

2019
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2018

Showing the Business Transacted by Insurers Licensed in the Province of Manitoba, for the
Year ending December 31, 2018.

MG-7929

Financial Institutions Regulation Branch
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ONE HUNDRED AND THIRTEENTH
ANNUAL REPORT OF THE
SUPERINTENDENT OF INSURANCE
BUSINESS OF
2018

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

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2019

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

Sir:

I have the honour to submit the **One Hundred and Thirteenth Annual Report of the Superintendent of Insurance, Business of 2018** for the year ended December 31, 2018, respecting the various Insurers licensed under *The Insurance Act* of Manitoba.

The number of licensed Insurers operating in the Province during the past licence year was 224 made up of 175 Federal Insurers and 49 Provincial Insurers.

At December 31, 2018, the 175 Federal Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	117
Life only or Life and Accident & Sickness.....	47
Fraternal	10
Reciprocal Exchange	0
Discontinuing Licence.....	1
Total	<u>175</u>
At December 31, 2018, the 49 Provincial Insurers, licensed to do business under <i>The Insurance Act</i> of Manitoba, were classified as follows:	
Property & Casualty (including Mutuels).....	25
Life only or Life and Accident & Sickness.....	9
Life, Property & Casualty.....	6
Fraternal	0
Reciprocal Exchange	8
Discontinuing Licence.....	<u>1</u>
Total	<u>49</u>

**NEW FEDERALLY LICENSED INSURERS ADMITTED BY LICENCE IN 2018
TO WRITE THE BUSINESS NOTED**

<u>Name</u>	<u>Class(es) of Insurance</u>
S&Y Insurance Company	Property, Accident & Sickness and Liability
United States Liability Insurance Company	Property, Boiler & Machinery, Fidelity and Liability

**NEW PROVINCIALY LICENSED INSURERS ADMITTED BY LICENCE IN 2018
TO WRITE THE BUSINESS NOTED**

None

FEDERALLY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2018

<u>From</u>	<u>To</u>
Legacy General Insurance Company	Canadian Premier General Insurance Company
Northbridge Personal Insurance Corporation	Verassure Insurance Company

PROVINCIALY LICENSED INSURERS WHICH HAVE CHANGED THEIR NAME DURING 2018

<u>From</u>	<u>To</u>
Max Canada Insurance Company	Max Insurance

FEDERALLY LICENSED INSURERS WHICH AMALGAMATED DURING 2018

Das Legal Protection Insurance Company Limited
Temple Insurance Company

Surviving company being: Temple Insurance Company

PROVINCIALY LICENSED INSURERS WHICH AMALGAMATED DURING 2018

La Capitale Insurance and Financial Services Inc.
La Capitale Civil Service Insurer Inc.

Surviving company being: La Capitale Civil Service Insurer Inc.

**FEDERALLY LICENSED INSURERS WHICH CEASED DOING BUSINESS
IN MANITOBA DURING 2018**

AXA Art Insurance Corporation
Sons of Scotland Benevolent Association

**PROVINCIALY LICENSED INSURERS WHICH CEASED DOING
BUSINESS IN MANITOBA DURING 2018**

Alberta Motor Association Insurance Company

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2018 - May 31, 2019, there were 21,191 Insurance Agent licenses issued, classified as follows:

General (includes all classes except Life)	8,253
Life	5,923
Accident & Sickness	6,147
Hail	138
Restricted Insurance Agents	730
- Automobile/Equipment Dealership	430
- Deposit Taking Institution	67
- Freight Forwarding Business	1
- Funeral Director	41
- Mortgage Broker	35
- Portable Electronics Vendor	5
- Sales Finance Company	50
- Transportation Service.....	0
- Travel Agency	97
- Vehicle Rental Business	4

During the licence year, July 1, 2018 - June 30, 2019, there were 522 Adjuster licenses issued, classified as follows:

Adjusters	330
Assistant Adjusters	97
Hail Adjusters	95

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

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Accident and Sickness.....	56.34%	52.37%	53.61%	51.79%
Aircraft	46.31	51.07	101.34	122.70
Automobile.....	86.96	88.56	94.59	86.73
Boiler and Machinery	74.89	19.28	37.48	45.23
Fidelity and Surety	76.19	37.61	-27.65	335.31
Hail	85.78	164.67	46.05	104.70
Liability	74.84	7.41	27.26	62.12
Marine	44.26	55.42	86.16	81.26
Property	80.60	54.45	58.56	67.18

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

STAFF

The staff of the Financial Institutions Regulation Branch (FIRB) administer *The Insurance Act* and *The Marine 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, 2019, 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 4 and 5, 2018 in Vancouver, British Columbia. All Provinces and Territories were represented.

