,352
BMO Life Insurance Company	6,389	79,661	2,633	7,859	7,593	78,567
Canada Life Assurance Company (The)	263,021	15,189,751	2,962	1,128,188	316,840	15,994,544
Canadian Premier Life Insurance Company	90,723	2,618,107	21,016	680,625	61,691	2,886,178
Capitale Insurance and Financial Services Inc. (La)	101	27,245	92	14,578	175	38,532
CIBC Life Insurance Company Limited	353	11,003	0	0	338	9,270
Combined Insurance Company of America	237	2,865	93	4,699	291	5,781
Connecticut General Life Insurance Company	2	1,617	0	0	1	534
Co-operators Life Insurance Company	16,411	1,775,980	444	110,357	16,199	1,876,878
CT Financial Assurance Company	3	550	0	0	3	550
CUMIS Life Insurance Company	2,749	3,982,861	137	1,104,774	2,764	4,153,001
CUNA Mutual Insurance Society	108	481	0	0	106	478
Desjardins Financial Security Life Assurance Company	37,898	1,763,132	1,533	149,586	39,597	1,939,431
Empire Life Insurance Company (The)	6,214	851,699	579	129,489	6,286	928,770
Equitable Life Insurance Company of Canada (The)	12,550	2,707,451	1,067	424,469	12,473	2,948,953
Excellence Life Insurance Company (The)	0	0	2	208	2	208
First Canadian Insurance Corporation	22,800	661,750	5,257	156,732	21,540	638,538
Gerber Life Insurance Company	1,173	14,009	134	2,640	1,182	14,181
Great-West Life Assurance Company (The)	627,734	26,945,078	12,417	1,129,562	637,338	28,072,342
Household Life Insurance Company	3,355	46,030	877	13,552	2,927	44,967
Industrial Alliance Insurance and Financial Services Inc.	8,083	1,882,913	1,300	147,496	10,780	2,059,619
Industrial Alliance Pacific Insurance and Financial Services Inc.	28,847	2,339,837	7,455	618,435	30,436	2,666,139
Life Insurance Company of North America	28	1,877	6	1,047	29	2,664
London Life Insurance Company	61,373	5,084,744	2,190	642,854	60,441	5,427,700
Manufacturers Life Insurance Company (The)	94,076	17,125,942	8,812	2,062,771	140,533	17,978,335
Manulife Canada Ltd.	4,638	611,594	90	8,403	4,532	583,983
Massachusetts Mutual Life Insurance Company	6	5,482	0	0	6	5,196
National Bank Life Insurance Company	38	36,105	0	24	43	33,421
New York Life Insurance Company	100	41,193	2	2,280	96	39,611
Penncorp Life Insurance Company	549	20,401	5	25	460	19,972
Primerica Life Insurance Company of Canada	6,851	2,522,250	488	259,100	6,839	2,595,426
RBC Life Insurance Company	19,773	2,947,105	834	382,475	19,811	3,246,480
Reliable Life Insurance Company	461	114,698	0	0	434	107,692
Scotia Life Insurance Company	95	12,585	220	31,900	282	37,878
SSQ Life Insurance Company, Inc.	7,269	449,887	2,391	144,215	7,994	504,608
Standard Life Assurance Company of Canada (The)	28,455	3,152,016	556	44,624	33,248	3,113,041
Sun Life Assurance Company of Canada	152,304	13,572,069	12,397	864,479	152,655	13,930,070
TD Life Insurance Company	437	70,656	28	6,703	379	64,788
Trans Global Life Insurance Company	10,110	8,368	0	0	5,894	16,241
Transamerica Life Canada	11,928	2,976,784	401	154,872	11,533	2,896,137
Union Life, Mutual Assurance Company	5	725	0	0	5	725
United American Insurance Company	23	252	0	0	23	232
Unity Life of Canada	3,691	281,733	440	46,351	3,752	301,441
Wawanesa Life Insurance Company (The)	19,977	2,946,034	1,966	387,341	20,615	3,161,146
Western Life Assurance Company	11,251	343,625	335	44,472	13,258	421,971
<b>TOTALS</b>	<b>1,800,430</b>	<b>\$117,260,368</b>	<b>200,720</b>	<b>\$11,440,756</b>	<b>1,987,305</b>	<b>\$122,955,821</b>

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2010						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
ACE INA Life Insurance	35	718	753	0	0	0
Allianz Life Insurance Company of North America	0	22	22	0	0	0
