

2021  
ANNUAL REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2020

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for the  
Year ending December 31, 2020.

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MG-7929

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ONE HUNDRED AND FIFTEENTH  
ANNUAL REPORT OF THE  
SUPERINTENDENT OF INSURANCE  
BUSINESS OF  
2020

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

# CONTENTS

	<u>Page</u>
<b>Superintendent's Report</b> .....	1
<b>Manitoba Based Insurers</b>	
- Federally Licensed Insurers .....	6
- Provincially Licensed Insurers .....	7
<b>List of Licensed Insurers and Special Brokers</b>	
- Federally Licensed .....	8
- Provincially Licensed .....	11
- Discontinuing Insurers .....	12
- Reciprocal Exchanges .....	12
- Special Brokers .....	13
<b>Tables</b>	
- Comparative Summary of Premiums and Losses .....	14
Property and Casualty Classes of Insurance:	
- Accident & Sickness Insurance .....	15
- Aircraft Insurance .....	23
- Automobile Insurance .....	18
- Boiler & Machinery Insurance .....	20
- Fidelity and Surety Insurance .....	22
- Hail Insurance .....	21
- Liability Insurance .....	24
- Marine Insurance .....	21
- Miscellaneous Insurance - Not Otherwise Classified .....	17
- Property Insurance .....	26
Life Insurance:	
- Policyholders Benefits Paid and Incurred Insurance and Annuity Contracts (Individual & Group) .....	30
- Direct Premium Income on Manitoba Business .....	29
- Movement of Life Insurance in Manitoba .....	28
Reciprocal Exchanges .....	19
Fraternal Societies .....	31

PROVINCE OF MANITOBA

Department of Finance

September 1, 2021

To:  
Honourable Scott Fielding  
Minister of Finance  
Province of Manitoba  
Winnipeg, Manitoba

Sir:

I have the honour to submit the **One Hundred and Fifteenth Annual Report of the Superintendent of Insurance, Business of 2020** for the year ended **December 31, 2020**, respecting the various Insurers licensed under *The Insurance Act* of Manitoba. This report (i) does not recognize any assets not authorized by *The Insurance Act*; and (ii) does not make any corrections to an insurer's annual statements or increase or diminish the stated values of an insurer's assets or liabilities. In addition, during 2020 I have not required a provincial insurer (i) to secure an appraisal of real property or other asset; nor (ii) to dispose of and realize an unauthorized investment.

The COVID-19 pandemic continues to cause widespread concern and economic hardship for consumers, businesses and communities. In response, the insurance industry should be acknowledged for the steps they have taken over the last year in an effort to minimize these impacts. This specifically includes many insurers proactively providing premium refunds and other forms of premium deferrals to reduce costs for consumers and employers. A number of insurers waived the standard waiting period to qualify for short-term disability benefits so that COVID-19 patients could access needed income supports immediately. In addition, a number of insurers also waived the requirements for consumers to obtain doctor's notes and lab tests in favor of self-declarations making it easier for consumers to access their accident and sickness insurance benefits.

The number of licensed Insurers operating in the Province during the past licence year was 216 made up of 169 Federal Insurers and 47 Provincial Insurers.

<b>At December 31, 2020, the 169 Federal Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:</b>	
Property & Casualty (including Mutuels) .....	113
Life only or Life and Accident & Sickness .....	44
Fraternal .....	10
Reciprocal Exchange.....	0
Discontinuing Licence .....	2
Total	<u>169</u>
<b>At December 31, 2020 the 47 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 .....	8
Life, Property & Casualty .....	6
Fraternal .....	0
Reciprocal Exchange.....	7
Discontinuing Licence .....	1
Total	<u>47</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2020  
TO WRITE THE BUSINESS NOTED**

None

**NEW PROVINCIALY LICENSED INSURERS ADMITTED BY LICENSE IN 2020  
TO WRITE THE BUSINESS NOTED**

None

**FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2020**

From

To

Jewelers Mutual Insurance Company

Jewelers Mutual Insurance Company, SI

Sompo Japan Nipponkoa Insurance Inc.

Sompo Japan Insurance Inc.

**PROVINCIALY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2020**

None

**FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2020**

The Wawanesa Life Insurance Company and Western Life Assurance Company amalgamated and continued under the name  
The Wawanesa Life Insurance Company (La Compagnie d'Assurance-vie Wawanesa)

The Great-West Life Assurance Company, London Life Insurance Company, and The Canada Life Assurance Company  
amalgamated continued under the name The Canada Life Assurance Company.

**PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2020**

Industrial Alliance Insurance and Financial Services Inc. and The Excellence Life Insurance Company amalgamated and  
continued under the name Industrial Alliance Insurance and Financial Services Inc.

SSQ, Société d'assurance-vie inc. SSQ, Life Insurance Company Inc. and SSQ Société d'assurance inc., SSQ Insurance  
Company Inc. amalgamated and continued under the name SSQ, Life Insurance Company Inc.

**FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS  
IN MANITOBA DURING 2020**

AXA Insurance Company

**PROVINCIALY LICENSED INSURERS WHICH CEASED DOING  
BUSINESS IN MANITOBA DURING 2020**

None

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

During the licence year, June 1, 2020 to May 31, 2021, there were 24,196 agent licenses issued,classified as follows:

General (includes all classes except Life) .....	8,614
Life .....	7,332
Accident & Sickness .....	7,391
Hail Agents .....	140
Restricted Insurance Agents .....	719
-Automobile/Equipment Dealership.....	429
-Deposit Taking Institution.....	64
-Freight Forwarding Business.....	2
-Funeral Director.....	43
-Mortgage Broker.....	39
-Portable Electronics Vendor.....	5
-Sales Finance Company.....	49
-Transportation Service.....	0
-Travel Agency.....	80
-Vehicle Rental Business.....	8

During the licence year, July 1, 2020 to June 30, 2021, there were 397 adjuster licenses issued,classified as follows:

Adjusters.....	244
Assistant Adjusters.....	60
Hail Adjusters.....	93

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

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Accident and Sickness.....	53.61%	51.79%	55.15%	55.96%
Aircraft.....	101.34	122.70	10.78	70.25
Automobile.....	94.59	86.73	11.90	64.99
Boiler and Machinery.....	37.48	45.23	75.67	-7.90
Fidelity and Surety.....	-27.65	335.31	7.25	96.70
Hail.....	46.05	104.70	106.25	40.15
Liability.....	27.26	62.12	55.11	73.01
Marine.....	86.16	81.26	38.75	32.18
Property.....	58.56	67.18	56.25	44.93

**LEGISLATION ADMINISTERED**

*The Insurance Act;*  
*The Marine Insurance Act.*

**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;  
Licensing of Special Brokers for the transaction of business with unlicensed insurers;  
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;  
Mediating disputes between consumers, insurers, agents and adjusters; and  
Preparing the Annual Report required by *The Insurance Act*.

**STAFF**

As of March 31, 2021, the Financial Institutions Regulation Branch had a staff of four persons.

**CANADIAN COUNCIL OF INSURANCE REGULATORS**

The Annual Conference of the Canadian Council of Insurance Regulators was held on October 22 and 23, 2020 as an electronic meeting. All Provinces and Territories were represented.

The following Officers were representatives for the year 2020:

Chair.....Patrick Déry, Superintendent of Solvency, Quebec (Jan.-Sept.)  
Chair.....Frank Chong, Vice President and Deputy Superintendent, British Columbia (Sept.-Dec.)  
  
Vice-Chair.....J. Scott Moore, Superintendent of Insurance, Manitoba  
Vice-Chair.....Robert Bradley, Superintendent of Insurance, Prince Edward Island  
Vice-Chair.....Huston Loke, Executive Vice President, Ontario

The 2021 Conference will be held as an electronic meeting.

Respectfully submitted,

J. Scott Moore  
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.F. CANADA 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. UFSC HERITAGE LIFE INSURANCE FRATERNAL SOCIETY  
Michael A. Lasko, Chief Agent in Canada  
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- B. WAWANESA LIFE INSURANCE COMPANY, THE  
S. Jeff Goy, Chief Agent in Canada  
400 - 200 Main Street, Winnipeg, MB R3C 1A8, Telephone: (204) 985-3940
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE  
S. Jeff Goy, Chief Agent in Canada  
191 Broadway, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- 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 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, 2021**