The following Officers were representatives for the year 2018:

Chair Patrick Déry, Superintendent of Solvency, Quebec
Vice-Chair J. Scott Moore, Superintendent of Insurance, Manitoba
Vice-Chair Brian Mills, Interim CEO and Superintendent of Financial Services, Ontario
Vice-Chair Robert Bradley, Superintendent of Insurance, Prince Edward Island

The Province of Manitoba will host the 2019 Conference in Winnipeg.

Respectfully submitted,

J. Scott Moore
Superintendent of Insurance

FEDERALLY LICENSED INSURERS BASED IN MANITOBA
--

- C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Silvy Wright, Chief Agent in Canada
255 Commerce Dr., Box 5800, Winnipeg, MB R3C 3C9, Telephone: (204) 786-6431
- B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
Paul A. Mahon, Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-7575
- C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE
John G. Mitchell, Chief Agent in Canada
749 Saskatchewan Ave. E., Box 340, Portage la Prairie, MB R1N 3B8, Telephone: (204) 857-3415
- Frat. 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
- B.F. WESTERN LIFE ASSURANCE COMPANY
Jeff Goy, Chief Agent in Canada
191 Broadway, 9th Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 784-6900
- 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 BRETHREN 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, 2019**

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., 3600-77 King St. W., Toronto, ON M5K 1K2
- C.F.G. ASCENTUS INSURANCE LTD., 18 York Street, Suite 800., Toronto, ON M5J 2T8
- C.E.F.G. ASPEN INSURANCE UK LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- C.F.G. ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- A. ASSURANT LIFE OF CANADA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- F. ATRADIUS CREDITO Y CAUCION S.A. DE SEGUROS Y REASEGUROS, 1 Robert Speck Parkway, Ste. 1430, 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. AXA INSURANCE COMPANY, 44 Victoria St., Ste. 1103, Toronto, ON M5C 1Y2
- 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, 11th 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. 1640, Toronto, ON M5H 2R2
- B. CIBC LIFE INSURANCE COMPANY LIMITED, 33 Yonge St., 8th Fl., Toronto, ON M5E 1G4
- F. CANADA GUARANTY MORTGAGE INSURANCE COMPANY, 400-1 Toronto St., Toronto ON, M5C 2V6
- B.F. CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8
- B. CANADA LIFE INSURANCE COMPANY OF CANADA, 330 University Ave., Toronto, ON M5G 1R8
- C.F.G. CANADIAN NORTHERN SHIELD INSURANCE COMPANY, 18 York St., Ste. 800, Toronto, ON M5J 2T8
- 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, 300-7300 Warden Ave., Markham, ON L3R 0X3

F. COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR,
910-251 Consumers Rd., Toronto, ON M2J 4R3

B. COMPCORP LIFE INSURANCE COMPANY, 3110-250 Yonge St., Toronto, ON M5B 2L7

B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 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, 2200-20 Eglinton Ave. W.,
Box 2004, Toronto, ON M4R 1K8

C.F.G. ECHELON INSURANCE, 300-2680 Matheson Blvd. E., Mississauga, ON L4W 0A5

C.F.G. 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. 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., 6th Floor Toronto, ON M4W 1E5

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

F. GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 300-2060 Winston Park Drive.,
Oakville, ON L6H 5R7

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

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

B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 1V3

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

C.F.G. GUARANTEE COMPANY OF NORTH AMERICA, 1400-4950 Yonge St., Toronto, ON M2N 6K1

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

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, 40 King St. W, Ste. 2100, 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, 1000-181 Bay St., Toronto, ON M5J 2T3