American Bankers Life Assurance Company of Florida	21	8,672	8,693	0	0	0
American Health and Life Insurance Company	1	382	383	0	0	0
American Income Life Insurance Company	5,388	0	5,388	0	0	0
Assumption Mutual Life Insurance Company	194	3	197	0	11	11
Assurant Life of Canada	681	1,923	2,604	1,437	3,822	5,259
AXA Assurances Inc.	97	0	97	0	0	0
Blue Cross Life Insurance Company of Canada	60	3,723	3,783	0	0	0
BMO Life Assurance Company	11,284	244	11,528	1,799	487	2,286
BMO Life Insurance Company	203	421	624	0	0	0
Canada Life Assurance Company (The)	37,351	47,324	84,675	14,368	10,842	25,210
Canadian Premier Life Insurance Company	0	15,945	15,945	0	0	0
Capitale Insurance and Financial Services Inc. (La)	104	43	147	74	0	74
CIBC Life Insurance Company Limited	219	0	219	0	0	0
Combined Insurance Company of America	57	0	57	0	0	0
Co-operators Life Insurance Company	2,618	2,298	4,916	76	437	513
CUMIS Life Insurance Company	1,932	22,120	24,052	0	0	0
CUNA Mutual Insurance Society	11	0	11	0	0	0
Desjardins Financial Security Life Assurance Company	4,573	4,638	9,211	1,802	3,044	4,846
Empire Life Insurance Company (The)	3,991	548	4,539	3,825	2	3,827
Equitable Life Insurance Company of Canada (The)	11,159	677	11,836	5,747	12	5,759
Excellence Life Insurance Company (The)	1	0	1	0	0	0
First Canadian Insurance Corporation	0	6,211	6,211	0	0	0
Gerber Life Insurance Company	124	0	124	0	0	0
Great-West Life Assurance Company (The)	39,704	74,969	114,673	34,480	3,095	37,575
Household Life Insurance Company	0	360	360	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	11,540	1,315	12,855	450	4,453	4,903
Industrial Alliance Pacific Insurance and Financial Services Inc	13,874	5,301	19,175	2,904	0	2,904
Life Insurance Company of North America	0	28	28	0	0	0
London Life Insurance Company	50,940	0	50,940	6,787	28,631	35,418
Manufacturers Life Insurance Company (The)	66,257	17,839	84,096	23,383	5,377	28,760
Manulife Canada Ltd.	3,212	0	3,212	0	0	0
Massachusetts Mutual Life Insurance Company	30	0	30	0	0	0
National Bank Life Insurance Company	13	199	212	0	0	0
New York Life Insurance Company	1	134	135	0	0	0
Penncorp Life Insurance Company	331	1	332	2	0	2
Primerica Life Insurance Company of Canada	6,812	0	6,812	1	0	1
RBC Life Insurance Company	18,587	2,375	20,962	133	0	133
Reliable Life Insurance Company	338	0	338	0	0	0
Scotia Life Insurance Company	0	69	69	0	0	0
SSQ Life Insurance Company, Inc.	0	1,364	1,364	0	0	0
Standard Life Assurance Company of Canada (The)	5,948	5,054	11,002	4,807	3,893	8,700
Standard Life Assurance Limited	0	0	0	0	32	32
Sun Life Assurance Company of Canada	58,090	21,813	79,903	14,471	6,928	21,399
TD Life Insurance Company	194	2	196	0	0	0
Trans Global Life Insurance Company	0	43	43	0	0	0
Transamerica Life Canada	13,860	0	13,860	1,086	0	1,086
Union Life, Mutual Assurance Company	8	0	8	0	0	0
United American Insurance Company	18	0	18	0	0	0
Unity Life of Canada	1,219	107	1,326	0	1,213	1,213
Wawanesa Life Insurance Company (The)	11,722	1,303	13,025	3,007	0	3,007
Western Life Assurance Company	678	1,040	1,718	1	0	1
<b>TOTALS</b>	<b>\$383,481</b>	<b>\$249,228</b>	<b>\$632,709</b>	<b>\$120,640</b>	<b>\$72,279</b>	<b>\$192,919</b>



<b>LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2010</b>				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
ACE INA Life Insurance	0	0	53	0
Aetna Life Insurance Company	57	1	68	0
Allianz Life Insurance Company of North America	19	0	15	0
American Bankers Life Assurance Company of Florida	3	0	882	0
American Health and Life Insurance Company	0	0	165	0
American Income Life Insurance Company	1,022	0	0	0
