

2010
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2009

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year ending December 31, 2009.

MG-7929

ONE HUNDRED AND FOURTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2009

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, 2010

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 Fourth Annual Report of the Superintendent of Insurance, Business of 2009** for the year ended December 31, 2009, respecting the various Insurance Companies, Reciprocal Exchanges and Fraternal licensed under *The Insurance Act* of Manitoba.

The number of insurance companies operating in the Province during the past licence year was 249 made up of 201 Federally Registered Companies and 48 Provincially Incorporated Companies.

At December 31, 2009, the 201 Federally Registered Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	121
Life only or Life and Accident & Sickness.....	53
Fraternal	11
Reciprocal Exchange	1
Discontinuing Licence	<u>15</u>
Total	<u>201</u>
At December 31, 2009, the 48 Provincially Incorporated Companies, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	24
Life only or Life and Accident & Sickness.....	11
Life, Property & Casualty.....	3
Fraternal	0
Reciprocal Exchange	8
Discontinuing Licence	<u>2</u>
Total	<u>48</u>

**NEW FEDERALLY REGISTERED COMPANIES ADMITTED BY LICENCE IN 2009
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
Missisquoi Insurance Company, The	Property; Accident & sickness, boiler & machinery, fidelity, surety and liability.
Perth Insurance Company	Property; Automobile and Liability.

**NEW PROVINCIAALLY INCORPORATED COMPANIES ADMITTED BY LICENCE IN 2009
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
AssurePro Insurance Company Limited	Accident & sickness.
BCAA Insurance Corporation	Property; Employers liability, liability, plate glass, public liability and theft.
Excellence Life Insurance Company, The	Life and Accident & sickness
Poultry Insurance Exchange Reciprocal of Canada	Property
York Fire & Casualty Insurance Company	Property; Hail; Accident & sickness, aircraft, boiler & machinery, fidelity, liability, surety and Marine.

FEDERALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2009

<u>From</u>	<u>To</u>
AIG Commercial Insurance Company of Canada	Chartis Insurance Company of Canada
AIG Life Insurance Company of Canada	BMO Life Assurance Company
DaimlerChrysler Insurance Company	Chrysler Insurance Company
ING Insurance Company of Canada	Intact Insurance Company
ING Novex Insurance Company of Canada	Novex Insurance Company
Zurich Insurance Company	Zurich Insurance Company Ltd

PROVINCIAALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2009

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

FEDERALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2009
None
PROVINCIALY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2009
None

FEDERALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2009
Cardif-Assurances Risques Divers Cardif Assurance Vie Fidelity Investments Insurance Company of Canada North West Commercial Travellers' Association of Canada, The
PROVINCIALY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2009
Manitoba Motor Club Insurance Company Inc.

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2009 - May 31, 2010, there were 751 Insurance Agents' Licences issued, classified as follows:

Hail.....	197
Accident & Baggage.....	550
Livestock.....	3
Marine.....	1
Aviation.....	<u>0</u>
Total	<u>751</u>

During the licence year, July 1, 2009 - June 30, 2010, there were 56 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2009 - May 31, 2010, there were 8,557 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life).....	3,399
Life.....	2,853
Accident & Sickness.....	2,303
Automobile.....	<u>2</u>
Total	<u>8,557</u>

During the licence year, July 1, 2009 - June 30, 2010, there were 103 Insurance Adjusters' Licences issued, classified as follows:

Adjusters.....	82
Assistant Adjusters.....	<u>21</u>
Total	<u>103</u>

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

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Accident and Sickness.....	58.42%	54.22%	50.67%	51.87%
Aircraft.....	15.86	-0.56	58.09	52.30
Automobile.....	88.48	91.46	80.34	80.92
Boiler and Machinery.....	23.44	64.17	6.55	36.68
Fidelity and Surety.....	30.24	-2.61	8.36	3.14
Hail.....	30.41	120.60	14.84	23.91
Liability.....	56.05	31.92	47.42	50.22
Marine.....	57.88	56.45	83.13	7.62
Property.....	51.05	78.74	61.15	73.33

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

STAFF

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

As of March 31, 2010, 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 24 and 25, 2009 in Halifax, Nova Scotia. All Provinces and Territories were represented.

The following Officers were representatives for the year 2009:

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

Manitoba will host the 2010 Conference in Winnipeg.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

- C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
John M. Paisley, Chief Agent in Canada
717 Portage Ave, Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY
Ralph N. Jackson, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721
- B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
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, 2nd 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, 9th 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 COMPANIES BASED IN MANITOBA

- Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL
James Peters
Chief Agent in Canada
1002 Warsaw Ave.
Winnipeg, MB R3M 1E4
Telephone: (204) 477-4770
- 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
260 Inglenook Rd.
Headingley, MB R4H 1C8
Telephone: (204) 897-2226

**INSURANCE COMPANIES, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO
TRANSACTION BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2010**

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

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC.CODE

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

FEDERALLY LICENSED COMPANIES

LIC.CODE COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS

- 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
- B. AMEX ASSURANCE COMPANY, c/o Focus Group Inc., 500-36 King St. East., Toronto, ON M5C 1E5
- C.E.F.G.H. ARCH INSURANCE COMPANY, 2000-95 Wellington St. W., Toronto, ON M5J 2N7
- 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, 2nd 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, 15th Fl., 55 Bloor St. W., Toronto, ON M4W 3N5
- C.E.F.G.H. BERKLEY INSURANCE COMPANY, 2610-100 King St. West, Toronto, ON M5X 1C8
- B. BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
- C.F. BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 30th Fl., 250 Yonge St., Toronto, ON M5B 2L7
- 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, 5th-80 Tiverton Ct., Markham, ON L3R 0G4

C.E.F.G.H. CHARTIS INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
F. CHICAGO TITLE INSURANCE COMPANY, 2700 Argentia Rd., Mississauga, ON L5N 5V4
C.F.G. CHRYSLER INSURANCE COMPANY, 300-2425 Matheson Blvd. E., Mississauga, ON L4W 5N7
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. COSECO INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
C.F.G. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
B. CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
C.E.F.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., 16th-1 Adelaide St. E., Toronto, ON M5C 2V9
C.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 717 Portage Ave., Winnipeg, MB R3C 3C9
C.F.G.H. FEDERATION INSURANCE COMPANY OF CANADA, 1400-5 Ville Marie Place, Montreal, QC H3B 0A8
F. FIDELITY NATIONAL TITLE INSURANCE COMPANY, 130 King St. W., Ste. 1800, Toronto, ON M5X 1E3
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.G. GUARANTEE COMPANY OF NORTH AMERICA, 1400-4950 Yonge St., Toronto, ON M2N 6K1
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.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, 15th Flr., 55 University Ave., Toronto, ON M5J 2H7

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

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

C.F. 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, 22nd Flr.-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. POOL INSURANCE COMPANY, 1301-220 Portage Ave., Winnipeg, MB R3C 0A5

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

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

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

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

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

C.F.G. RBC GENERAL INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th Flr., Mississauga, ON L5N 7Y5

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

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

B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1255 Peel St., Ste. 1000, Montreal, QC H3B 2T9

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, 279-3rd Ave. N., Saskatoon, SK S7K 2H8

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

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

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

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

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

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

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

Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 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

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, 12th-50 Place Cremazie, Montreal, QC H2P 1B6

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

B. TD LIFE INSURANCE COMPANY, 120 Adelaide St. W., 2nd Flr, Toronto, ON M5H 1T1

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

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

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

C.E.F.G.H. TRADERS GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8

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

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

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

C.F. TRISURA GUARANTEE INSURANCE COMPANY, 1100-70 York St., Toronto, ON M5J 1S9.