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**

- 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, 100 New Park Pl., Ste. 200, Vaughan, ON L4K 0H9
- C.E.F.G. AIG INSURANCE COMPANY OF CANADA, 120 Bremner Blvd., Ste. 2200, Toronto, ON M5J 0A8
- 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, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
- C.E.F.G. ALLIED WORLD SPECIALTY INSURANCE COMPANY, 200 King St. W., Ste. 1600, Toronto ON M5H 3T4
- C.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, 1420 - 380 Wellington St., London, ON N6A 5B5
- B. AMERICAN INCOME LIFE INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2
- 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., 3100-200 Bay St., Toronto, ON M5J 2J3
- 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 Scotia Plaza, 40 King St. West, Toronto, ON M5H 3C2
- A. ASSURANT LIFE OF CANADA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- F. ATRADIUS CREDITO Y CAUCION S.A. DE SEGUROS Y REASEGUROS, 143 -1 Robert Speck Parkway, Mississauga, ON L4Z 3M3
- C.F.G. AVIVA GENERAL INSURANCE COMPANY, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
- C.E.F.G. AVIVA INSURANCE COMPANY OF CANADA, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1
- B. AXA EQUITABLE LIFE INSURANCE COMPANY, 100 Consilium Pl., Ste. 301., Scarborough, ON M1H 3E3
- 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.F. 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.F. 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, 390 Bay St., Ste. 2000., Toronto, ON M5H 2Y2
- A. BROOKFIELD ANNUITY COMPANY, 333 Bay St., Ste. 1200, Toronto, ON M5H 2R2
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 199 Bay Street, CCW 44<sup>th</sup> Floor, Toronto, ON M5L 1A2
- F. CANADA GUARANTY MORTGAGE INSURANCE COMPANY, 400-1 Toronto St., Toronto ON, M5C 2V6
- B.F. CANADA LIFE ASSURANCE COMPANY, THE, 100 Osborne Street North, Winnipeg, MB, R3C 1V3
- 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
- C.F. CANADIAN PREMIER GENERAL INSURANCE COMPANY, 25 Sheppard Ave. W., Ste. 1400, Toronto, ON M2N 6S6
- B.F. CANADIAN PREMIER LIFE INSURANCE COMPANY, 25 Sheppard Ave. W., Ste. 1400, Toronto, ON M2N 6S6
- F. CHICAGO TITLE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
- C.E.F.G. CHUBB INSURANCE COMPANY OF CANADA, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
- B.F. CHUBB LIFE INSURANCE COMPANY OF CANADA, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
- B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 100 Consilium Pl., Ste. 301., Scarborough, ON M1H 3E3
- B.F. COMBINED INSURANCE COMPANY OF AMERICA, Ste. 700-150 Commerce Valley Drive West, Markham, ON L3T 7Z3

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, 100 Consilium Pl., Ste. 301, Scarborough, ON M1H 3E3

C.E.F.G. CONTINENTAL CASUALTY COMPANY, 66 Wellington St. W., Ste. 3700., Toronto, ON M5K 1J5

C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8

B.F. 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.F. CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2

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, 2200-100 Wellington St. W., Toronto, ON M5K 1K2

C.F.G. ECHELON INSURANCE, 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 Scotia Plaza, 40 King St. W., Toronto ON M5H 3C2

C.F.G. ELITE INSURANCE COMPANY, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1

B.F. 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 King St. W., Ste. 2620, Toronto, ON M5X 1C7

C.F. FCT INSURANCE COMPANY LTD., 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5

C.F. FACTORY MUTUAL INSURANCE COMPANY, 100 New Park Pl., Ste. 200, Vaughan, ON L4K 0H9

Frat. FAITHLIFE FINANCIAL, 300-470 Weber St. N., Waterloo, ON N2L 6J2

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

F. FIRST AMERICAN TITLE INSURANCE COMPANY, 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5

C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 250 Bloor St. E., 6<sup>th</sup> Floor Toronto, ON M4W 1E5

B. FORESTERS LIFE INSURANCE COMPANY, 789 Don Mills Road, Toronto ON, M3C 1T9

C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Cambridge, ON N1R 5T3

Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 505 Consumers Rd., Ste. 706, Toronto, ON M2J 4V8

C.E.F.G. GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2

F. GREEN SHIELD CANADA, 8677 Anchor Dr., PO Box 1606, Windsor, ON N9A 6W1

C.F. HDI GLOBAL SE CANADA BRANCH, 181 University Avenue, Suite 1900, Toronto, ON M5H 3M7

C.F.G. HDI GLOBAL SPECIALTY SE, 220 Bay St., Ste. 400, Toronto ON M5J 2W4

C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3

C.E.F.G. HEARTLAND FARM MUTUAL INC., 100 Erb St. E., Waterloo, ON N2J 1L9

C.E.F.G. HUDSON INSURANCE COMPANY, 1600-55 University Ave, Toronto, ON M5J 2H7

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

B. ivari, 500 - 5000 Yonge St., Toronto, ON M2N 7J8

C.F.G. JEVCO INSURANCE COMPANY, 700 University Ave., Ste. 1500-A, Toronto ON M5G 0A1

C.F. JEWELERS MUTUAL INSURANCE COMPANY, SI 2100 Scotia Plaza, 40 King Street West, Toronto ON M5H 3C2

Frat. KNIGHTS OF COLUMBUS, c/o Wilkinson & Company, LLP, 888 Sidney St., Belleville, ON K8N 4Z5

B. LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 1145 Nicholson Road, Unit 2, Newmarket, ON L3Y 9C3

C.F.G. LIBERTY MUTUAL INSURANCE COMPANY, 1000-181 Bay St., Toronto, ON M5J 2T3

B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 2100-40 King St. W., Toronto, ON M5H 3C2

C.E.F.G. LLOYD'S UNDERWRITERS, 2930-200 Bay Street, Toronto, ON M5J 2J2

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

A. MANULIFE ASSURANCE COMPANY OF CANADA, 200 Bloor St. E., Toronto ON M4W 1E5

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

C.F. MOTORS INSURANCE CORPORATION, 300-1315 Pickering Parkway, Pickering, ON L1V 7G5

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.G. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 200 Bay St., 15<sup>th</sup> Fl., Toronto, ON M5J 2J2

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 GENERAL INSURANCE CORPORATION, 105 Adelaide St. W., Toronto, ON M5H 1P9

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

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

C.F. PETLINE 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, 6985 Financial Dr., Ste. 400, Mississauga, ON L5N 0G3

C.F.G. PRIMMUM INSURANCE COMPANY, 320 Front Street, Toronto, ON M5V 3B6

C.F.G. PROTECTIVE INSURANCE COMPANY, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8

C.F.G. RBC INSURANCE COMPANY OF CANADA, 6880 Financial Dr., Tower 1, 9<sup>th</sup> Fl., Mississauga, ON L5N 7Y5

B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9<sup>th</sup> Fl., Mississauga, ON L5N 7Y5