Assumption Mutual Life Insurance Company	21	0	0	0
Assurant Life of Canada	1,076	258	150	1,343
AXA Assurances Inc.	50	0	0	0
AXA Equitable Life Insurance Company	0	0	0	2
Blue Cross Life Insurance Company of Canada	28	0	2,640	0
BMO Life Assurance Company	8,856	6,899	61	83
BMO Life Insurance Company	6	0	41	0
Canada Life Assurance Company (The)	14,216	9,330	264	13,215
Canadian Premier Life Insurance Company	0	0	1,046	0
Capitale Insurance and Financial Services Inc. (La)	0	1	18	0
CIBC Life Insurance Company Limited	20	0	0	0
Combined Insurance Company of America	74	0	0	0
Connecticut General Life Insurance Company	248	0	0	3
Co-operators Life Insurance Company	1,143	484	1,648	537
CUMIS Life Insurance Company	418	67	5,464	2,333
CUNA Mutual Insurance Society	6	0	0	0
Desjardins Financial Security Life Assurance Company	5,322	3,320	2,237	5,541
Empire Life Insurance Company (The)	2,099	3,255	121	45
Equitable Life Insurance Company of Canada (The)	5,175	3,652	225	619
First Allmerica Financial Life Insurance Company	0	0	8	0
First Canadian Insurance Corporation	0	0	585	0
Gerber Life Insurance Company	12	0	0	0
Great-West Life Assurance Company (The)	23,148	19,965	68,403	9,766
Household Life Insurance Company	0	0	254	0
Industrial Alliance Insurance and Financial Services Inc.	7,099	2,673	1,196	12,279
Industrial Alliance Pacific Insurance and Financial Services Inc.	7,009	1,603	1,155	12
London Life Insurance Company	22,247	5,815	8	41,786
Manufacturers Life Insurance Company (The)	47,083	52,631	11,791	327
Manulife Canada Ltd.	2,151	11	0	0
Massachusetts Mutual Life Insurance Company	0	0	0	7
National Bank Life Insurance Company	4	0	48	0
New York Life Insurance Company	20	0	37	0
Penncorp Life Insurance Company	370	73	0	0
Primerica Life Insurance Company of Canada	2,849	8	0	0
RBC Life Insurance Company	7,665	52	1,164	0
Reliable Life Insurance Company	301	0	0	0
Scotia Life Insurance Company	0	0	3	0
SSQ Life Insurance Company, Inc.	0	0	422	0
Standard Life Assurance Company of Canada (The)	4,094	19,803	1,727	15,558
Standard Life Assurance Limited	0	1,876	0	271
Sun Life Assurance Company of Canada	27,053	27,947	14,148	15,538
TD Life Insurance Company	60	0	0	0
Trans Global Life Insurance Company	0	0	6	0
Transamerica Life Canada	10,978	2,869	0	0
Unity Life of Canada	394	8	0	989
Wawanesa Life Insurance Company (The)	4,505	4,007	1,627	0
Western Life Assurance Company	142	1	335	0
<b>TOTALS</b>	<b>\$207,043</b>	<b>\$166,609</b>	<b>\$118,015</b>	<b>\$120,254</b>

<b>FRATERNAL SOCIETIES - 2010</b>										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2009 - \$'000		End of 2010 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACTRA Fraternal Benefit Society	12	93	228	4,601	234	4,365	0	0	55	24
Faithlife Financial	1,892	73	3,107	253,427	3,168	274,018	500	0	310	0
Grand Orange Lodge of British America (The)	19	0	57	331	52	244	0	0	3	0
Independent Order of Foresters (The)	935	1	2,774	70,614	2,660	69,542	366	0	1,163	7
Knights of Columbus	8,182	45	11,209	473,924	11,490	508,842	2,400	0	3,056	0
Order of United Commercial Travelers of America (The)	4	30	41	348	39	331	0	0	5	4
Sons of Scotland Benevolent Association	34	0	780	1,686	728	1,552	0	0	68	0
Supreme Council of the Royal Arcanum	0	0	47	174	46	173	0	0	1	0
Ukrainian Fraternal Society of Canada	29	0	466	2,533	457	2,507	17	0	66	0
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	108	0	416	6,354	424	5,877	23	0	143	0
Ukrainian National Association	2	0	147	279	140	262	0	0	8	0
<b>TOTALS</b>	<b>\$11,217</b>	<b>\$242</b>	<b>19,272</b>	<b>\$814,271</b>	<b>19,438</b>	<b>\$867,713</b>	<b>\$3,306</b>	<b>\$0</b>	<b>\$4,878</b>	<b>\$35</b>