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, 95 Elizabeth Ave., St. John's, NF A1B 1R7

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

B. UNITY LIFE OF CANADA, 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, 25th-400 University Ave., Toronto, ON M5G 1S7

PROVINCIALY LICENSED COMPANIES

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. BCAA INSURANCE CORPORATION, 4567 Canada Way, Burnaby, BC V5G 4T1
 C.F.G.H. BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6
 B. CT FINANCIAL ASSURANCE COMPANY, 2nd-120 Adelaide St. W., Toronto, ON M5H 1T1
 C.F.G. CANADIAN FARM INSURANCE CORP., 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, 2709-13th Ave., Regina, SK S4P 3A8
 B. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2
 B. EXCELLENCE LIFE INSURANCE COMPANY, THE, 202-5055 Metropolitan Blvd. E., St-Leonard QC H1R 1Z7
 C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
 B. FIRST CANADIAN INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park, AB T8X 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
 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
 B. NATIONAL BANK LIFE INSURANCE COMPANY, 4th-600 de La Gauchetiere W., Montreal, QC H3B 4L2
 C.F.G. OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5
 E. PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
 C.F.G.H. PEACE HILLS GENERAL INSURANCE COMPANY, 3rd-10709 Jasper Ave., Edmonton, AB T5J 3N3
 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., 2260-11th Avenue, Regina, SK S4P 0J9
 B. SSQ, LIFE INSURANCE COMPANY INC., 2525 Laurier Blvd., Sainte-Foy, QC G1V 4H6
 C.F. TRANS GLOBAL INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
 B. TRANS GLOBAL LIFE INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
 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 companies hold a "Discontinuing Licence" for the year 2010. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2009, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

- Disc. ACA ASSURANCE, 3050 Boulevard St-Jean, Trois-Rivieres, PQ G9A 5E1
- 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. EAGLE STAR INSURANCE COMPANY LIMITED, 500-36 King St. E., Toronto, ON M5C 1E5
- 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. GREAT AMERICAN INSURANCE COMPANY OF NEW YORK, 2100-40 King St. W., Toronto, ON M5H 3C2
- Disc. METLIFE CANADA, 1750-360 Albert St., Ottawa, ON K1R 7X7
- Disc. METROPOLITAN LIFE INSURANCE COMPANY, 1750-360 Albert St., Ottawa, ON K1R 7X7
- Disc. PMI MORTGAGE INSURANCE COMPANY CANADA, 1218 Windrush Dr., Oakville, ON L6M 1V1
- 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, Samia, ON N7T 7H9

PROVINCIALY LICENSED COMPANIES

- Disc. WESTERN RECIPROCAL GROUP, 260 Inglenook Rd., Headingley, MB R4H 1C8

RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

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

PROVINCIALY LICENSED COMPANIES

- Recip. ASSET PROTECTION INSURANCE EXCHANGE, 1221-8th Street East, Saskatoon, SK S7H 0S5
- Recip. CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE), P.O. Box 9860,
Edmonton International Airport, Edmonton AB T5J 2T2
- Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, 1002 Warsaw Ave., Winnipeg, MB R3M 1E4
- Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, 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. 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, 2010

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
Linda Henry	o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl., Winnipeg, MB R3B 2A3 Tel: (204) 934-2730 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	2008			2009		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	499,117	252,889	50.67%	526,995	273,371	51.87%
Aircraft	11,542	6,705	58.09%	9,951	5,204	52.30%
Automobile	904,040	726,333	80.34%	927,236	750,321	80.92%
Boiler and Machinery	10,276	673	6.55%	10,955	4,018	36.68%
Fidelity and Surety	17,257	1,442	8.36%	17,935	564	3.14%
Hail	24,088	3,574	14.84%	19,600	4,686	23.91%
Liability	113,650	53,888	47.42%	110,332	55,410	50.22%
Marine	2,246	1,867	83.13%	2,900	221	7.62%
Miscellaneous	32,346	3,322	10.27%	24,412	4,913	20.13%
*Property	463,286	283,293	61.15%	482,701	353,985	73.33%
TOTALS	\$2,077,848	\$1,333,986	64.20%	\$2,133,017	\$1,452,693	68.11%

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

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	2008		2009	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
	\$'000	\$'000	\$'000	\$'000
ACE INA Life Insurance	1,551	498	1,728	122
Aetna Life Insurance Company	41	86	50	88
Allianz Life Insurance Company of North America	7	22	51	6
American Bankers Life Assurance Co. of Florida	2,259	184	2,849	292
American Income Life Insurance Company	975	281	920	229
Amex Assurance Company	36	0	0	0
Assumption Mutual Life Insurance Company	1	17	17	23
AXA Assurances/Insurance Inc.	2,569	2,453	2,553	458
BMO Life Assurance Company	1,796	295	1,489	1,124
BMO Life Insurance Company	1,679	47	1,758	123
Blue Cross Life Insurance Company of Canada	9,214	4,438	9,144	4,112
CIBC Life Insurance Company Limited	1,452	295	1,572	66
CT Financial Assurance Company	138	0	131	0
Canada Life Assurance Company	30,154	4,386	30,026	4,617
Canadian Premier Life Insurance Company	11,693	987	13,099	1,137
Canassurance Insurance Company	48	6	63	16
Combined Insurance Company of America	5,748	110	6,032	2,034
Connecticut General Life Insurance Company	76	76	68	50
Co-operators Life Insurance Company	13,550	9,076	15,164	9,157
CUMIS Life Insurance Company	15,532	3,796	17,783	3,077
Desjardins Financial Security Life Assurance Co.	20,297	14,627	22,475	16,971
Empire Life Insurance Company	1,927	1,386	2,113	1,335
Equitable Life Insurance Company of Canada	3,958	2,838	5,393	3,328
First Canadian Insurance Corporation	6,361	830	5,596	743
Great-West Life Assurance Company	144,274	82,069	151,078	90,314
Household Life Insurance Company	413	80	488	128
Industrial Alliance Ins. and Financial Services Inc.	3,342	2,829	4,662	3,483
Industrial Alliance Pacific Ins. & Financial Serv. Inc.	6,619	779	6,301	1,055
La Capitale Insurance & Financial Services Inc.	4	0	51	5
Liberty Life Assurance Company of Boston	0	17	0	17
London Life Insurance Company	0	1,207	0	1,206
Manufacturers Life Insurance Company	66,777	45,060	72,606	45,593
Manulife Canada Ltd.	4	0	4	0
MetLife Canada	0	10	0	5
National Bank Life Insurance Company	125	31	111	29
New York Life Insurance Company	7	4	7	4
Penncorp Life Insurance Company	4,752	2,090	4,699	2,098
Primerica Life Insurance Company of Canada	0	2	1	1
RBC Life Insurance Company	21,483	13,898	20,042	15,504
Reliable Life Insurance Company	2,853	627	2,657	991
SSQ Life Insurance Company Inc.	6,675	3,351	8,958	4,874
Scotia Life Insurance Company	1,010	41	1,129	234
Standard Life Assurance Company of Canada	16,908	9,577	18,533	9,448