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

C.F. LIBERTY SPECIALTY MARKETS BERMUDA LIMITED., 333 Bay St., Ste. 1120, Toronto, ON M5H 2R2

B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 100 Consilium Pl., Ste. 301, Scarborough, ON M1H 3E3

C.E.F.G. LLOYD'S UNDERWRITERS, 2220-1155 Metcalfe St., Montreal, QC H3B 2V6

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

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

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

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

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

C.F.G. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2

C.F. MOTORS INSURANCE CORPORATION, 101-8500 Leslie St., Thornhill, ON L3T 7M8

C.E.F.G. MUNICH REINSURANCE AMERICA, INC., Munich Re Centre, 22nd Flr.-390 Bay St., Toronto, ON M5H 2Y2

C.F.G. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 200 Bay St., 15th Flr., 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

C.F.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 St. W., 3rd Floor, 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, 9th Fl., Mississauga, ON L5N 7Y5
B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., Tower 1, 9th 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, 11th Fl., 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
C.F.G. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3rd 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, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.G. SENTRY INSURANCE A MUTUAL COMPANY, c/o Cassels Brock Blackwell,
Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2
C.F.G. SOMPO JAPAN NIPPONKOA 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
C.F. SUNDERLAND MARINE INSURANCE COMPANY LIMITED (CANADA BRANCH),
701-890 West Pender St., Vancouver BC V6C 1J9
Frat. SUPREME COUNCIL OF THE ROYAL ARCANUM, 1 Hunter St. E., Ste. 200, Hamilton, ON L8N 3R1
B.F. SWISS REINSURANCE COMPANY LTD., 1000-150 King St. W., Toronto, ON M5H 1J9
C.F.G. TD GENERAL INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
B. TD LIFE INSURANCE COMPANY, 320 Front St. W., 3rd Floor, Toronto, ON M5V 3B6
C.F.G. T.H.E. INSURANCE COMPANY, 200 University Ave., 14th Fl., Toronto, ON M5H 3C6
Frat. TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL), 916 The East Mall, Toronto, ON M9B 6K1
C.F.G. TECHNOLOGY INSURANCE COMPANY, INC., 1145 Nicholson Road, Unit 2, Newmarket, ON L3Y 9C3
C.E.F.G. TEMPLE INSURANCE COMPANY, 22nd-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, 4080 Confederation Parkway, Mississauga, ON L5B 0G4
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
C.F.G. WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B. WAWANESA LIFE INSURANCE COMPANY, 400-200 Main Street, Winnipeg, MB R3C 1A8
C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G. WESTERN ASSURANCE COMPANY, 18 York Street, Suite 800, Toronto, ON M5J 2T8
B.F. WESTERN LIFE ASSURANCE COMPANY, 9TH Floor, 191 Broadway, Winnipeg, MB R3C 3P1
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, 2709-13th 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, 900-1611 Cremazie Blvd. E., Montreal QC H2M 2P2
- C.F.G. FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
- B. FIRST CANADIAN INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park, AB T8A 3X6
- C.F. GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3
- B. HUMANIA ASSURANCE INC., 1555 Girouard St. W., Saint-Hyacinthe, QC J2S 2Z6
- Mut. Fire HUTTERIAN BRETHERN MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave., Winnipeg, MB R3J 3T7
- B.F. INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allee West, Box 1907,
Terminus Station, Quebec, QC G1K 7M3
- C.F.G. INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, 1080 Grande Allée West, Box 1907,
Terminus Station, Quebec, QC G1K 7M3
- 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., Quebec, QC G1R 2G5
- B. LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY, 625 Jacques-Parizeau St., Quebec, QC G1R 2G5
- C.F. LA CAPITALE GENERAL INSURANCE INC., 625 Jacques-Parizeau St., Quebec, QC G1R 2G5
- F. LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 3101-250 Yonge St., PO Box 3, Toronto, ON M5B 2L7
- C.F. L'UNIQUE GENERAL INSURANCE INC., 925 Grande-Allée Ouest, bureau 240, Quebec, QC G1S 1C1
- C.F.G. MAX INSURANCE, 50 Queen St. N., Ste. 710, Kitchener, ON N2H 6P4
- C.F. MILLENNIUM INSURANCE CORPORATION, 200-320 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., 5th 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, 3rd-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., 2260-11th Avenue, Regina, SK S4P 0J9
- B.C.F. SSQ, SOCIETE D'ASSURANCE INC./SSQ, INSURANCE COMPANY INC., 700-2020 University St., Montreal, QC H3A 2A5
- B.C.F. SSQ, LIFE INSURANCE COMPANY INC., 2525 Laurier Blvd., Sainte-Foy, QC G1V 4H6
- C.F. TRANS GLOBAL INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
- B. TRANS GLOBAL LIFE INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
- C.E.F. UNICA INSURANCE INC./UNICA ASSURANCE INC., 7150 Derrycrest Dr., Mississauga ON L5W 0E5
- B. UNION LIFE MUTUAL ASSURANCE COMPANY, 142 Heriot, Drummondville, QC J2C 1J8