B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1300-1981 McGill College Ave., 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. S & Y INSURANCE COMPANY, 10 Aviva Way, Ste. 100, 11<sup>th</sup> Flr., Markham, ON, L6G 0G1  
 C.F.G. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 165 University Avenue, Toronto, ON M5H 3B9  
 C.F. SAFETY NATIONAL CASUALTY CORPORATION, 40 King St. W., Ste. 2100, Toronto, ON M5H 3C2  
 F. SAGEN MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive., Oakville, ON L6H 5R7  
 C.F.G. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3<sup>rd</sup> Ave. N., Saskatoon, SK S7K 2H8  
 C.F. SCOR UK COMPANY LIMITED, 199 Bay Street, Suite 2800, Toronto, ON M5L 1G1  
 F. SCOTIA GENERAL INSURANCE COMPANY, 44 King St. W., Toronto, ON M5H 1H1  
 B. SCOTIA LIFE INSURANCE COMPANY, 44 King St. W., Toronto, ON M5H 1H1  
 C.F.G. SCOTTISH & YORK INSURANCE CO. LIMITED, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1  
 C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 320 Front Street, Toronto, ON M5V 3B6  
 C.F.G. SENTRY INSURANCE COMPANY, Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2  
 C.F.G. SOMPO JAPAN INSURANCE INC., 199 Bay Street, Ste. 2500, PO Box 139, Toronto, ON M5L 1E2  
 C.E.F.G. SONNET INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2L 2L6  
 C.E.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8  
 C.F.G. STARR INSURANCE & REINSURANCE LIMITED, 200 King St. W., Ste. 1200, Toronto ON M5H 3T4  
 F. STEWART TITLE GUARANTY COMPANY, 2600-200 Bay Street, Toronto, ON M5J 2J2  
 B.F. SUN LIFE ASSURANCE COMPANY OF CANADA, 1 York St., Toronto, ON M5J 0B6  
 B. SUN LIFE INSURANCE (CANADA) LIMITED, 1 York St., Toronto, ON M5J 0B6  
 Frat. SUPREME COUNCIL OF THE ROYAL ARCANUM, 1 Hunter St. E., Ste. 200, Hamilton, ON L8N 3R1  
 B.F. SWISS REINSURANCE COMPANY LTD., 1000-150 King St. W., Toronto, ON M5H 1J9  
 C.F.G. TD GENERAL INSURANCE COMPANY, 320 Front Street, Toronto, ON M5V 3B6  
 C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 320 Front Street, Toronto, ON M5V 3B6  
 B. TD LIFE INSURANCE COMPANY, 320 Front Street, Toronto, ON M5V 3B6  
 Frat. TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL), 703-50 Burnhamthorpe Road West, Mississauga, ON L5B 3C3  
 C.F.G. TECHNOLOGY INSURANCE COMPANY, INC., 1145 Nicholson Road, Unit 2, Newmarket, ON L3Y 9C3  
 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, 10 Aviva Way, Suite 100, Markham, ON L6G 0G1  
 C.F.G. TRAFALGAR INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1  
 C.E.F.G. TRAVELERS INSURANCE COMPANY OF CANADA, 165 University Ave., Toronto, ON M5H 3B9  
 C.E.F. TRISURA GUARANTEE INSURANCE COMPANY, 1610-333 Bay St., Box 22, Toronto, ON M5H 2R2  
 C.F. TRITON INSURANCE COMPANY, 1420 – 380 Wellington St., London, ON N6A 5B5  
 Frat. UFSC HERITAGE LIFE INSURANCE FRATERNAL SOCIETY, 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, 40 King St. W., Ste. 2100, Scotia Plaza, Toronto, ON M5H 3C2  
 C.F. UNITED STATES LIABILITY INSURANCE COMPANY, Suite 702, 4080 Confederation Parkway, Mississauga, ON L5B 0G1  
 C.E.F.G. VERASSURE INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9  
 C.F.G. VIRGINIA SURETY COMPANY, INC., 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8  
 G. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4  
 B.F. 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  
 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.E.F.G. XL REINSURANCE AMERICA INC., 100 King Street West, Suite 3010, Toronto ON M5X 1C9  
 C.F.G. XL SPECIALTY INSURANCE COMPANY, 100 King Street West, Suite 3020, Toronto ON M5X 1C9  
 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
- B.F. 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, 60 Commerce Valley Dr. E., Thornhill, ON L3T 7P9
- C.F.G. CANADIAN FARM INSURANCE CORP., 100 – 101 Riel Dr., St. Albert, AB T8N 3X4
- 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, Lévis, QC G6V 6R2
- C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, Promontory 2, Suite 115, 2655 North Sheridan Way, Mississauga, ON L5K 2P8
- B. FIRST CANADIAN INSURANCE CORPORATION, 320 Sioux Rd., Sherwood Park, AB T8A 3X6
- C.F. FORTRESS INSURANCE COMPANY, Suite 1050, 736 6<sup>th</sup> Avenue S.W., Calgary, AB T2P 3T7
- C.F. GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3
- B. HUMANIA ASSURANCE INC., 1555 Girouard St. W., Saint-Hyacinthe, QC J2S 2Z6
- Mut. Fire HUTTERIAN BROTHERS MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave., Winnipeg, MB R3J 3T7
- B.F. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allée West, Quebec, QC G1S 1C7
- C.F.G. INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, 1080 Grande Allée West, West, Quebec, QC G1S 1C7
- B. LS-TRAVEL, INSURANCE COMPANY, 1555 Girouard St. W., Ste. 201, Saint-Hyacinthe QC J2S 2Z6
- B. LA CAPITALE CIVIL SERVICE INSURER INC., 625 Jacques-Parizeau St., Québec, QC G1R 2G5
- B. LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY, 625 Jacques-Parizeau St., Québec, QC G1R 2G5
- C.F. LA CAPITALE GENERAL INSURANCE INC., 625 Jacques-Parizeau St., Québec, 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., 625 Jacques-Parizeau St., Québec, QC G1R 2G5
- C.F.G. MAX INSURANCE, 50 Queen St. N., Ste. 710, Kitchener, ON N2H 6P4
- C.F.E. MILLENNIUM INSURANCE CORPORATION, 320 Sioux Rd., Sherwood Park AB T8A 3X6
- C.F.G. MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA, 9366 200A Street, Langley BC V1M 4B3
- B.C.F. NATIONAL BANK LIFE INSURANCE COMPANY, 1100 Robert-Bourassa Blvd., 5<sup>th</sup> Floor, Montreal, QC H3B 2G7
- C.F. NEW HOME WARRANTY INSURANCE (CANADA) CORPORATION, 30 Springborough Blvd SW, Ste. 301, Calgary, AB T3H 0N9
- C.F.G. OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5
- C.F. ORION TRAVEL INSURANCE COMPANY, 60 Commerce Valley Drive East, Thornhill, ON L3T 7P9
- 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 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.C.F. SSQ, LIFE INSURANCE COMPANY INC., 2525 Laurier Boulevard, Quebec City QC G1V 2L2
- 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, 1990 rue Jean-Berchmans-Michaud, Drummondville, QC J2C 7G7

## DISCONTINUING LICENCES

The following insurers hold a "Discontinuing Licence" for the year 2021. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2020, and does not authorize the insurer to undertake or renew insurance contracts in the Province.

### FEDERALLY LICENSED INSURERS

Disc. PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8

Disc. GERBER LIFE INSURANCE COMPANY, Unit 2, 1145 Nicholson Rd., Newmarket, ON L3Y 9C3

### PROVINCIALY LICENSED INSURERS

Disc. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 37 Front St. E., Ste. 200, Toronto, ON M5E 1B3

## RECIPROCAL EXCHANGES

### FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

### PROVINCIALY LICENSED RECIPROCAL EXCHANGES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, 445 North Broad St., Regina, SK S4R 2X8

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, College Square, P.O. Box 33032, Ottawa, ON K2C 3Y9

Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, 700, 333 – 11<sup>th</sup> Ave. S.W., Calgary, AB T2R 1L9

Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 901-5500 North Service Rd, Burlington, ON L7L 6W6

Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8

**SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2021**

William A. Besse                      c/o Aon Reed Stenhouse Inc.  
20 Bay Street  
Toronto ON M5J 2N9  
Tel: (416) 868-5759, Fax: (416) 868-5580

George Esau                              c/o Oldfield Kirby Esau Inc.  
200-330 St. Mary Ave., PO Box 699  
Winnipeg MB R3C 2L2  
Tel: (204) 943-1441, Fax: (204) 957-5561

Pamela Pyke                            c/o Marsh Canada Limited  
1420-One Lombard Place  
Winnipeg MB R3B 0X3  
Tel: (204) 982-6515, Fax: (204) 947-2662

Cosmo Racano                         c/o BFL Canada Insurance Services Inc.  
110 – 444 St. Mary Avenue  
Winnipeg MB R3C 3T1  
Tel: (204) 594-0233, Fax: (204) 594-0259

Derek Greaves                        c/o Willis Canada Inc., a Willis Towers Watson Company  
100 King St. West, Suite 4700  
Toronto ON M5X 1E4  
Tel: (416) 313-8349, Fax: (416) 999-6031

Frédérique Chan Kane                c/o Vézina Assurances Inc.  
4374 Pierre-De Coubertin Avenue  
Montréal QC H1V 1A6  
Tel: (514) 257-5133, Fax: (514) 253-4453

Matthew Hamel                        c/o NFP Canada Corp.  
6715 8<sup>th</sup> Street, Northeast 140  
Calgary AB T2E 7H7  
Tel: (403) 966-6604

Cuong Viet Hoa                        c/o Hub International Ontario Limited  
o/a Pro-Form Sinclair Professional, Hub International  
2265 Upper Middle Road East, Suite 700  
Oakville ON L6H 0G5  
Tel: (416) 597-5701, Fax: (416) 597- 2313

## COMPARATIVE SUMMARY

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

CLASS OF INSURANCE	2019			2020		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	795,534	438,776	55.15%	752,444	421,048	55.96%
Aircraft	11,695	1,261	10.78%	11,363	7,983	70.25%
Automobile	1,544,036	183,704	11.90%	1,456,832	946,796	64.99%
*Boiler and Machinery	19,880	15,044	75.67%	18,604	-1,470	-7.90%
Fidelity and Surety	25,790	1,870	7.25%	21,945	21,221	96.70%
Hail	22,846	24,275	106.25%	25,831	10,372	40.15%
Liability	185,849	102,430	55.11%	199,465	145,620	73.01%
Marine	9,107	3,529	38.75%	11,604	3,734	32.18%
Miscellaneous	64,067	18,120	28.28%	76,367	12,321	16.13%
*Property	817,815	459,160	56.14%	918,886	412,843	44.93%
<b>TOTALS</b>	<b>\$3,496,619</b>	<b>\$1,248,169</b>	<b>35.70%</b>	<b>\$3,493,341</b>	<b>\$1,980,468</b>	<b>56.69%</b>

*\*Property, Boiler & Machinery premiums and losses exclude warranty products.*

<b>ACCIDENT &amp; SICKNESS</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$000	\$000	\$000	\$000
American Bankers Life Assurance Company of Florida	4,783	656	8,297	746
American Income Life Insurance Company	985	258	983	177
Assumption Mutual Life Insurance Company	374	106	440	100
BMO Life Assurance Company	1,635	390	1,573	657
BMO Life Insurance Company	559	17	431	20
Blue Cross Life Insurance Company of Canada	19,587	10,548	19,781	11,374
CIBC Life Insurance Company Limited	1,502	286	1,368	145
Canada Life Assurance Company	46,401	9,123	235,404	128,794
Canadian Premier Life Insurance Company	12,748	5,323	11,770	7,993
Canassurance Insurance Company	22	2	20	34
Chubb Life Insurance Company of Canada	9,694	2,975	10,189	2,027
CIGNA Life Insurance Company of Canada	265	102	129	96
Combined Insurance Company of America	6,287	1,860	5,775	2,288
Co-operators Life Insurance Company	14,096	9,293	14,387	9,441
CUMIS Life Insurance Company	18,032	4,691	14,057	4,984
Desjardins Financial Security Life Assurance Company	43,154	35,804	44,346	28,519
Empire Life Insurance Company	8,201	5,286	10,692	6,059
Equitable Life Insurance Company of Canada	10,497	7,206	10,932	6,769
Excellence Life Insurance Company	1,294	144	0	0
First Canadian Insurance Corporation	3,798	774	3,149	731
Foresters Life Insurance Company	77	-34	116	182
Great-West Life Assurance Company	225,530	128,298		
Humania Assurance Inc.	131	48	114	25
Industrial-Alliance Insurance and Financial Services Inc.	23,765	8,828	23,567	10,169
ivari	72	3	84	3
La Capitale Civil Service Insurer Inc.	8,246	6,080	6,849	4,963
La Capitale Financial Security Insurance Company	4,444	3,662	4,264	3,914
Liberty Life Assurance Company of Boston	3	0	3	0
Life Insurance Company of North America	8	235	0	210
LS - Travel, Insurance Company	660	288	385	616
Manufacturers Life Insurance Company	126,448	74,139	125,625	75,206
National Bank Life Insurance Company	72	20	68	17
Pavonia Life Insurance Company of Michigan	8	32	9	-28
Primerica Life Insurance Company of Canada	1	0	1	0
RBC Life Insurance Company	18,726	11,498	19,563	13,807
Reliable Life Insurance Company	22	39	14	212
SSQ, Insurance Company Inc.	583	129	0	0
SSQ, Life Insurance Company Inc.	17,905	10,090	14,374	8,655
Scotia Life Insurance Company	92	-1	0	0
Sun Life Assurance Company of Canada	96,434	60,087	109,265	60,805
TD Life Insurance Company	2,079	896	2,004	1,023
Trans Global Life Insurance Company	182	0	170	5
Union Life Mutual Assurance Company	23	0	16	0
Wawanesa Life Insurance Company	7,740	3,511	9,860	4,485
Western Life Assurance Company	3,689	1,487		
<b>SUB TOTAL - Life Insurers:</b>	<b>\$740,854</b>	<b>\$404,179</b>	<b>\$710,074</b>	<b>\$395,223</b>