COMPANY	2008		2009	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Sun Life Assurance Company of Canada	48,256	30,828	51,394	31,302
TD Life Insurance Company	1,221	148	1,497	212
Trans Global Life Insurance Company	538	60	669	39
Transamerica Life Canada	229	0	218	0
Unity Life of Canada	87	12	80	5
Washington National Insurance Company	31	0	0	0
Wawanesa Life Insurance Company	4,440	1,388	4,610	3,459
Western Life Assurance Company	1,856	726	2,738	1,402
SUB TOTAL - Life Insurers:	\$462,966	\$241,568	\$492,607	\$260,516
Property & Casualty Insurers:				
ACE INA Insurance	162	5	140	71
Allianz Global Risks US Insurance Company	772	697	802	85
American Bankers Insurance Company of Florida	3,631	119	5,496	738
American Home Assurance Company	1,972	1,370	0	0
Arch Insurance Company	15	0	14	14
AssurePro Insurance Company Limited	0	0	77	0
Aviva Insurance Company of Canada	109	0	121	0
AXA Insurance (Canada)	0	(32)	0	0
Chartis Insurance Company of Canada	589	(227)	3,360	1,218
Chubb Insurance Company of Canada	236	25	217	341
Co-operators General Insurance Company	12	0	13	0
CUMIS General Insurance Company	23	5	22	0
Echelon General Insurance Company	746	809	146	382
Fenchurch General Insurance Company	1	0	157	22
GMS Insurance Inc.	951	429	1,294	669
Green Shield Canada	7,939	5,701	7,707	6,323
Guarantee Company of North America	2	0	1	0
Legacy General Insurance Company	463	76	393	38
Lloyd's Underwriters	2,862	(369)	1,908	(106)
Lombard General Insurance Company of Canada	3	0	2	0
London & Midland General Insurance Company	1,879	(544)	0	0
Novex Insurance Company	16	(4)	23	2
RBC Insurance Company of Canada	7,991	2,235	7,880	2,559
Royal & Sun Alliance Ins. Company of Canada	5,269	0	3,412	0
Triton Insurance Company	508	1,026	1,203	499
SUB-TOTAL - Property & Casualty Insurers:	\$36,151	\$11,321	\$34,388	\$12,855
GRAND TOTAL	\$499,117	\$252,889	\$526,995	\$273,371

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2008		2009	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
CREDIT				
Arch Insurance Company	0	0	118	1
Atradius Credit Insurance N.V.	1,203	643	1,259	552
Compagnie Francaise d'Assurance Commerce Exterieur	1,627	286	941	201
Echelon General Insurance Company	0	0	35	0
Euler Hermes American Credit Indemnity Company	330	212	209	(179)
Guarantee Company of North America	36	(2)	12	0
Lloyd's Underwriters	0	4	89	56
Travelers Guarantee Company of Canada	0	(244)	0	1
Zurich Insurance Company Ltd	434	0	107	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	5,028	93	6,726	1,131
Legacy General Insurance Company	1,563	32	1,503	51
Trans Global Insurance Company	1,075	27	0	0
LEGAL EXPENSE				
Echelon General Insurance Company	2	0	0	0
Federation Insurance Company of Canada	0	(2)	0	0
Intact Insurance Company	126	(1)	26	16
Lloyd's Underwriters	0	0	(9)	0
Novex Insurance Company	452	12	74	72
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	686	7	95	452
Genworth Financial Mortgage Insurance Co. Canada	12,652	155	6,331	1,092
PMI Mortgage Insurance Company Canada	22	0	0	0
OTHER APPROVED PRODUCTS				
Chrysler Insurance Company	0	0	4	0
GMS Insurance Inc.	6	0	6	1
TITLE				
Chicago Title Insurance Company	204	25	232	93
FCT Insurance Company Ltd.	5,749	1,794	5,220	1,001
First American Title Insurance Company	512	62	383	46
Lawyers' Professional Indemnity Company	55	0	285	(10)
Stewart Title Guaranty Company	584	219	766	336
TOTALS	\$32,346	\$3,322	\$24,412	\$4,913

A U T O M O B I L E

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2008		2009	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,187	895	1,268	869
Allianz Global Risks US Insurance Company	71	0	72	38
American Home Assurance Company	311	263	0	0
American Road Insurance Company	189	15	155	(20)
Arch Insurance Company	21	3	0	0
Aviva Insurance Company of Canada	1,244	(99)	1,192	332
AXA Pacific Insurance Company	4	(2)	4	0
Canadian Farm Insurance Corp.	0	2	0	0
Chartis Insurance Company of Canada	430	129	719	468
Chrysler Insurance Company	159	30	51	0
Chubb Insurance Company of Canada	59	22	113	34
Continental Casualty Company	558	127	422	537
Co-operators General Insurance Company	192	100	652	190
CUMIS General Insurance Company	19	0	19	0
Dominion of Canada General Insurance Company	115	15	92	69
Echelon General Insurance Company	2	0	0	0
Economical Mutual Insurance Company	1	0	7	0
Electric Insurance Company	25	3	28	11
Federated Insurance Company of Canada	712	92	799	634
Federation Insurance Company of Canada	0	9	0	0
GCAN Insurance Company	5	1	24	9
Guarantee Company of North America	1	0	0	0
Hartford Fire Insurance Company	8	4	7	25
Intact Insurance Company	1,048	631	1,173	821
Liberty Mutual Insurance Company	145	92	130	214
Lloyd's Underwriters	0	12	8	(11)
Lombard General Insurance Company of Canada	187	24	51	61
Markel Insurance Company of Canada	123	56	74	(159)
Mitsui Sumitomo Insurance Company, Limited	1	0	1	0
Motors Insurance Corporation	409	(27)	388	5
Novex Insurance Company	17	(2)	6	18
Old Republic Insurance Company of Canada	44	63	37	(71)
Portage La Prairie Mutual Insurance Company	0	4	0	0
Primum Insurance Company	0	0	0	(1)
Protective Insurance Company	30	5	30	77
RBC General Insurance Company	274	165	283	156
Royal & Sun Alliance Insurance Company of Canada	58	(1)	88	95
SGI Canada Insurance Services Ltd.	23	0	27	0
St. Paul Fire and Marine Insurance Company	3	(53)	178	(4)
Saskatchewan Mutual Insurance Company	1,117	488	1,321	553
Sentry Insurance A Mutual Company	9	3	17	(4)
Sovereign General Insurance Company	3	11	59	6
Tokio Marine & Nichido Fire Insurance Co. Ltd.	0	0	1	0
XL Insurance Company Limited	10	41	5	(3)
XL Reinsurance America Inc.	61	24	6	17
Zurich Insurance Company Ltd	660	336	358	654
Manitoba Public Insurance Corporation				
* M.P.I.C. Auto Insurance Division	894,505	722,852	917,371	744,701
TOTALS	\$904,040	\$726,333	\$927,236	\$750,321

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

RECIPROCAL EXCHANGES				
COMPANY	2008		2009	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,201	197	1,346	245
BOILER & MACHINERY				
Lumbermen's Underwriting Alliance	7	0	7	0
LIABILITY				
Canadian Lawyers Insurance Association	1,191	(307)	1,207	758
Canadian Universities Reciprocal Insurance Exchange	636	57	722	213
Community Newspapers Reciprocal Insurance Exchange	7	0	6	0
Healthcare Insurance Reciprocal of Canada	4,531	1,123	4,912	5,649
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	341	286	350	293
Canadian Airports Reciprocal Insurance Exchange	112	69	182	1
Canadian Universities Reciprocal Insurance Exchange	891	219	900	6,454
Healthcare Insurance Reciprocal of Canada	859	133	689	121
Lumbermen's Underwriting Alliance	263	5,280	525	464
Western Reciprocal Group	0	(16)	0	59
TOTALS	\$10,039	\$7,041	\$10,846	\$14,257