DISCONTINUING LICENCES

The following insurers hold a "Discontinuing Licence" for the year 2019. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2018, 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

PROVINCIAALLY LICENSED INSURERS

None.

RECIPROCAL EXCHANGES

FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

PROVINCIAALLY LICENSED RECIPROCAL EXCHANGES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, 445 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, 10025-102A Ave. N.W., Ste. 900, Edmonton, AB T5J 0Y2
Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, 600, 919 – 11th Ave. S.W., Calgary, AB T2R 1P3
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 901-5500 North Service Rd,
Burlington, ON L7L 6W6
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 37 Front St. E., Ste. 200,
Toronto, ON M5E 1B3
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2019

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

Matthew Hamel c/o Willis Canada Inc.
350 – 7th Avenue SW, Suite 2200
Calgary AB T2P 3N9
Tel: (403) 213-3318

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

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

COMPARATIVE SUMMARY

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

CLASS OF INSURANCE	2017			2018		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	745,597	399,708	53.61%	801,812	415,229	51.79%
Aircraft	10,130	10,266	101.34%	10,277	12,610	122.70%
Automobile	1,251,800	1,184,100	94.59%	1,346,444	1,167,706	86.73%
*Boiler and Machinery	17,296	6,482	37.48%	18,517	8,375	45.23%
Fidelity and Surety	25,171	-6,959	-27.65%	24,941	83,630	335.31%
Hail	23,271	10,717	46.05%	23,382	24,480	104.70%
Liability	154,966	42,240	27.26%	165,610	102,876	62.12%
Marine	7,211	6,213	86.16%	7,853	6,381	81.26%
Miscellaneous	56,813	5,278	9.29%	60,945	7,286	11.96%
*Property	717,966	420,421	58.56%	784,537	527,078	67.18%
TOTALS	\$3,010,221	\$2,078,466	69.05%	\$3,244,318	\$2,355,651	72.61%