<b>ACCIDENT &amp; SICKNESS</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
<b>Property &amp; Casualty Insurers:</b>				
AIG Insurance Company of Canada	1,238	236	821	243
Allianz Global Risks US Insurance Company	343	172	296	37
Allstate Insurance Company of Canada	257	70	327	154
American Bankers Insurance Company of Florida	8,165	960	7,331	1,067
Arch Insurance Canada Ltd.	1	-4	4	0
Assurepro Insurance Company Limited	153	60	112	0
Aviva Insurance Company of Canada	10	8	6	9
AXIS Reinsurance Company (Canadian Branch)	19	5	19	8
Berkley Insurance Company	1,250	6,769	517	332
Canadian Premier General Insurance Company	117	1	105	47
Canassurance Insurance Company	1	0	0	0
Chubb Insurance Company of Canada	207	-54	133	13
Co-operators General Insurance Company	8	0	9	0
CUMIS General Insurance Company	3,089	3,093	1,420	579
Echelon Insurance	0	0	0	2
Everest Insurance Company of Canada	8	-3	11	7
Fenchurch General Insurance Company	1,203	866	1,104	764
GMS Insurance Inc.	5,240	2,708	3,882	2,279
Green Shield Canada	9,707	9,828	11,533	9,600
Guarantee Company of North America	7	0	6	14
Lloyds Underwriters	2,885	1,160	3,468	1,559
Old Republic Insurance Company of Canada	4,831	3,447	3,196	2,978
Orion Travel Insurance Company	4,396	2,416	1,971	1,604
RBC Insurance Company of Canada	2,484	2,071	2,335	3,196
Royal & Sun Alliance Insurance Company of Canada	6,787	23	2,244	0
Starr Insurance & Reinsurance Limited	69	49	47	44
Temple Insurance Company	67	36	107	6
Trisura Guarantee Insurance Company	0	0	225	1
Triton Insurance Company	1,783	680	1,086	686
Zurich Insurance Company Ltd	355	0	55	596
<b>SUB-TOTAL - Property &amp; Casualty Insurers:</b>	<b>54,680</b>	<b>34,597</b>	<b>42,370</b>	<b>25,825</b>
<b>GRAND TOTALS</b>	<b>\$795,534</b>	<b>\$438,776</b>	<b>\$752,444</b>	<b>\$421,048</b>

<b>MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
<b>CREDIT</b>				
AIG Insurance Company of Canada	0	-1	40	3
Atradius Credito y Cauccion S.A. De Seguros y Reaseguros	1326	10284	1289	-29
Compagnie Francaise D'Assurance pour le Commerce Exterieur	731	415	624	-113
Euler Hermes North America Insurance Company	1623	461	1518	190
Guarantee Company of North America	379	66	373	1581
Lloyds Underwriters	0	-32	610	100
<b>CREDIT PROTECTION</b>				
American Bankers Insurance Company of Florida	10,732	892	10,498	3,770
Arch Insurance Canada Ltd.	379	81	148	77
Canadian Premier General Insurance Company	127	0	103	0
Millennium Insurance Corporation	37	4	85	8
Trans Global Insurance Company	479	1	441	7
Trisura Guarantee Insurance Company	0	4	170	1
<b>LEGAL EXPENSE</b>				
Co-operators General Insurance Company	1	0	2	0
Echelon Insurance	1	0	1	0
Guarantee Company of North America	42	-1	35	100
Intact Insurance Company	120	42	123	85
Lloyds Underwriters	331	83	500	175
Novex Insurance Company	8	-16	4	-27
Temple Insurance Company	594	47	425	25
Wawanesa Mutual Insurance Company	0	0	74	0
<b>MORTGAGE</b>				
Canada Guaranty Mortgage Insurance Company	14,166	257	22,884	601
FCT Insurance Company Ltd.	165	67	142	61
Genworth Financial Mortgage Insurance Company Canada	25,089	2,700	27,780	2,613
<b>TITLE</b>				
Chicago Title Insurance Company	536	163	627	122
FCT Insurance Company Ltd.	5825	1627	6513	2294
First American Title Insurance Company	7	-29	2	4
Lawyers' Professional Indemnity Company	90	503	133	126
Stewart Title Guaranty Company	1279	502	1223	547
<b>TOTALS</b>	<b>64,067</b>	<b>18,120</b>	<b>76,367</b>	<b>12,321</b>

<b>AUTOMOBILE</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	940	298	972	243
Allianz Global Risks US Insurance Company	18	-1	17	4
American Road Insurance Company	421	41	286	36
Arch Insurance Canada Ltd.	28	1	10	0
Aviva General Insurance Company	634	203	667	-24
Aviva Insurance Company of Canada	1,041	434	732	215
Canadian Farm Insurance Corp.	0	0	0	1
Canadian Premier General Insurance Company	0	0	147	0
Chubb Insurance Company of Canada	669	-74	1,349	-236
Continental Casualty Company	232	52	136	32
Co-operators General Insurance Company	1	0	1	1
CUMIS General Insurance Company	12	0	12	0
Dominion of Canada General Insurance Company	14	2	16	1
Economical Mutual Insurance Company	88	4	97	4
Electric Insurance Company	5	-1	4	5
Elite Insurance Company	115	16	123	-3
Federated Insurance Company of Canada	1,083	360	1,131	-1
Guarantee Company of North America	0	0	0	2
Hartford Fire Insurance Company	16	-14	15	221
Industrial-Alliance Pacific General Insurance Corporation	25,452	2,426	22,953	3,547
Intact Insurance Company	278	183	341	218
Liberty Mutual Insurance Company	150	166	196	28
Lloyds Underwriters	861	478	833	466
Max Insurance	206	106	249	89
Mitsui Sumitomo Insurance Company, Limited	9	-7	9	2
Northbridge General Insurance Corporation	857	2,252	884	-1,301
Novex Insurance Company	0	2	0	2
Old Republic Insurance Company of Canada	75	3	77	6
Protective Insurance Company	6	-22	1	32
Royal & Sun Alliance Insurance Company of Canada	388	603	357	251
Saskatchewan Mutual Insurance Company	2,249	738	2,505	960
Sentry Insurance A Mutual Company	5	-28	41	59
Sovereign General Insurance Company	521	93	88	166
St. Paul Fire and Marine Insurance Company	175	-75	183	67
Tokio Marine & Nichido Fire Insurance Co., Ltd.	8	-78	7	19
Traders General Insurance Company	0	0	2	0
Travelers Insurance Company of Canada	89	96	205	15
Wawanesa Mutual Insurance Company	42	0	38	12
XL Specialty Insurance Company	147	25	115	40
Zenith Insurance Company	0	0	0	1
Zurich Insurance Company Ltd	840	-327	857	562
*M.P.I.C Auto Insurance Division	1,506,361	175,744	1,421,176	941,054
<b>TOTALS</b>	<b>\$1,544,036</b>	<b>\$183,699</b>	<b>\$1,456,832</b>	<b>\$946,796</b>

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

<b>RECIPROCAL EXCHANGES</b>				
COMPANY	2019		2020	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
<b>AIRCRAFT</b>				
Canadian Applicators Insurance Reciprocal	296	0	353	998
<b>LIABILITY</b>				
Canadian Lawyers Insurance Association	1,055	5,780	2,635	594
Canadian Universities Reciprocal Insurance Exchange	646	40	652	49
Community Newspapers Reciprocal Insurance Exchange	7	0	0	0
Healthcare Insurance Reciprocal of Canada	6,511	2,819	6,826	4,601
<b>PROPERTY (Commercial)</b>				
Asset Protection Insurance Exchange	454	302	463	434
Canadian Airports Reciprocal Insurance Exchange (CARIE)	236	3	299	0
Canadian Egg Industry Reciprocal Alliance - CEIRA	800	3	828	2
Canadian Universities Reciprocal Insurance Exchange	914	-175	943	5,061
Healthcare Insurance Reciprocal of Canada	963	790	1,143	1,993
<b>TOTALS</b>	<b>\$11,882</b>	<b>\$9,562</b>	<b>\$14,142</b>	<b>\$13,732</b>