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2008		2009	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	0	(5)	0	(1)
Affiliated FM Insurance Company	338	1	352	177
Allianz Global Risks US Insurance Company	46	0	36	(3)
American Home Assurance Company	42	13	0	0
Aviva Insurance Company of Canada	1,117	81	1,241	230
AXA Insurance (Canada)	6	0	2	0
AXA Pacific Insurance Company	88	23	123	26
Boiler Inspection & Insurance Company of Canada	512	1,036	548	868
Chartis Insurance Company of Canada	146	3	93	(18)
Chubb Insurance Company of Canada	152	(1)	171	6
Continental Casualty Company	43	0	54	0
Co-operators General Insurance Company	113	22	118	3
CUMIS General Insurance Company	26	(3)	29	16
Dominion of Canada General Insurance Company	31	0	32	0
Ecclesiastical Insurance Office plc	28	(3)	42	17
Economical Mutual Insurance Company	31	0	36	1
Factory Mutual Insurance Company	1,315	(1,979)	1,513	466
Federated Insurance Company of Canada	42	0	44	18
GCAN Insurance Company	358	178	408	70
Gore Mutual Insurance Company	5	6	16	0
Grain Insurance and Guarantee Company	120	0	61	15
Great American Insurance Company	3	0	1	0
Hartford Fire Insurance Company	1	0	0	0
Industrial Alliance Pacific General Insurance Corporation	0	(2)	0	0
Intact Insurance Company	348	50	397	(5)
Lloyd's Underwriters	54	24	377	(62)
Lombard General Insurance Company of Canada	79	6	48	0
Novex Insurance Company	5	(1)	5	1
Optimum Insurance Company Inc.	31	0	28	0
Royal & Sun Alliance Insurance Company of Canada	3,501	687	3,363	1,267
SGI Canada Insurance Services Ltd.	106	33	126	12
St. Paul Fire and Marine Insurance Company	116	(1)	91	635
Saskatchewan Mutual Insurance Company	10	0	10	0
Scottish & York Insurance Co. Limited	4	0	2	0
Sovereign General Insurance Company	41	0	98	13
Temple Insurance Company	75	32	41	33
Travelers Guarantee Company of Canada	632	429	758	130
Trisura Guarantee Insurance Company	8	2	7	0
Wawanesa Mutual Insurance Company	265	19	288	18
Westport Insurance Corporation	1	0	3	2
XL Insurance Company Limited	124	50	59	107
Zurich Insurance Company Ltd	313	(27)	334	(24)
TOTALS	\$10,276	\$673	\$10,955	\$4,018

M A R I N E				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 8		2 0 0 9	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	0	(4)	0	(1)
Allianz Global Risks US Insurance Company	0	0	136	(15)
American Home Assurance Company	24	8	0	0
Ascentus Insurance Ltd.	0	0	627	203
AXA Insurance (Canada)	746	945	696	(563)
AXA Pacific Insurance Company	137	4	104	29
Chartis Insurance Company of Canada	130	19	151	49
Continental Casualty Company	341	165	275	124
GCAN Insurance Company	0	(58)	0	133
Intact Insurance Company	3	8	3	(1)
Liberty Mutual Insurance Company	0	2	0	(1)
Lloyd's Underwriters	48	378	156	105
Lombard General Insurance Company of Canada	488	320	434	185
Royal & Sun Alliance Insurance Company of Canada	54	34	72	14
St. Paul Fire and Marine Insurance Company	258	46	239	(41)
Tokio Marine & Nichido Fire Insurance Co. Ltd.	10	0	0	1
Zurich Insurance Company Ltd	7	0	7	0
TOTALS	\$2,246	\$1,867	\$2,900	\$221

H A I L				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 8		2 0 0 9	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	1,318	257	774	42
Co-operative Hail Insurance Company Ltd.	9,892	2,695	8,114	1,772
GCAN Insurance Company	1,102	381	2,354	687
Palliser Insurance Company Ltd.	10,409	0	7,683	1,703
Rain and Hail Insurance Corporation	1,367	241	675	482
TOTALS	\$24,088	\$3,574	\$19,600	\$4,686

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2008		2009	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	172	(12)	608	(12)
American Home Assurance Company	(809)	(73)	0	0
Aviva Insurance Company of Canada	1,667	43	1,031	245
AXA Insurance (Canada)	1	0	0	0
AXA Pacific Insurance Company	4,107	1,888	3,772	(1,618)
Berkley Insurance Company	0	0	0	3
Canadian Farm Insurance Corp.	9	0	6	0
Canadian Northern Shield Insurance Company	0	(1)	0	0
Chartis Insurance Company of Canada	1,666	163	1,032	367
Chrysler Insurance Company	6	0	0	0
Chubb Insurance Company of Canada	1,214	2	1,247	(73)
Continental Casualty Company	152	4	88	13
Co-operators General Insurance Company	9	0	8	0
CUMIS General Insurance Company	574	157	960	747
Dominion of Canada General Insurance Company	18	0	22	(1)
Economical Mutual Insurance Company	31	0	28	53
Federal Insurance Company	0	0	2	(1)
Federated Insurance Company of Canada	50	5	47	110
GCAN Insurance Company	39	5	43	(19)
Grain Insurance and Guarantee Company	122	0	120	(1)
Great American Insurance Company	0	1	0	(2)
Guarantee Company of North America	2,948	(4)	3,064	806
Hartford Fire Insurance Company	(1)	0	2	0
Industrial Alliance Pacific General Insurance Corp.	4	0	3	0
Intact Insurance Company	110	4	71	0
Jevco Insurance Company	51	0	96	0
Kingsway General Insurance Company	77	0	107	0
Liberty Mutual Insurance Company	9	35	12	(7)
Lloyd's Underwriters	534	177	538	(63)
Lombard General Insurance Company of Canada	65	3	38	2
Royal & Sun Alliance Insurance Company of Canada	11	6	26	2
SGI Canada Insurance Services Ltd.	105	(3)	100	9
St. Paul Fire and Marine Insurance Company	29	5	41	(10)
Saskatchewan Mutual Insurance Company	6	1	6	1
Sovereign General Insurance Company	179	18	124	(20)
Travelers Guarantee Company of Canada	1,973	(984)	2,130	(170)
Trisura Guarantee Insurance Company	554	50	609	53
Western Surety Company	1,504	20	1,868	61
Zurich Insurance Company Ltd	71	(68)	86	89
TOTALS	\$17,257	\$1,442	\$17,935	\$564

A I R C R A F T				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2 0 0 8		2 0 0 9	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	42	2	43	73
Allianz Global Risks US Insurance Company	2,235	402	1,997	(624)
American Home Assurance Company	4	11	0	0
Arch Insurance Company	17	(2)	21	29
Aspen Insurance UK Limited	15	16	45	25
Aviva International Insurance Limited	0	(4)	0	(326)
AXA Pacific Insurance Company	10	(21)	0	54
British Aviation Insurance Company Limited	0	(18)	0	81
Canadian Union Insurance Company	190	(51)	13	(22)
Chartis Insurance Company of Canada	128	55	177	303
Co-operators General Insurance Company	0	34	0	(194)
Eagle Star Insurance Company Limited	0	(23)	0	35
GCAN Insurance Company	550	481	552	44
Hartford Fire Insurance Company	0	0	0	39
Lloyd's Underwriters	2,990	1,424	2,036	1,907
Lombard General Insurance Company of Canada	363	(14)	(3)	(33)
Mitsui Sumitomo Insurance Company, Limited	479	189	306	1
National Liability & Fire Insurance Company	2,060	717	670	(226)
Royal & Sun Alliance Insurance Company of Canada	4	(29)	103	(45)
St. Paul Fire and Marine Insurance Company	0	10	0	0
Temple Insurance Company	2,230	2,681	2,893	3,068
Westport Insurance Corporation	225	845	850	880
XL Insurance Company Limited	0	0	248	135
TOTALS	\$11,542	\$6,705	\$9,951	\$5,204