**2018 Property, Boiler & Machinery premiums and losses exclude warranty products.*

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Aetna Life Insurance Company	0	17	49	0
American Bankers Life Assurance Company of Florida	2,775	508	3,677	576
American Income Life Insurance Company	940	169	976	232
Assumption Mutual Life Insurance Company	194	110	228	103
BMO Life Assurance Company	1,835	562	1,698	470
BMO Life Insurance Company	679	33	629	31
Blue Cross Life Insurance Company of Canada	15,960	7,491	18,148	9,069
CIBC Life Insurance Company Limited	1,810	48	1,669	175
Canada Life Assurance Company	48,662	4,576	48,223	9,495
Canadian Premier Life Insurance Company	17,297	1,860	12,987	3,951
Canassurance Insurance Company	43	28	26	14
Chubb Life Insurance Company of Canada	6,778	1,095	7,572	1,671
CIGNA Life Insurance Company of Canada	561	118	431	270
Combined Insurance Company of America	6,217	2,006	6,191	2,359
Co-operators Life Insurance Company	14,571	10,154	14,955	9,732
CUMIS Life Insurance Company	19,205	4,651	18,462	4,698
Desjardins Financial Security Life Assurance Company	41,583	30,375	41,105	32,415
Empire Life Insurance Company	6,574	4,228	6,290	4,080
Equitable Life Insurance Company of Canada	8,388	5,804	9,283	6,352
Excellence Life Insurance Company	813	158	1,013	173
First Canadian Insurance Corporation	5,086	656	4,823	794
Foresters Life Insurance Company	150	104	88	119
Great-West Life Assurance Company	209,542	121,892	208,553	123,546
Humania Assurance Inc.	136	106	128	118
Industrial-Alliance Insurance and Financial Services Inc.	24,509	7,378	24,474	9,909
ivari	66	35	71	0
La Capitale Civil Service Insurer Inc.	0	0	8,074	5,573
La Capitale Financial Security Insurance Company	4,696	4,109	4,752	4,501
La Capitale Insurance and Financial Services Inc.	8,089	5,688	0	0
Liberty Life Assurance Company of Boston	5	0	3	0
Life Insurance Company of North America	407	81	855	401
LS - Travel, Insurance Company	561	120	604	0
Manufacturers Life Insurance Company	118,077	76,351	149,177	76,414
National Bank Life Insurance Company	71	16	58	16
Pavonia Life Insurance Company of Michigan	20	-2	15	1
Primerica Life Insurance Company of Canada	1	0	1	0
RBC Life Insurance Company	18,722	16,417	19,911	14,853
Reliable Life Insurance Company	24	52	22	-125
SSQ, Insurance Company Inc.	507	151	632	297
SSQ, Life Insurance Company Inc.	20,913	12,285	20,581	11,164
Scotia Life Insurance Company	1,494	-28	1,435	63
Sun Life Assurance Company of Canada	82,188	48,241	91,930	53,076
TD Life Insurance Company	2,096	363	2,120	588
Trans Global Life Insurance Company	138	1	157	2
Union Life Mutual Assurance Company	26	0	28	0
Wawanesa Life Insurance Company	5,463	3,571	7,287	3,418
Western Life Assurance Company	5,322	2,728	5,583	1,390
SUB TOTAL - Life Insurers:	\$703,194	\$374,306	\$744,974	\$391,984

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
AIG Insurance Company of Canada	1,507	128	909	4
Allianz Global Risks US Insurance Company	440	594	385	-32
Allstate Insurance Company of Canada	94	5	150	144
American Bankers Insurance Company of Florida	8,082	949	8,387	1,008
Arch Insurance Canada Ltd.	225	15	83	399
Assurepro Insurance Company Limited	163	0	163	15
Aviva Insurance Company of Canada	13	0	10	0
Berkley Insurance Company	931	605	1,060	0
Canassurance Insurance Company	9	0	1	0
Chubb Insurance Company of Canada	425	20	144	9
Co-operators General Insurance Company	18	10	3,559	420
CUMIS General Insurance Company	3,683	785	4,463	1,060
Echelon Insurance	0	-82	0	0
Everest Insurance Company of Canada	21	11	9	1
Fenchurch General Insurance Company	1,212	1,021	1,230	893
GMS Insurance Inc.	4,028	1,773	5,060	2,108
Green Shield Canada	7,768	15,250	8,575	8,358
Guarantee Company of North America	5	0	6	0
Canadian Premier General Insurance Company	173	37	128	55
Lloyds Underwriters	1,433	178	6,367	2,224
Old Republic Insurance Company of Canada	1,597	285	3,945	999
Orion Travel Insurance Company	3,497	1,450	3,939	3,155
RBC Insurance Company of Canada	2,566	1,684	2,552	1,651
Royal & Sun Alliance Insurance Company of Canada	3,351	64	3,993	105
Starr Insurance & Reinsurance Limited	0	0	37	9
Temple Insurance Company	11	1	48	23
Triton Insurance Company	1,146	619	1,631	637
Zurich Insurance Company Ltd.	5	0	4	0
SUB-TOTAL - Property & Casualty Insurers:	42,403	25,402	56,838	23,245
GRAND TOTALS	\$745,597	\$399,708	\$801,812	\$415,229