<b>BOILER &amp; MACHINERY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	115	4	138	1
AIG Insurance Company of Canada	219	169	490	-347
Allianz Global Risks US Insurance Company	1,437	10,077	1,385	-9,912
Aviva Insurance Company of Canada	6,527	2,953	5,243	1,725
AXIS Reinsurance Company (Canadian Branch)	0	-7	0	0
Berkley Insurance Company	1	-1	1	0
Boiler Inspection and Insurance Company of Canada	449	296	595	164
Canadian Northern Shield Insurance Company	1	0	0	0
Chubb Insurance Company of Canada	140	6	188	39
Continental Casualty Company	419	95	403	44
Co-operators General Insurance Company	144	120	127	213
CUMIS General Insurance Company	71	11	74	153
Dominion of Canada General Insurance Company	113	7	106	0
Ecclesiastical Insurance Office Public Limited Company	145	66	163	63
Economical Mutual Insurance Company	81	0	51	10
Everest Insurance Company of Canada	3	-1	2	5
Factory Mutual Insurance Company	2,050	0	1,836	0
Federated Insurance Company of Canada	176	37	175	11
Gore Mutual Insurance Company	12	26	12	0
Great American Insurance Company	20	0	16	0
Guarantee Company of North America	19	-3	1	-2
Hartford Fire Insurance Company	1	0	0	0
Intact Insurance Company	661	122	753	1,552
Liberty Mutual Insurance Company	-17	0	33	-41
Lloyds Underwriters	1,209	-842	2,195	889
Mutual Fire Insurance Company of British Columbia	74	19	78	31
National Liability & Fire Insurance Company	17	3	8	3
Northbridge General Insurance Corporation	93	15	337	16
Novex Insurance Company	102	1	9	0
Optimum Insurance Company Inc.	53	0	0	0
Royal & Sun Alliance Insurance Company of Canada	803	677	929	1,937
SGI Canada Insurance Services Ltd.	953	218	1,079	139
Saskatchewan Mutual Insurance Company	107	31	146	21
Sovereign General Insurance Company	329	1	366	25
St. Paul Fire and Marine Insurance Company	165	60	155	28
Temple Insurance Company	1,504	161	6	1,459
Travelers Insurance Company of Canada	136	247	129	-115
Trisura Guarantee Insurance Company	3	1	4	1
United States Liability Insurance Company	9	3	50	21
Wawanesa Mutual Insurance Company	1,082	405	971	290
Wynward Insurance Group	220	52	163	111
Zurich Insurance Company Ltd	234	15	187	-4
<b>TOTALS</b>	<b>\$19,880</b>	<b>\$15,044</b>	<b>\$18,604</b>	<b>-\$1,470</b>

<b>MARINE</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	0	2	0	0
AIG Insurance Company of Canada	0	-26	61	-13
Allianz Global Risks US Insurance Company	111	8	254	-231
Aspen Insurance UK Limited	0	-3	0	2
Associated Electric & Gas Insurance Services Limited	6	4	8	0
Aviva General Insurance Company	3	0	4	0
Aviva Insurance Company of Canada	146	61	133	14
Berkley Insurance Company	1	0	0	0
Chubb Insurance Company of Canada	0	123	11	22
Continental Casualty Company	1,064	67	1,412	301
Elite Insurance Company	1,670	708	1,793	403
Great American Insurance Company	14	-128	75	40
HDI Global SE Canada Branch	0	4	0	1
HDI Global Specialty SE	6	3	15	6
Intact Insurance Company	490	27	528	-98
Liberty Mutual Insurance Company	121	510	98	25
Lloyds Underwriters	190	-315	246	134
Mutual Fire Insurance Company of British Columbia	21	0	24	0
National Liability & Fire Insurance Company	140	13	305	64
Northbridge General Insurance Corporation	1,287	1,069	1,348	312
Royal & Sun Alliance Insurance Company of Canada	1,679	937	2,479	1,511
Sovereign General Insurance Company	1,484	534	1,531	822
Starr Insurance & Reinsurance Limited	59	60	96	-5
St. Paul Fire and Marine Insurance Company	3	0	134	16
Sunderland Marine Insurance Company Limited (Canada Branch)	0	27	0	146
Traders General Insurance Company	3	0	3	0
Travelers Insurance Company of Canada	10	4	10	-4
Westport Insurance Corporation	-42	-12	0	-172
XL Specialty Insurance Company	61	4	-12	0
Zurich Insurance Company Ltd	580	-152	1,048	438
<b>TOTALS</b>	<b>\$9,107</b>	<b>\$3,529</b>	<b>\$11,604</b>	<b>\$3,734</b>

<b>HAIL</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Additional Municipal Hail Limited	2,527	4,956	3,742	1,256
Allianz Global Risks US Insurance Company	3,513	3,884	4,460	1,374
Chubb Insurance Company of Canada	1,218	1,651	2,547	275
Co-operative Hail Insurance Company Limited	6,363	5,680	6,825	2,290
Northbridge General Insurance Corporation	3,321	3,879	2,476	3,170
Palliser Insurance Company Limited	5,904	4,225	5,781	2,007
<b>TOTALS</b>	<b>\$22,846</b>	<b>\$24,275</b>	<b>\$25,831</b>	<b>\$10,372</b>

<b>FIDELITY &amp; SURETY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	693	83	667	516
Arch Insurance Canada Ltd.	147	0	153	27
Aspen Insurance UK Limited	54	11	0	0
Aviva Insurance Company of Canada	2,329	2,501	942	18,586
AXIS Reinsurance Company (Canadian Branch)	0	12	10	0
Berkley Insurance Company	10	0	74	4
Canadian Farm Insurance Corp.	3	0	3	0
Chubb Insurance Company of Canada	1,769	171	1,341	-140
Continental Casualty Company	65	-48	58	9
Co-operators General Insurance Company	1	-1	0	-1
CorePointe Insurance Company	6	0	8	0
CUMIS General Insurance Company	1,229	463	1,309	178
Dominion of Canada General Insurance Company	1	-5	0	5
Echelon Insurance	74	0	6	2
Economical Mutual Insurance Company	9	0	12	0
Federated Insurance Company of Canada	27	-8	29	-1
Great American Insurance Company	91	-2	220	40
Guarantee Company of North America	3,587	162	2,278	617
HDI Global Specialty SE	0	0	5	-3
Hartford Fire Insurance Company	11	0	80	0
Industrial-Alliance Pacific General Insurance Corporation	216	-113	32	-19
Intact Insurance Company	3,759	488	3,102	1,332
Liberty Mutual Insurance Company	810	-39	911	500
Lloyds Underwriters	733	-69	670	614
National Liability & Fire Insurance Company	0	0	26	49
Northbridge General Insurance Corporation	1,702	269	1,597	-9
Royal & Sun Alliance Insurance Company of Canada	36	-1	27	0
SGI Canada Insurance Services Ltd.	231	-73	215	22
Saskatchewan Mutual Insurance Company	3	0	6	1
Sovereign General Insurance Company	223	37	429	292
St. Paul Fire and Marine Insurance Company	24	12	31	-32
Travelers Insurance Company of Canada	2,121	-1,474	2,398	-2,514
Trisura Guarantee Insurance Company	2,682	-38	2,138	240
Unica Insurance Inc./Unica Assurance Inc.	24	0	0	0
United States Liability Insurance Company	0	0	4	1
Western Surety Company	2,438	239	2,542	8
Westport Insurance Corporation	68	7	20	8
Wynward Insurance Group	29	0	61	0
Zurich Insurance Company Ltd	585	-714	541	889
<b>TOTALS</b>	<b>\$25,790</b>	<b>\$1,870</b>	<b>\$21,945</b>	<b>\$21,221</b>

<b>AIRCRAFT</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	1,020	-1,490	730	487
Allianz Global Risks US Insurance Company	2,350	389	1,806	237
Aspen Insurance UK Limited	1	-73	3	3
Chubb Insurance Company of Canada	78	356	122	-10
Great American Insurance Company	0	0	20	9
HDI Global Specialty SE	1	0	476	299
Intact Insurance Company	0	-605	0	-1
Liberty Mutual Insurance Company	67	353	34	-28
Lloyds Underwriters	1,890	1,574	1,517	3,206
Mitsui Sumitomo Insurance Company, Limited	362	242	395	155
National Liability & Fire Insurance Company	789	414	859	344
Northbridge General Insurance Corporation	860	-6	969	100
Old Republic Insurance Company of Canada	119	-758	1	0
Royal & Sun Alliance Insurance Company of Canada	0	2	0	-18
Starr Insurance & Reinsurance Limited	806	338	1,116	1,081
Temple Insurance Company	1,586	1,017	1,831	1,057
Westport Insurance Corporation	412	606	91	549
XL Specialty Insurance Company	1,354	-1,098	1,393	513
<b>TOTALS</b>	<b>\$11,695</b>	<b>\$1,261</b>	<b>\$11,363</b>	<b>\$7,983</b>