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2008		2009	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
ACE INA Insurance	3,379	855	3,384	995
Allianz Global Risks US Insurance Company	223	0	276	(71)
American Bankers Insurance Company of Florida	16	3	11	31
American Home Assurance Company	(209)	1,405	0	0
Arch Insurance Company	4,489	2,110	1,293	1,012
Aspen Insurance UK Limited	257	77	395	341
Associated Electric & Gas Insurance Services Ltd.	269	147	151	44
Aviva Insurance Company of Canada	10,987	7,138	11,400	4,925
Aviva International Insurance Limited	0	(107)	0	(62)
AXA Insurance (Canada)	223	(1,141)	208	1,499
AXA Pacific Insurance Company	3,077	5,466	2,801	(427)
AXIS Reinsurance Company	0	0	214	58
Berkley Insurance Company	0	0	45	4
British Aviation Insurance Company Limited	0	9	0	(12)
Canadian Farm Insurance Corp.	5	0	4	0
Canadian Northern Shield Insurance Company	26	129	12	(309)
Chartis Insurance Company of Canada	5,645	191	5,096	12,193
Chubb Insurance Company of Canada	5,027	444	3,578	825
Commonwealth Insurance Company	2,403	(667)	2,742	3,378
Continental Casualty Company	5,718	(599)	6,322	6,095
Co-operators General Insurance Company	2,005	935	2,231	655
CUMIS General Insurance Company	895	(276)	957	204
Dominion of Canada General Insurance Company	572	317	655	(638)
Ecclesiastical Insurance Office plc	461	119	545	125
Echelon General Insurance Company	145	74	166	175
Economical Mutual Insurance Company	807	199	890	445
Electric Insurance Company	59	361	57	207
Employers Ins. Co. of Wausau A Mutual Co.	0	(1)	0	0
Federal Insurance Company	3	5	1	5
Federated Insurance Company of Canada	1,279	76	1,471	1,660
Federation Insurance Company of Canada	247	53	237	(31)
GCAN Insurance Company	2,019	950	2,093	(1,296)
Gore Mutual Insurance Company	20	0	50	25
Grain Insurance and Guarantee Company	1,144	277	1,251	1,027
Great American Insurance Company	520	91	289	120
Guarantee Company of North America	930	(169)	668	25
Hartford Fire Insurance Company	2	0	1	2
Hutterian Brethren Mutual Insurance Corp.	192	535	218	(12)
Intact Insurance Company	6,707	2,159	6,751	6,105
Jevco Insurance Company	0	0	35	0
Jewelers Mutual Insurance Company	11	0	10	0
Kingsway General Insurance Company	171	17	113	(95)
Liberty Mutual Insurance Company	1,722	(256)	1,978	1,351
Lloyd's Underwriters	13,090	6,790	13,619	2,185
Lombard General Insurance Company of Canada	2,712	3,448	2,655	693
Lombard Insurance Company	0	(54)	0	0

COMPANY	2008		2009	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
Markel Insurance Company of Canada	2	1	2	(3)
MAX Canada Insurance Company	39	30	51	(8)
Nordic Insurance Company of Canada	0	19	0	413
North American Specialty Insurance Company	0	(1)	0	0
Novex Insurance Company	1,349	1,576	954	493
Old Republic Insurance Company of Canada	16	0	20	8
Omega General Insurance Company	0	(1)	19	0
Optimum Insurance Company Inc.	1,184	516	1,147	(109)
Portage La Prairie Mutual Insurance Company	1,786	1,244	1,937	923
RBC General Insurance Company	0	0	47	0
Red River Valley Mutual Insurance Company	2,648	2,078	2,665	478
Royal & Sun Alliance Ins. Company of Canada	755	3,174	879	(69)
SGI Canada Insurance Services Ltd.	1,786	150	1,993	409
St. Paul Fire and Marine Insurance Company	3,657	441	3,213	795
Safety National Casualty Corporation	0	0	0	(26)
Saskatchewan Mutual Insurance Company	576	1,237	572	(25)
Scottish & York Insurance Company Ltd.	1,779	(965)	1,801	(1,136)
Security Insurance Company of Hartford	0	159	0	(754)
Sentry Insurance A Mutual Company	518	73	473	123
Sompo Japan Insurance Inc.	2	0	2	0
Sovereign General Insurance Company	2,881	1,231	3,108	1,375
Temple Insurance Company	2,672	2,514	2,563	(1,319)
Travelers Guarantee Company of Canada	2,239	6,185	1,722	617
Trisura Guarantee Insurance Company	327	56	268	57
Virginia Surety Company, Inc.	0	0	0	17
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company	2,826	1,248	2,853	614
Westport Insurance Corporation	1,969	(383)	2,283	2,311
XL Insurance Company Limited	1,942	740	1,946	841
XL Reinsurance America Inc.	1,263	588	1,093	1,903
Zurich Insurance Company Ltd	4,182	868	3,844	4,026
TOTALS	\$113,650	\$53,888	\$110,332	\$55,410