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
AIG Insurance Company of Canada	0	-6	0	-4
Atradius Credito y Cauccion, S.A. De Seguros y Reaseguros	1,793	-239	1,406	157
Compagnie Française d'Assurance pour le Commerce Extérieur	626	-17	856	31
Euler Hermes North America Insurance Company	1,748	-46	1,525	940
Guarantee Company of North America	80	7	360	24
Lloyds Underwriters	0	0	445	141
XL Specialty Insurance Company	-20	3	0	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	8,932	1,075	10,135	762
Arch Insurance Canada Ltd.	320	-11	391	37
Canadian Premier General Insurance Company	140	2	147	4
Millennium Insurance Corporation	17	0	68	0
LEGAL EXPENSE				
Co-operators General Insurance Company	1	0	1	0
DAS Legal Protection Insurance Company Limited	356	0	0	0
Echelon Insurance	1	0	1	0
Guarantee Company of North America	43	-13	40	0
Intact Insurance Company	51	32	66	37
Lloyds Underwriters	126	47	306	104
Novex Insurance Company	12	-10	10	68
Omega General Insurance Company	5	0	-4	0
Temple Insurance Company	0	0	102	26
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	9,945	692	10,767	475
FCT Insurance Company Ltd.	212	122	181	74
Genworth Financial Mortgage Insurance Company Canada	25,602	1,769	26,997	2,487
TITLE				
Chicago Title Insurance Company	351	71	445	19
FCT Insurance Company Ltd.	5,049	1,258	5,281	1,058
First American Title Insurance Company	21	-86	18	200
Lawyers' Professional Indemnity Company	80	55	85	222
Stewart Title Guaranty Company	1,322	573	1,316	424
TOTALS	56,813	5,278	60,945	7,286

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	572	-113	615	34
Allianz Global Risks US Insurance Company	0	-17	2	5
American Road Insurance Company	355	267	378	472
Arch Insurance Canada Ltd.	0	0	2	0
Aspen Insurance UK Limited	0	-1	0	0
Aviva General Insurance Company	544	234	562	290
Aviva Insurance Company of Canada	1,012	337	1,040	326
Canadian Farm Insurance Corporation	0	2	0	0
Chubb Insurance Company of Canada	631	33	651	-83
Continental Casualty Company	357	-18	292	28
Co-operators General Insurance Company	0	24	94	-3
CUMIS General Insurance Company	13	0	11	0
Dominion of Canada General Insurance Company	3	-7	14	0
Economical Mutual Insurance Company	193	105	56	3
Electric Insurance Company	14	5	9	-3
Elite Insurance Company	103	20	152	94
Federated Insurance Company of Canada	851	198	995	163
Great American Insurance Company	5	0	4	0
Guarantee Company of North America	0	-1	0	-1
Hartford Fire Insurance Company	26	0	9	5
Industrial-Alliance Pacific General Insurance Corporation	10,882	512	19,119	1,745
Intact Insurance Company	256	121	262	160
Jevco Insurance Company	0	0	0	-1
Liberty Mutual Insurance Company	166	-24	160	50
Lloyds Underwriters	1,362	1,007	1,969	612
Mitsui Sumitomo Insurance Company Limited	8	-1	8	10
Northbridge General Insurance Corporation	652	1,413	711	1,371
Novex Insurance Company	0	1	0	3
Old Republic Insurance Company of Canada	35	0	54	3
Personal Insurance Company	0	1	0	10
Protective Insurance Company	49	240	47	-79
Royal & Sun Alliance Insurance Company of Canada	627	974	736	296
Saskatchewan Mutual Insurance Company	1,968	842	2,097	1,302
Sentry Insurance A Mutual Company	16	12	15	6
SGI Canada Insurance Services Ltd.	0	2	0	0
Sovereign General Insurance Company	92	60	82	-3
St. Paul Fire and Marine Insurance Company	205	-272	182	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4	-145	7	75
Traders General Insurance Company	0	-1	0	0
Travelers Insurance Company of Canada	35	3	69	6
Wawanesa Mutual Insurance Company	9	0	35	0
XL Specialty Insurance Company	58	43	33	60
Zurich Insurance Company Ltd.	476	411	360	995
*M.P.I.C Auto Insurance Division	1,230,221	1,177,833	1,315,612	1,159,755
TOTALS	\$1,251,800	\$1,184,100	\$1,346,444	\$1,167,706