<b>LIABILITY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	3,994	338	4,730	1,661
Allianz Global Risks US Insurance Company	2,807	151	2,990	3,559
Allied World Specialty Insurance Company	68	-29	1,164	821
Allstate Insurance Company of Canada	0	-95	0	-4
Arch Insurance Canada Ltd.	1,528	-203	1,680	909
Aspen Insurance UK Limited	547	-327	410	559
Associated Electric & Gas Insurance Services Limited	2	-2,355	4	-5,767
Aviva Insurance Company of Canada	14,956	5,008	11,310	9,191
AXIS Reinsurance Company (Canadian Branch)	1,953	149	2,845	964
Berkley Insurance Company	816	294	2,275	126
Canadian Northern Shield Insurance Company	3	0	1	0
Chubb Insurance Company of Canada	6,662	19,911	6,651	-953
Continental Casualty Company	8,918	4,297	9,419	2,204
Co-operators General Insurance Company	2,502	-1,221	2,378	-312
Coseco Insurance Company	202	-257	120	63
CUMIS General Insurance Company	1,354	602	1,455	864
Dominion of Canada General Insurance Company	634	208	662	192
Ecclesiastical Insurance Office Public Limited Company	1,400	232	1,675	626
Echelon Insurance	97	13	80	0
Economical Mutual Insurance Company	513	140	520	128
Electric Insurance Company	306	503	187	-54
Everest Insurance Company of Canada	1,704	597	2,199	918
FCT Insurance Company Ltd.	0	0	86	26
Federal Insurance Company	0	0	0	-22
Federated Insurance Company of Canada	2,157	1,258	2,242	941
Gore Mutual Insurance Company	61	-39	83	0
Great American Insurance Company	505	82	695	346
Guarantee Company of North America	1,252	756	872	2,788
HDI Global SE Canada Branch	246	101	1,552	440
HDI Global Specialty SE	926	685	1,403	689
Hartford Fire Insurance Company	36	0	40	0
Hutterian Brethren Mutual Insurance Corporation	299	275	331	100
Intact Insurance Company	7,514	3,177	7,593	6,162
Jevco Insurance Company	0	-4	0	0
Jewelers Mutual Insurance Company	26	0	27	0
Liberty Mutual Insurance Company	15,694	4,514	18,118	4,013
Liberty Specialty Markets Bermuda Limited	-60	72	0	0
Lloyds Underwriters	37,530	14,496	37,892	35,400
Max Insurance	120	69	70	13
Mutual Fire Insurance Company of British Columbia	263	39	318	77
National Liability & Fire Insurance Company	863	398	989	627
Nordic Insurance Company of Canada	0	-7	0	-28
Northbridge General Insurance Corporation	3,845	9,923	5,580	7,631
Novex Insurance Company	249	-144	77	-46
Old Republic Insurance Company of Canada	759	245	500	351
Omega General Insurance Company	39	-77	39	13
Optimum Insurance Company Inc.	1,313	45	0	674
Personal Insurance Company	8	0	0	20
Portage La Prairie Mutual Insurance Company	2,619	645	2,818	872
Red River Mutual Insurance Company	7,929	2,319	9,199	2,895
Royal & Sun Alliance Insurance Company of Canada	1,724	-148	1,847	12,669
SCOR UK Company Limited	80	46	80	55

<b>LIABILITY</b>				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2019		2020	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
SGI Canada Insurance Services Ltd.	4,758	3,645	5,243	3,225
Safety National Casualty Corporation	0	29	0	10
Saskatchewan Mutual Insurance Company	979	37	1,205	179
Scottish & York Insurance Co. Limited	0	57	0	3
Sentry Insurance A Mutual Company	24	-10	27	3
Sompo Japan Insurance Inc.	15	0	3	0
Sovereign General Insurance Company	6,644	3,541	5,818	17,796
Starr Insurance & Reinsurance Limited	371	297	1,125	177
St. Paul Fire and Marine Insurance Company	2,357	650	2,469	2,051
Temple Insurance Company	1,480	2,024	1,251	3,275
Tokio Marine & Nichido Fire Insurance Co., Ltd.	14	-3	0	-2
Traders General Insurance Company	0	-17	0	0
Travelers Insurance Company of Canada	4,046	3,380	4,949	3,152
Trisura Guarantee Insurance Company	2,456	282	2,487	856
United States Liability Insurance Company	64	30	308	164
Verasure Insurance Company	0	109	0	433
Wawanesa Mutual Insurance Company	6,104	5,986	8,697	3,539
Westport Insurance Corporation	5,396	5,706	5,830	7,715
Wynward Insurance Group	1,666	425	1,851	865
XL Reinsurance America Inc.	473	270	502	636
XL Specialty Insurance Company	3,982	4,681	4,571	2,817
Zurich Insurance Company Ltd	8,057	4,629	7,923	6,325
<b>TOTALS</b>	<b>\$185,849</b>	<b>\$102,430</b>	<b>\$199,465</b>	<b>\$145,620</b>

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2019						2020					
	PREMIUMS			LOSSES			PREMIUMS			LOSSES		
	Personal \$000	Commercial \$000	Total \$000									
Affiliated FM Insurance Company	0	2,017	2,017	0	581	581	0	2,588	2,588	0	-1,811	-1,811
AIG Insurance Company of Canada	163	23,243	23,406	733	12,567	13,300	-6	22,652	22,646	-1,245	6,034	4,789
Allianz Global Risks US Insurance Company	594	9,735	10,329	294	2,609	2,903	624	7,572	8,196	347	1,591	1,938
Allied World Specialty Insurance Company	0	3,817	3,817	0	-2,216	-2,216	0	10,024	10,024	0	3,725	3,725
American Bankers Insurance Company of Florida	752	-1	751	325	0	325	763	0	763	300	-2	298
Arch Insurance Canada Ltd.	0	3,321	3,321	0	3,375	3,375	0	2,692	2,692	744	2,441	3,185
Aspen Insurance UK Limited	0	7	7	0	-24	-24	0	193	193	0	49	49
Associated Electric & Gas Insurance Services Limited	0	623	623	0	62	62	0	823	823	0	255	255
Aviva General Insurance Company	975	0	975	1,790	0	1,790	1,122	0	1,122	-362	0	-362
Aviva Insurance Company of Canada	25,414	27,018	52,432	14,515	21,892	36,407	25,701	31,201	56,902	7,362	25,620	32,982
Axa Insurance Company	17	119	136	2	13	15	0	0	0	0	-2	-2
AXIS Reinsurance Company (Canadian Branch)	0	0	0	0	-44	-44	0	0	0	0	0	0
Berkley Insurance Company	0	19	19	0	0	0	0	36	36	0	0	0
Boiler Inspection and Insurance Company of Canada	0	96	96	0	1,142	1,142	0	244	244	0	-1,120	-1,120
CAA Insurance Company	6,904	0	6,904	2,340	0	2,340	7,208	0	7,208	2,709	0	2,709
Canadian Farm Insurance Corp.	0	896	896	0	286	286	0	760	760	0	278	278
Canadian Northern Shield Insurance Company	0	8	8	0	0	0	0	0	0	0	0	0
Chubb Insurance Company of Canada	2,952	1,319	4,271	2,099	508	2,607	3,175	2,195	5,370	1,726	2,296	4,022
Continental Casualty Company	0	6,537	6,537	0	7,346	7,346	0	6,692	6,692	0	2,939	2,939
Co-operators General Insurance Company	16,320	5,456	21,776	6,859	9,397	16,256	18,704	5,194	23,898	11,060	4,037	15,097
Coseco Insurance Company	4,145	0	4,145	1,829	0	1,829	2,547	0	2,547	388	0	388
CUMIS General Insurance Company	8,856	2,696	11,552	4,419	1,056	5,475	8,387	2,817	11,204	3,537	533	4,070
Dominion of Canada General Insurance Company	40	1,704	1,744	4	1,638	1,642	57	1,648	1,705	-1	8	7
Ecclesiastical Insurance Office Public Limited Company	0	4,335	4,335	0	1,269	1,269	0	5,359	5,359	0	2,252	2,252
Echelon Insurance	33	545	578	11	47	58	35	1,106	1,141	20	469	489
Economical Mutual Insurance Company	6,206	4,051	10,257	2,378	11,948	14,326	6,404	3,122	9,526	4,143	4,300	8,443
Elite Insurance Company	737	0	737	336	-2	334	592	0	592	505	1	506
Everest Insurance Company of Canada	0	921	921	0	446	446	0	1,512	1,512	0	980	980
Factory Mutual Insurance Company	0	8,759	8,759	0	2,249	2,249	0	9,305	9,305	0	7,407	7,407
Federal Insurance Company	0	0	0	0	4	4	0	0	0	0	-39	-39
Federated Insurance Company of Canada	63	9,029	9,092	24	6,519	6,543	58	10,743	10,801	5	5,413	5,418
First North American Insurance Company	566	0	566	55	0	55	375	0	375	67	0	67
Fortress Insurance Company	0	0	0	0	0	0	0	41	41	0	0	0
GMS Insurance Inc.	2	0	2	0	0	0	2	0	2	0	0	0
Gore Mutual Insurance Company	0	159	159	0	224	224	0	256	256	0	0	0
Great American Insurance Company	0	1,283	1,283	0	-319	-319	0	1,055	1,055	0	871	871
Green Shield Canada	0	0	0	0	0	0	0	0	0	0	0	0
Guarantee Company of North America	1,393	493	1,886	416	1,992	2,408	827	485	1,312	950	3,751	4,701
HDI Global SE Canada Branch	0	494	494	0	559	559	0	443	443	0	344	344
HDI Global Specialty SE	50	850	900	8	606	614	62	1,483	1,545	-1	872	871
Hartford Fire Insurance Company	0	1,062	1,062	0	266	266	0	1,007	1,007	0	538	538
Hutterian Brethren Mutual Insurance Corporation	0	3,695	3,695	0	896	896	0	3,956	3,956	0	646	646
Industrial-Alliance Pacific General Insurance Corporation	0	0	0	-2	0	-2	0	0	0	-2	0	-2
Intact Insurance Company	53,007	16,482	69,489	26,420	7,379	33,799	57,204	18,392	75,596	23,572	15,046	38,618
Jewelers Mutual Insurance Company	32	86	118	1	38	39	38	85	123	2	-32	-30
Liberty Mutual Insurance Company	0	2,520	2,520	0	3,600	3,600	0	5,827	5,827	0	179	179
Liberty Specialty Markets Bermuda Limited	0	32	32	0	201	201	0	0	0	0	0	0
Lloyds Underwriters	1,136	31,408	32,544	637	14,343	14,980	885	37,277	38,162	26	30,836	30,862
Max Insurance	1,878	1,097	2,975	2,272	1,082	3,354	1,283	636	1,919	1,631	651	2,282
Millennium Insurance Corporation	2,038	0	2,038	651	0	651	2,663	0	2,663	801	0	801