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PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2008			2008			2009			2009		
	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	3,511	3,511	0	2,207	2,207	0	4,572	4,572	0	5,738	5,738
Affiliated FM Insurance Company	0	2,753	2,753	0	647	647	0	2,710	2,710	0	4,245	4,245
Alberta Motor Association Insurance Company	8,342	103	8,445	5,565	52	5,617	9,115	36	9,151	9,999	24	10,023
Allianz Global Risks US Insurance Company	0	1,790	1,790	0	5	5	0	3,257	3,257	0	3,388	3,388
American Bankers Insurance Company of Florida	426	13	439	55	0	55	323	(2)	321	79	0	79
American Home Assurance Company	48	3,869	3,917	(20)	7,162	7,142	0	0	0	0	0	0
Arch Insurance Company	0	560	560	0	70	70	0	791	791	0	3,822	3,822
Associated Electric & Gas Insurance Serv. Limited	0	2	2	0	1	1	0	47	47	0	18	18
Aviva Insurance Company of Canada	19,631	21,334	40,965	10,354	13,648	24,002	20,827	23,843	44,670	13,770	26,679	40,449
AXA Insurance (Canada)	0	366	366	0	114	114	2	407	409	0	541	541
AXA Insurance Inc.	0	2	2	0	0	0	0	0	0	0	0	0
AXA Pacific Insurance Company	0	2,029	2,029	0	1,737	1,737	17	2,230	2,247	15	2,609	2,624
AXIS Reinsurance Company (Canadian Branch)	0	1	1	0	0	0	0	2	2	0	0	0
BCAA Insurance Corporation	0	0	0	0	0	0	21	0	21	0	0	0
Boiler Inspection & Insurance Company of Canada	0	203	203	0	267	267	0	140	140	0	(55)	(55)
Canadian Farm Insurance Corp.	25	1,435	1,460	6	87	93	24	1,496	1,520	12	1,152	1,164
Canadian Northern Shield Insurance Company	6	104	110	8	395	403	31	135	166	0	(69)	(69)
Canassance Insurance Company	19	0	19	3	0	3	23	0	23	1	0	1
Chartis Insurance Company of Canada	1	14,145	14,146	0	637	637	135	10,873	11,008	138	17,983	18,121
Chrysler Insurance Company	0	(1)	(1)	0	0	0	0	0	0	0	3	3
Chubb Insurance Company of Canada	2,110	1,113	3,223	1,418	23	1,441	2,149	1,091	3,240	978	164	1,142
Commonwealth Insurance Company	0	2,368	2,368	0	604	604	0	1,770	1,770	0	1,935	1,935
Continental Casualty Company	0	5,130	5,130	0	3,886	3,886	0	5,054	5,054	0	5,191	5,191
Co-operators General Insurance Company	11,222	7,845	19,067	5,663	7,910	13,573	12,127	8,196	20,323	13,268	4,945	18,213
Coseco Insurance Company	4,108	0	4,108	2,756	0	2,756	4,054	0	4,054	3,542	0	3,542
CUMIS General Insurance Company	3,679	1,800	5,479	1,169	171	1,340	4,249	1,895	6,144	2,338	279	2,617
Dominion of Canada General Insurance Company	16	849	865	0	1,053	1,053	21	1,103	1,124	0	1,332	1,332
Ecclesiastical Insurance Office plc	0	779	779	0	47	47	0	1,693	1,693	0	124	124
Echelon General Insurance Company	0	307	307	0	96	96	0	261	261	0	153	153
Economical Mutual Insurance Company	0	1,871	1,871	0	1,286	1,286	6	2,095	2,101	0	1,881	1,881
Elite Insurance Company	207	0	207	141	(2)	139	221	0	221	197	(2)	195
Everest Insurance Company of Canada	0	0	0	0	0	0	0	0	0	0	67	67
Factory Mutual Insurance Company	0	6,256	6,256	0	498	498	0	7,037	7,037	0	638	638
Federated Insurance Company of Canada	388	3,691	4,079	589	(65)	524	424	3,634	4,058	1,084	373	1,457
Federation Insurance Company of Canada	3,603	0	3,603	2,223	(8)	2,215	3,843	0	3,843	3,811	0	3,811
First North American Insurance Company	217	0	217	33	0	33	65	0	65	9	0	9
GCAN Insurance Company	0	2,819	2,819	0	4,478	4,478	0	2,689	2,689	0	1,275	1,275
GMS Insurance Inc.	6	0	6	0	0	0	11	0	11	82	0	82
Gore Mutual Insurance Company	0	42	42	0	0	0	0	132	132	0	33	33
Grain Insurance and Guarantee Company	501	4,090	4,591	162	1,324	1,486	568	4,123	4,691	326	785	1,111
Great American Insurance Company	0	1,602	1,602	0	169	169	0	1,415	1,415	0	228	228
Guarantee Company of North America	1,204	132	1,336	630	(31)	599	1,358	134	1,492	630	42	672
Hartford Fire Insurance Company	0	1,293	1,293	1	857	858	0	1,149	1,149	2	393	393
Hutterian Brethren Mutual Insurance Corp.	0	1,694	1,694	0	4,144	4,144	0	2,034	2,034	0	172	172
Industrial Alliance Pacific General Ins. Corp.	0	0	0	(6)	0	(6)	0	0	0	(1)	0	(1)
Intact Insurance Company	28,070	15,877	43,947	13,553	15,097	28,650	29,928	16,386	46,314	23,674	11,833	35,507
Jevco Insurance Company	0	6	6	0	0	0	0	175	175	0	856	856
Jewelers Mutual Insurance Company	0	79	79	0	14	14	0	45	45	0	8	8
Kingsway General Insurance Company	0	947	947	0	177	177	0	534	534	0	218	218
Legacy General Insurance Company	35	0	35	(1)	0	(1)	31	0	31	1	0	1
Liberty Mutual Insurance Company	0	707	707	0	94	94	0	531	531	0	144	144
Lloyd's Underwriters	426	15,659	16,085	416	22,345	22,761	328	14,010	14,338	26	11,314	11,340
Lombard General Insurance Company of Canada	29	3,932	3,961	6	3,743	3,749	30	2,983	3,013	7	2,445	2,452
Lombard Insurance Company	2	0	2	0	0	0	2	0	2	0	0	0
London and Midland General Insurance Company	1,380	0	1,380	(3)	0	(3)	0	0	0	0	0	0
Markel Insurance Company of Canada	0	10	10	0	55	55	0	15	15	0	(1)	(1)
MAX Canada Insurance Company	303	630	933	68	60	128	415	777	1,192	433	1,024	1,457
Mitsui Sumitomo Insurance Company, Limited	0	3	3	0	0	0	0	33	33	0	0	0
Motors Insurance Corporation	0	0	0	0	0	0	4	0	4	0	0	0
Nordic Insurance Company of Canada	0	0	0	(1)	10	9	0	0	0	(2)	(72)	(74)
North American Specialty Insurance Company	0	3	3	0	(51)	(51)	0	0	0	0	0	0
Novex Insurance Company	70	2,003	2,073	(5)	(827)	(832)	70	1,518	1,588	18	(704)	(686)
Old Republic Insurance Company of Canada	14	0	14	14	0	14	7	1	8	40	0	40
Omega General Insurance Company	0	110	110	0	(2)	(2)	0	85	85	0	(1)	(1)
Optimum Insurance Company Inc.	1,869	2,092	3,961	1,029	622	1,651	1,990	2,014	4,004	1,175	507	1,682
Peace Hills General Insurance Company	8,089	1,018	9,107	5,001	750	5,751	9,185	1,217	10,402	6,392	803	7,195
Personal Insurance Company	4,453	0	4,453	3,018	0	3,018	4,617	0	4,617	4,718	0	4,718
Pool Insurance Company	0	1,191	1,191	0	0	0	0	1,323	1,323	0	149	149
Portage La Prairie Mutual Insurance Company	36,368	1,637	38,005	19,432	1,043	20,475	38,618	1,800	40,418	26,493	2,321	28,814
Primum Insurance Company	809	0	809	283	0	283	1,101	0	1,101	1,569	0	1,569
RBC General Insurance Company	357	0	357	0	0	0	329	0	329	155	0	155
RBC Insurance Company of Canada	541	0	541	197	0	197	677	0	677	352	0	352
Red River Valley Mutual Insurance Company	29,871	15,694	45,565	15,904	4,901	20,805	33,362	16,065	49,427	23,163	7,578	30,741
Royal & Sun Alliance Insurance Company of Canada	4,155	2,001	6,156	1,787	1,972	3,759	4,803	2,424	7,227	4,918	1,380	6,298
SGI Canada Insurance Services Ltd.	9,083	3,111	12,194	6,708	861	7,569	10,348	3,271	13,619	5,277	1,084	6,361
St. Paul Fire and Marine Insurance Company	24	6,597	6,621	7	18,607	18,614	29	5,655	5,684	(10)	1,558	1,548
Saskatchewan Mutual Insurance Company	2,590	816	3,406	1,807	574	2,381	2,853	752	3,605	1,588	554	2,142
Scottish & York Insurance Company Ltd.	0	1,096	1,096	0	242	242	0	1,157	1,157	0	808	808
Securican General Insurance Company	789	0	789	329	0	329	996	0	996	359	0	359
Security National Insurance Company	928	0	928	424	0	424	1,186	0	1,186	1,486	0	1,486
Sompo Japan Insurance Inc.	0	1	1	0	0	0	0	2	2	0	0	0
Sovereign General Insurance Company	6,316	6,255	12,571	3,362	2,956	6,318	6,355	6,479	12,834	3,075	3,613	6,688
TD Home and Auto Insurance Company	232	0	232	157	0	157	249	0	249	378	0	378
Temple Insurance Company	0	859	859	0	261	261	0	923	923	0	2,825	2,825
Tokio Marine and Nichido Fire Insurance Co. Ltd.	0	26	26	0	17	17	0	5	5	0	2	2

COMPANY	2008			2008			2008			2009			2009		
	PREMIUMS			LOSSES			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	Personal \$'000	Commercial \$'000	Total \$'000
Traders General Insurance Company	246	0	246	55	(1)	54	240	0	240	178	0	178			
Trans Global Insurance Company	0	0	0	0	0	0	1,055	0	1,055	21	0	21			
Trisura Guarantee Insurance Company	0	1	1	0	0	0	0	0	0	0	0	0			
Triton Insurance Company	572	0	572	126	0	126	1,033	0	1,033	291	0	291			
Unifund Assurance Company	179	0	179	49	0	49	217	0	217	178	0	178			
Waterloo Insurance Company	130	0	130	70	0	70	133	0	133	140	0	140			
Wawanesa Mutual Insurance Company	54,636	24,628	79,264	23,491	19,541	43,032	59,940	26,051	85,991	40,520	14,457	54,977			
Westport Insurance Corp.	0	2,206	2,206	0	(1,642)	(1,642)	0	853	853	0	368	368			
XL Insurance Company Limited	0	376	376	0	14	14	0	257	257	0	6	6			
Zurich Insurance Company Ltd	0	9,490	9,490	0	10,358	10,358	0	9,573	9,573	0	5,929	5,929			
TOTALS	\$248,325	\$214,961	\$463,286	\$128,033	\$155,260	\$283,293	\$269,745	\$212,956	\$482,701	\$196,893	\$157,092	\$353,985			