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2019						2020					
	PREMIUMS			LOSSES			PREMIUMS			LOSSES		
	Personal \$000	Commercial \$000	Total \$000									
Mitsui Sumitomo Insurance Company, Limited	0	12	12	0	0	0	0	11	11	0	0	0
Mutual Fire Insurance Company of British Columbia	194	5,267	5,461	636	7,302	7,938	296	5,417	5,713	383	2,583	2,966
National Liability & Fire Insurance Company	0	968	968	0	176	176	0	617	617	0	129	129
Northbridge General Insurance Corporation	453	11,457	11,910	568	10,352	10,920	107	13,745	13,852	89	3,043	3,132
Novex Insurance Company	1,515	1,120	2,635	561	410	971	1,008	1,131	2,139	634	-1,092	-458
Old Republic Insurance Company of Canada	0	2	2	0	2	2	0	0	0	0	-5	-5
Omega General Insurance Company	332	31	363	120	-10	110	457	34	491	185	0	185
Optimum Insurance Company Inc.	5,932	2,344	8,276	3,293	986	4,279	6,706	4,433	11,139	3,789	1,312	5,101
Orion Travel Insurance Company	1,274	0	1,274	394	0	394	715	0	715	543	0	543
Peace Hills General Insurance Company	14,761	2,938	17,699	5,558	2,613	8,171	16,283	3,213	19,496	9,975	719	10,694
Personal Insurance Company	8,779	3	8,782	3,921	60	3,981	9,072	0	9,072	2,130	28	2,158
Petline Insurance Company	1,599	0	1,599	909	0	909	1,720	0	1,720	957	0	957
Portage La Prairie Mutual Insurance Company	59,461	4,098	63,559	27,837	3,431	31,268	62,357	4,946	67,303	33,618	-147	33,471
Primmum Insurance Company	3,484	0	3,484	2,802	0	2,802	3,748	0	3,748	1,256	0	1,256
RBC Insurance Company of Canada	504	0	504	132	0	132	632	0	632	119	0	119
Red River Mutual Insurance Company	62,739	38,460	101,199	27,376	24,934	52,310	68,489	44,589	113,078	0	19,122	19,122
Royal & Sun Alliance Insurance Company of Canada	3,172	5,800	8,972	2,906	462	3,368	6,135	6,335	12,470	548	-746	-198
SCOR UK Company Limited	0	493	493	0	445	445	0	1,407	1,407	0	3,969	3,969
SGI Canada Insurance Services Ltd.	20,755	14,196	34,951	9,027	7,012	16,039	24,709	16,779	41,488	12,257	8,902	21,159
Saskatchewan Mutual Insurance Company	6,054	1,149	7,203	2,671	347	3,018	7,046	1,595	8,641	2,265	1,076	3,341
Security National Insurance Company	4,956	0	4,956	2,776	0	2,776	5,431	0	5,431	2,490	0	2,490
Sompo Japan Insurance Inc.	0	18	18	0	0	0	0	7	7	0	0	0
Sovereign General Insurance Company	99	11,444	11,543	10	9,273	9,283	71	10,715	10,786	32	4,268	4,300
Starr Insurance & Reinsurance Limited	0	3,152	3,152	0	1,727	1,727	0	6,091	6,091	0	4,097	4,097
St. Paul Fire and Marine Insurance Company	0	4,318	4,318	0	-840	-840	0	4,895	4,895	0	3,913	3,913
TD Home and Auto Insurance Company	214	0	214	1,054	0	1,054	214	0	214	98	0	98
Temple Insurance Company	0	4,085	4,085	0	3,908	3,908	0	2,675	2,675	0	9,106	9,106
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	217	217	0	88	88	0	318	318	0	50	50
Traders General Insurance Company	435	0	435	-348	0	-348	447	0	447	136	0	136
Travelers Insurance Company of Canada	0	4,450	4,450	0	2,111	2,111	0	4,540	4,540	0	939	939
Trisura Guarantee Insurance Company	0	729	729	0	696	696	0	8,019	8,019	0	619	619
Triton Insurance Company	703	0	703	164	0	164	766	0	766	787	0	787
Unifund Assurance Company	802	0	802	910	0	910	887	0	887	-7	0	-7
United States Liability Insurance Company	0	256	256	0	94	94	0	1,263	1,263	0	1,081	1,081
Verasure Insurance Company	107	0	107	1	0	1	0	0	0	0	0	0
Waterloo Insurance Company	-2	0	-2	450	0	450	0	0	0	301	0	301
Wawanesa Mutual Insurance Company	118,771	44,231	163,002	63,875	28,772	92,647	125,976	53,922	179,898	66,457	32,181	98,638
Westport Insurance Corporation	0	2,557	2,557	0	1,006	1,006	0	6,284	6,284	0	477	477
Wynward Insurance Group	208	6,612	6,820	109	803	912	211	6,388	6,599	15	1,722	1,737
XL Specialty Insurance Company	719	3,814	4,533	478	1,164	1,642	820	5,797	6,617	404	2,335	2,739
Zenith Insurance Company	107	0	107	1	0	1	442	0	442	55	0	55
Zurich Insurance Company Ltd	0	15,263	15,263	0	11,694	11,694	0	20,844	20,844	0	-5,994	-5,994
<b>TOTALS</b>	<b>\$452,400</b>	<b>\$365,415</b>	<b>\$817,815</b>	<b>\$226,607</b>	<b>\$232,553</b>	<b>\$459,160</b>	<b>\$483,455</b>	<b>\$435,431</b>	<b>\$918,886</b>	<b>\$197,800</b>	<b>\$215,043</b>	<b>\$412,843</b>

<b>LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2020</b>						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2020		NEW EFFECTED		GROSS IN FORCE AT END OF 2020	
	No.	Amount \$000	No.	Amount \$000	No.	Amount \$000
	Aetna Life Insurance Company	5	25	0	0	5
Allianz Life Insurance Company of North America	12	70	0	0	12	70
American Bankers Life Assurance Company of Florida	144,315	364,449	602	0	134,828	334,771
American Health and Life Insurance Company	5,384	57,456	0	0	4,923	53,766
American Income Life Insurance Company	16,876	375,809	1,372	47,733	16,775	370,089
Assumption Mutual Life Insurance Company	2,381	740,979	249	66,629	2,487	761,568
Assurant Life of Canada	4,296	28,723	0	671	4,018	27,419
AXA Equitable Life Insurance Company	2	15	0	0	2	15
BMO Life Assurance Company	8,818	2,574,864	270	225,571	8,534	2,678,724
BMO Life Insurance Company	2,313	6,660	0	0	0	0
Blue Cross Life Insurance Company of Canada	59,903	3,298,662	2,383	117,913	61,804	3,138,976
CIBC Life Insurance Company Limited	326	2,972	19	934	322	3,699
Canada Life Assurance Company	944,506	62,275,811	9,230	2,035,083	851,534	59,314,520
Canadian Premier Life Insurance Company	70,341	3,130,290	11,101	443,109	66,705	3,100,765
Chubb Life Insurance Company of Canada	692	61,524	17	2,449	569	48,914
Combined Insurance Company of America	140	2,492	1	16	133	2,443
Connecticut General Life Insurance Company	1	773	0	0	1	767
Co-operators Life Insurance Company	11,206	1,803,054	361	102,744	10,968	1,822,473
CUMIS Life Insurance Company	1,992	4,448,918	38	759,758	1,917	4,382,974
Desjardins Financial Security Life Assurance Company	41,966	3,428,164	2,141	347,386	42,889	3,820,274
Empire Life Insurance Company	14,766	2,642,355	2,926	584,671	15,976	3,052,391
Equitable Life Insurance Company of Canada	20,649	5,994,413	3,742	1,173,427	22,987	6,751,736
First Canadian Insurance Corporation	16,366	618,060	2,573	104,180	14,742	578,345
Foresters Life Insurance Company	5,460	796,554	923	168,827	5,973	925,604
Gerber Life Insurance Company	1,045	14,078	10	180	0	0
Humania Assurance Inc.	216	66,335	71	10,788	268	71,328
Industrial-Alliance Insurance and Financial Services Inc.	60,319	10,810,738	8,962	2,185,010	59,088	12,184,687
ivari	16,552	6,006,702	2,470	841,383	18,096	6,466,706
La Capitale Civil Service Insurer Inc.	3,049	364,006	463	48,467	2,576	357,931
La Capitale Financial Security Insurance Company	246	12,955	0	0	223	12,572
Life Insurance Company of North America	4	494	0	0	1	221
Manufacturers Life Insurance Company	124,045	27,563,576	4,104	1,799,785	117,151	26,909,937
National Bank Life Insurance Company	17	21,583	0	1,112	17	24,969
New York Life Insurance Company	61	32,561	2	3,073	71	43,855
Pavonia Life Insurance Company of Michigan	158	3,398	0	0	141	2,965
Primerica Life Insurance Company of Canada	8,897	4,219,457	615	386,904	8,969	4,360,165
RBC Life Insurance Company	20,202	5,157,587	1,607	625,542	20,793	5,571,239
Reliable Life Insurance Company	135	30,608	0	0	102	21,950
SSQ, Life Insurance Company Inc.	14,337	1,704,613	4,891	538,819	14,030	1,905,652
Sun Life Assurance Company of Canada	125,988	18,695,550	12,599	1,016,368	124,662	18,861,113
TD Life Insurance Company	512	127,447	116	39,880	567	157,203
Trans Global Life Insurance Company	3,120	8,727	-16	-3,267	3,104	5,460
Union Life Mutual Assurance Company	78	20,087	2	5	75	18,899
United American Insurance Company	6	77	0	0	6	52
Wawanesa Life Insurance Company	27,647	5,655,086	1,805	507,871	27,601	5,914,290
<b>TOTALS</b>	<b>1,779,350</b>	<b>173,168,757</b>	<b>75,649</b>	<b>14,183,021</b>	<b>1,665,645</b>	<b>174,061,522</b>