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

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2009

COMPANY	GROSS IN FORCE AT BEGINNING OF 2009		NEW EFFECTED		GROSS IN FORCE AT END OF 2009	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
	ACE INA Life Insurance	12,238	49,936	2,806	37,761	13,512
Aetna Life Insurance Company	26	148	0	0	26	148
Allianz Life Insurance Co. of North America	4,125	12,482	133	550	3,945	16,402
American Bankers Life Assce. Co. of Florida	134,108	198,247	38,534	227,795	163,004	375,627
American Health and Life Insurance Company	3,624	48,461	0	0	8,395	82,636
American Income Life Insurance Company	12,220	270,026	1,380	48,976	12,551	277,876
Assumption Mutual Life Insurance Company	89	2,757	110	1,557	206	4,725
Assurant Life of Canada	6,252	28,517	306	4,556	6,344	32,287
AXA Assurances/Insurance Inc.	19	11,167	54	22,939	73	34,106
AXA Equitable Life Insurance Company	4	21	0	0	4	21
BMO Life Assurance Company	11,366	1,620,288	640	109,109	11,052	1,621,265
BMO Life Insurance Company	6,660	81,615	829	9,249	6,389	79,661
Blue Cross Life Ins. Co. of Canada	18,010	1,478,133	1,084	87,545	19,130	1,530,264
CIBC Life Insurance Company Limited	307	13,898	0	0	353	11,003
CT Financial Assurance Company	3	550	0	0	3	550
Canada Life Assurance Company	295,470	13,611,283	2,826	1,035,622	263,021	15,189,751
Canadian Premier Life Insurance Company	109,632	3,312,791	24,662	705,989	90,724	2,618,110
Combined Insurance Company of America	276	3,600	20	539	261	3,585
Connecticut General Life Insurance Co.	2	1,815	0	0	2	1,617
Co-operators Life Insurance Company	17,127	1,920,103	412	87,727	16,411	1,775,980
CUMIS Life Insurance Company	2,720	3,644,489	175	1,130,670	2,749	3,982,861
CUNA Mutual Insurance Society	115	508	0	0	108	481
Desjardins Financial Security Life Assce. Co.	39,418	1,759,118	994	87,620	37,898	1,763,132
Empire Life Insurance Company	6,219	799,341	443	101,899	6,214	851,699
Equitable Life Insurance Co. of Canada	12,119	2,417,282	941	419,429	12,550	2,707,451
First Canadian Insurance Corporation	24,033	688,664	5,676	163,711	22,800	661,750
Gerber Life Insurance Company	1,151	13,868	101	1,403	1,173	14,009
Great-West Life Assurance Company	600,055	26,135,904	8,297	612,810	627,734	26,945,078
Household Life Insurance Company	4,290	48,796	811	15,010	3,355	46,030
Industrial Alliance Ins. & Financial Services Inc.	7,231	1,693,834	1,287	153,335	8,083	1,882,913
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	28,180	2,024,902	7,301	617,851	28,847	2,339,837
La Capitale Ins. & Financial Services Inc.	42	11,440	52	15,165	101	27,245
Life Insurance Co. of North America	45	2,633	3	132	28	1,877
London Life Insurance Company	62,111	4,824,180	2,274	562,338	61,373	5,084,744
MD Life Insurance Company	212	205,632	27	25,720	0	0
Manufacturers Life Insurance Company	93,433	16,520,400	7,903	2,238,344	94,076	17,125,942
Manulife Canada Ltd.	4,742	628,580	78	10,316	4,638	611,594
Massachusetts Mutual Life Insurance Co.	6	6,339	0	0	6	5,482
MetLife Canada	2,007	1,733	0	0	3	129
Minnesota Life Insurance Company	14	117	0	0	0	0
National Bank Life Insurance Company	39	35,790	1	2	38	36,105
New York Life Insurance Company	91	34,968	19	1,963	100	41,193
Penncorp Life Insurance Company	590	21,338	80	1,725	549	20,401
Primerica Life Insurance Company of Canada	6,815	2,403,448	546	283,374	6,851	2,522,250
RBC Life Insurance Company	19,362	2,623,188	970	405,095	19,773	2,947,105
Reliable Life Insurance Company	502	124,090	1	25	461	114,698
SSQ, Life Insurance Company Inc.	7,775	408,697	3,225	215,025	7,269	449,887
Scotia Life Insurance Company	0	0	100	14,182	95	12,585
Standard Life Assurance Company of Canada	29,307	2,880,371	778	96,999	28,455	3,152,016

COMPANY	GROSS IN FORCE AT BEGINNING OF 2009		NEW EFFECTED		GROSS IN FORCE AT END OF 2009	
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000
Sun Life Assurance Company of Canada	149,751	12,702,449	17,121	1,721,555	152,304	13,572,069
TD Life Insurance Company	498	78,747	35	5,633	437	70,656
Transamerica Life Canada	11,993	2,927,559	620	242,900	11,928	2,976,784
Trans Global Life Insurance Company	10,110	8,368	0	0	10,110	8,368
United American Insurance Company	27	297	0	0	23	252
Unity Life of Canada	3,124	233,776	457	59,392	3,691	281,733
Wawanesa Life Insurance Company	19,482	2,695,424	2,441	420,919	19,977	2,946,034
Western Life Assurance Company	10,551	296,731	222	31,823	11,251	343,625
TOTALS	1,789,718	\$111,568,839	136,775	\$12,036,279	1,800,454	\$117,268,240

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2009

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
ACE INA Life Insurance	33	653	686	0	0	0
Aetna Life Insurance Company	2	0	2	0	0	0
Allianz Life Ins. Company of North America	1	76	77	0	0	0
American Bankers Life Assurance Co. of Florida	20	7,851	7,871	0	0	0
American Health and Life Insurance Company	1	866	867	0	0	0
American Income Life Insurance Company	5,256	0	5,256	0	0	0
Assumption Mutual Life Insurance Company	108	2	110	0	10	10
Assurant Life of Canada	715	1,576	2,291	1,299	2,925	4,224
AXA Assurances/Insurance Inc.	74	0	74	0	0	0
BMO Life Assurance Company	9,757	562	10,319	875	152	1,027
BMO Life Insurance Company	229	405	634	0	0	0
Blue Cross Life Ins. Company of Canada	60	3,427	3,487	0	0	0
CIBC Life Insurance Company Limited	205	0	205	0	0	0
CT Financial Assurance Company	1	1	2	0	0	0
Canada Life Assurance Company	33,974	45,480	79,454	4,897	15,159	20,056
Canadian Premier Life Insurance Company	0	15,633	15,633	0	0	0
Combined Insurance Company of America	49	18	67	0	0	0
Connecticut General Life Insurance Company	33	0	33	0	0	0
Co-operators Life Insurance Company	2,431	2,218	4,649	103	84	187
CUMIS Life Insurance Company	1,831	21,420	23,251	0	0	0
CUNA Mutual Insurance Society	11	0	11	0	0	0
Desjardins Financial Security Life Assurance Co.	4,671	4,393	9,064	1,626	1,053	2,679
Empire Life Insurance Company	4,093	523	4,616	3,365	3	3,368
Equitable Life Insurance Company of Canada	9,977	834	10,811	14,245	39	14,284
First Canadian Insurance Corporation	0	6,248	6,248	0	0	0
Gerber Life Insurance Company	120	0	120	0	0	0
Great-West Life Assurance Company	40,478	69,979	110,457	32,922	3,435	36,357
Household Life Insurance Company	0	427	427	0	0	0
Industrial Alliance Ins. & Financial Services Inc.	8,130	676	8,806	264	1,450	1,714
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	12,411	4,601	17,012	3,076	0	3,076
La Capitale Ins. & Financial Services Inc.	56	1	57	2	0	2
Life Insurance Company of North America	0	26	26	0	0	0
London Life Insurance Company	49,083	0	49,083	5,569	30,881	36,450
Manufacturers Life Insurance Company	64,402	17,510	81,912	59,965	5,182	65,147
Manulife Canada Ltd.	3,249	0	3,249	0	0	0
Massachusetts Mutual Life Insurance Company	33	0	33	0	0	0
MetLife Canada	12	0	12	0	0	0
Minnesota Life Insurance Company	3	1	4	0	0	0
National Bank Life Insurance Company	14	209	223	0	0	0
New York Life Insurance Company	2	119	121	0	0	0
Penncorp Life Insurance Company	363	1	364	3	0	3
Primerica Life Ins. Company of Canada	6,599	0	6,599	1	0	1
RBC Life Insurance Company	19,378	2,304	21,682	37	0	37
Reliable Life Insurance Company	389	0	389	0	0	0
SSQ, Life Insurance Company Inc.	0	1,121	1,121	0	0	0
Scotia Life Insurance Company	0	11	11	0	0	0
Standard Life Assurance Company of Canada	6,140	4,753	10,893	13,943	14,405	28,348

COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$'000	Group \$'000	Total \$'000	Individual \$'000	Group \$'000	Total \$'000
Standard Life Assurance Limited	0	0	0	0	4,652	4,652
Sun Life Assurance Company of Canada	58,803	21,007	79,810	14,486	7,834	22,320
TD Life Insurance Company	201	4	205	0	0	0
Transamerica Life Canada	13,510	0	13,510	653	0	653
Trans Global Life Insurance Company	0	84	84	0	0	0
United American Insurance Company	20	0	20	0	0	0
Unity Life of Canada	1,059	2	1,061	0	1,318	1,318
Wawanesa Life Insurance Company	11,093	1,312	12,405	2,715	0	2,715
Western Life Assurance Company	552	841	1,393	1	0	1
TOTALS	\$369,632	\$237,175	\$606,807	\$160,047	\$88,582	\$248,629

**Individual includes Industrial*

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2009

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
ACE INA Life Insurance	0	0	117	0
Aetna Life Insurance Company	0	1	24	0
Allianz Life Insurance Co. of North America	103	8	25	0
American Bankers Life Assce. Co. of Florida	1	0	637	0
American Health and Life Insurance Co.	0	0	233	0
American Income Life Insurance Company	713	0	0	0
Assumption Mutual Life Insurance Company	5	0	0	0
Assurant Life of Canada	1,125	189	174	1,058
AXA Equitable Life Insurance Company	0	0	0	3
BMO Life Assurance Company	5,741	887	45	115
BMO Life Insurance Company	7	0	35	0
Blue Cross Life Insurance Co. of Canada	192	0	1,856	0
CIBC Life Insurance Company Limited	67	0	0	0
Canada Life Assurance Company	10,267	8,571	329	12,982
Canadian Premier Life Insurance Company	0	0	1,169	0
Combined Insurance Company of America	43	1	3	0
Connecticut General Life Insurance Co.	0	0	0	3
Co-operators Life Insurance Company	484	515	1,513	652
CUMIS Life Insurance Company	693	72	5,885	1,302
CUNA Mutual Insurance Society	24	0	0	0
Desjardins Financial Security Life Assce. Co.	3,147	3,315	1,952	5,756
Empire Life Insurance Company	1,404	3,150	144	114
Equitable Life Insurance Co. of Canada	2,840	3,866	999	760
First Canadian Insurance Corporation	0	0	553	0
Gerber Life Insurance Company	4	0	0	0
Great-West Life Assurance Company	13,539	133,444	54,378	13,528
Household Life Insurance Company	0	0	156	0
Industrial Alliance Ins. & Financial Services	5,839	2,834	1,303	9,018
Industrial Alliance Pacific Ins. & Fin. Serv. Inc.	3,332	1,969	561	13
London Life Insurance Company	20,143	5,257	8	41,035
Manufacturers Life Insurance Company	33,929	31,555	10,743	16,928
Manulife Canada Ltd.	1,224	4	0	0
Massachusetts Mutual Life Insurance Co.	0	0	0	8
MetLife Canada	73	0	19	107
National Bank Life Insurance Company	5	0	50	0
New York Life Insurance Company	44	0	44	0
Penncorp Life Insurance Company	139	21	0	0
Primerica Life Ins. Company of Canada	1,347	6	0	0
RBC Life Insurance Company	4,054	153	1,290	0
Reliable Life Insurance Company	1	0	0	0
SSQ Life Insurance Company Inc.	0	0	365	0
Scotia Life Insurance Company	0	0	1	0
Standard Life Assurance Company of Canada	2,919	20,857	2,457	12,961
Standard Life Assurance Limited	0	2,072	0	84
Sun Life Assurance Company of Canada	23,611	25,907	10,929	16,679
TD Life Insurance Company	200	0	0	0
Transamerica Life Canada	10,159	2,740	0	0
Trans Global Life Insurance Company	0	0	11	0

COMPANY	INDIVIDUAL		GROUP	
	Life \$'000	Annuity \$'000	Life \$'000	Annuity \$'000
Unity Life of Canada	341	9	0	1,147
Wawanesa Life Insurance Company	4,442	2,555	847	0
Western Life Assurance Company	567	1	151	0
TOTALS	\$152,768	\$249,959	\$99,006	\$134,253

FRATERNAL SOCIETIES - 2009

NAME OF SOCIETY and HEAD OFFICE	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2008 - \$'000		End of 2009 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
ACA Assurance Manchester, NH	1	0	0	0	0	0	0	0	0	0
ACTRA Fraternal Benefit Society Toronto, ON	14	93	224	5,907	228	5,923	0	0	0	39
Faithlife Financial Waterloo, ON	1,816	68	3,054	241,929	3,107	253,427	492	0	1,062	12
Grand Orange Lodge of British America Willowdale, ON	12	0	34	231	57	331	0	0	10	0
Independent Order of Foresters Don Mills, ON	963	1	2,862	66,287	2,774	70,614	380	0	1,117	6
Knights of Columbus New Haven, CT	6,723	39	10,854	423,507	11,209	473,924	2,326	0	2,731	1
North West Commercial Travellers' Association of Canada Winnipeg, MB	0	0	666	701	0	0	0	0	325	0
Order of United Commercial Travelers of America Columbus OH	4	47	43	353	41	348	0	0	6	30
Sons of Scotland Benevolent Association Toronto, ON	26	0	723	1,419	780	1,686	0	0	84	0
Supreme Council of the Royal Arcanum Boston, MA	0	0	48	174	47	174	0	0	2	0
Ukrainian Fraternal Society of Canada Winnipeg, MB	36	0	422	2,351	466	2,533	17	0	100	0
Ukrainian Mutual Benefit Association of St. Nicholas of Canada Winnipeg, MB	115	0	436	6,639	416	6,354	22	0	461	0
Ukrainian National Association, Inc. Parsippany, NJ	2	0	149	327	147	279	0	0	0	0
TOTALS	\$9,712	\$248	19,515	\$749,825	19,272	\$815,593	\$3,237	\$0	\$5,898	\$88