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2020						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
Allianz Life Insurance Company of North America	1	0	1	0	0	0
American Bankers Life Assurance Company of Florida	7	7,201	7,208	0	0	0
American Health and Life Insurance Company	0	510	510	0	0	0
American Income Life Insurance Company	8,414	0	8,414	0	0	0
Assumption Mutual Life Insurance Company	2,084	178	2,262	285	0	285
Assurant Life of Canada	150	179	329	377	11,331	11,708
BMO Life Assurance Company	16,293	53	16,346	7,211	602	7,813
BMO Life Insurance Company	0	121	121	0	175	175
Blue Cross Life Insurance Company of Canada	69	7,913	7,982	0	0	0
CIBC Life Insurance Company Limited	229	0	229	0	0	0
Canada Life Assurance Company	208,213	161,922	370,135	8,780	24,556	33,336
Canadian Premier Life Insurance Company	16	15,949	15,965	0	0	0
Chubb Life Insurance Company of Canada	304	2,439	2,743	0	0	0
CIGNA Life Insurance Company of Canada	0	3	3	0	0	0
Combined Insurance Company of America	41	0	41	0	0	0
Co-operators Life Insurance Company	3,899	2,008	5,907	1,456	74	1,530
CUMIS Life Insurance Company	2,157	19,527	21,684	0	0	0
Desjardins Financial Security Life Assurance Company	5,478	9,059	14,537	5,018	7,642	12,660
Empire Life Insurance Company	10,175	1,150	11,325	1,058	6	1,064
Equitable Life Insurance Company of Canada	27,855	768	28,623	1,991	27	2,018
First Canadian Insurance Corporation	0	2,888	2,888	0	0	0
Foresters Life Insurance Company	4,768	11	4,779	0	24	24
Gerber Life Insurance Company	85	0	85	0	0	0
Humania Assurance Inc.	209	5	214	0	0	0
Industrial-Alliance Insurance and Financial Services Inc.	51,247	7,057	58,304	42,362	30,448	72,810
ivari	23,687	0	23,687	0	0	0
La Capitale Civil Service Insurer Inc.	631	466	1,097	1,770	0	1,770
La Capitale Financial Security Insurance Company	192	0	192	0	0	0
Manufacturers Life Insurance Company	94,256	25,290	119,546	1,171	5,770	6,941
National Bank Life Insurance Company	7	113	120	0	0	0
New York Life Insurance Company	2	126	128	0	0	0
Pavonia Life Insurance Company of Michigan	0	30	30	0	0	0
Primerica Life Insurance Company of Canada	11,340	0	11,340	0	0	0
RBC Life Insurance Company	15,471	1,179	16,650	353	3,714	4,067
Reliable Life Insurance Company	199	0	199	0	0	0
SSQ, Life Insurance Company Inc.	3,514	5,079	8,593	104	0	104
Sun Life Assurance Company of Canada	92,854	19,046	111,900	15,812	13,586	29,398
TD Life Insurance Company	340	0	340	0	0	0
Trans Global Life Insurance Company	0	28	28	0	0	0
Union Life Mutual Assurance Company	94	0	94	0	0	0
United American Insurance Company	5	0	5	0	0	0
Wawanesa Life Insurance Company	18,270	2,249	20,519	3,519	0	3,519
<b>TOTALS</b>	<b>\$602,556</b>	<b>\$292,547</b>	<b>\$895,103</b>	<b>\$91,267</b>	<b>\$97,955</b>	<b>\$189,222</b>

<b>LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2020</b>				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
American Bankers Life Assurance Company of Florida	0	0	835	0
American Health and Life Insurance Company	0	0	160	0
American Income Life Insurance Company	2,450	0	0	0
Assumption Mutual Life Insurance Company	1,136	194	9	1
Assurant Life of Canada	1,005	774	526	5,482
BMO Life Assurance Company	5,647	1,913	0	1,115
BMO Life Insurance Company	0	0	40	36
Blue Cross Life Insurance Company of Canada	142	0	5,350	0
Brookfield Annuity Company	0	0	0	827
CIBC Life Insurance Company Limited	192	0	0	0
Canada Life Assurance Company	115,918	24,504	97,749	46,154
Canadian Premier Life Insurance Company	0	0	4,123	0
Chubb Life Insurance Company of Canada	201	0	-11	0
Combined Insurance Company of America	12	0	0	0
Connecticut General Life Insurance Company	0	0	0	2
Co-operators Life Insurance Company	1,276	154	1,957	204
CUMIS Life Insurance Company	1,066	32	6,175	17
Desjardins Financial Security Life Assurance Company	5,658	3,713	4,924	8,684
Empire Life Insurance Company	5,369	2,962	498	73
Equitable Life Insurance Company of Canada	7,153	4,603	838	26
First Canadian Insurance Corporation	0	0	548	0
Foresters Life Insurance Company	2,719	0	14	902
Gerber Life Insurance Company	39	0	0	0
Humania Assurance Inc.	200	0	0	0
Industrial-Alliance Insurance and Financial Services Inc.	15,663	38,076	1,398	36,771
ivari	15,855	1,140	0	0
La Capitale Civil Service Insurer Inc.	117	544	252	0
La Capitale Financial Security Insurance Company	116	1	0	0
Manufacturers Life Insurance Company	65,345	25,155	17,644	19,913
Manulife Assurance Company of Canada	0	626	0	298
National Bank Life Insurance Company	3	0	27	0
New York Life Insurance Company	1	0	42	0
Pavonia Life Insurance Company of Michigan	0	0	1	0
Primerica Life Insurance Company of Canada	5,871	0	0	0
RBC Life Insurance Company	7,507	383	2,016	1,698
SSQ, Life Insurance Company Inc.	860	71	1,725	0
Scotia Life Insurance Company	0	0	-1	0
Sun Life Assurance Company of Canada	39,495	17,446	13,045	37,764
TD Life Insurance Company	550	0	0	0
Trans Global Life Insurance Company	0	0	4	0
Wawanesa Life Insurance Company	9,713	4,524	636	0
<b>TOTALS</b>	<b>\$311,279</b>	<b>\$126,815</b>	<b>\$160,524</b>	<b>\$159,967</b>

<b>FRATERNAL SOCIETIES - 2020</b>										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2019 - \$'000		End of 2020 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
Actra Fraternal Benefit Society	18	180	346	7,027	362	7,804	0	0	0	87
Faithlife Financial	2,214	63	3,766	389,917	3,784	411,237	355	0	1,585	135
Grand Orange Lodge of British America	40	0	61	1,340	58	1,425	0	0	16	0
Independent Order of Foresters	1,001	0	1,872	84,501	1,835	93,749	281	0	1,285	-1
Knights of Columbus	7,064	88	12,106	683,565	11,864	682,970	1,674	0	5,170	34
Order of United Commercial Travelers of America	0	0	2	0	2	0	0	0	0	0
Supreme Council of the Royal Arcanum	0	0	25	109	20	86	0	0	6	0
UFSC Heritage Life Insurance Fraternal Society	72	0	603	7,134	577	6,920	0	0	190	0
Ukrainian National Association, Inc.	0	0	111	203	109	177	0	0	26	0
<b>TOTALS</b>	<b>\$10,409</b>	<b>\$331</b>	<b>18,892</b>	<b>\$1,173,796</b>	<b>18,611</b>	<b>\$1,204,368</b>	<b>\$2,310</b>	<b>\$0</b>	<b>\$8,278</b>	<b>\$255</b>