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

RECIPROCAL EXCHANGES				
COMPANY	2017		2018	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,002	0	301	0
LIABILITY				
Canadian Lawyers Insurance Association	1,069	1,644	1,366	1,380
Canadian Universities Reciprocal Insurance Exchange	563	167	575	292
Community Newspapers Reciprocal Insurance Exchange	7	0	7	0
Healthcare Insurance Reciprocal of Canada	5,797	6,130	6,051	4,304
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	436	968	428	422
Canadian Airports Reciprocal Insurance Exchange	232	129	230	-113
Canadian Egg Industry Reciprocal Alliance - CEIRA	661	-4	679	-3
Canadian Universities Reciprocal Insurance Exchange	1,025	-748	978	-11
Healthcare Insurance Reciprocal of Canada	1,198	-90	874	1,251
TOTALS	\$11,990	\$8,196	\$11,489	\$7,522

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	*PREMIUMS \$000	*LOSSES \$000
Affiliated FM Insurance Company	182	10	133	-1
AIG Insurance Company of Canada	233	44	354	256
Allianz Global Risks US Insurance Company	20	11	1,357	310
Aviva Insurance Company of Canada	6,320	3,150	6,543	3,649
AXIS Reinsurance Company (Canadian Branch)	0	-1	0	7
Berkley Insurance Company	2	0	1	1
Boiler Inspection and Insurance Company of Canada	384	489	434	230
Canadian Northern Shield Insurance Company	1	0	1	0
Chubb Insurance Company of Canada	138	11	116	268
Continental Casualty Company	207	43	262	-5
Co-operators General Insurance Company	87	19	492	130
CUMIS General Insurance Company	64	17	66	8
Dominion of Canada General Insurance Company	65	34	90	8
Ecclesiastical Insurance Office Public Limited Company	102	0	115	0
Economical Mutual Insurance Company	100	4	97	44
Everest Insurance Company of Canada	6	3	3	-3
Factory Mutual Insurance Company	2,718	3	1,666	76
Federated Insurance Company of Canada	129	32	189	32
Fenchurch General Insurance Company	0	38	0	0
Gore Mutual Insurance Company	16	13	17	0
Great American Insurance Company	14	0	18	19
Guarantee Company of North America	18	-5	16	19
Intact Insurance Company	593	12	619	47
Liberty Mutual Insurance Company	0	0	26	0
Lloyds Underwriters	2,139	1,131	2,021	1,351
Millennium Insurance Corporation	0	1	0	0
Mutual Fire Insurance Company of British Columbia	57	24	61	22
National Liability & Fire Insurance Company	0	-1	6	1
Northbridge General Insurance Corporation	74	14	73	17
Novex Insurance Company	4	0	5	0
Optimum Insurance Company Inc.	54	-7	56	0
Royal & Sun Alliance Insurance Company of Canada	710	395	952	1,468
Saskatchewan Mutual Insurance Company	67	18	80	6
SGI Canada Insurance Services Ltd.	600	88	810	182
Sovereign General Insurance Company	170	11	220	-11
St. Paul Fire and Marine Insurance Company	139	-73	147	8
Temple Insurance Company	360	744	36	-236
Travelers Insurance Company of Canada	121	6	126	20
Trisura Guarantee Insurance Company	139	4	2	0
United States Liability Insurance Company	0	0	2	1
Wawanesa Mutual Insurance Company	999	212	1,096	412
Wynward Insurance Group	98	19	111	54
Zurich Insurance Company Ltd.	166	-31	98	-15
TOTALS	\$17,296	\$6,482	\$18,517	\$8,375

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

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	5	11	12	-6
Allianz Global Risks US Insurance Company	0	-281	105	-215
Aviva General Insurance Company	0	0	3	4
Aviva Insurance Company of Canada	216	33	177	79
Berkley Insurance Company	1	0	3	0
Chubb Insurance Company of Canada	0	6	1	-4
Continental Casualty Company	674	531	740	644
Co-operators General Insurance Company	0	0	1,141	1,345
Elite Insurance Company	1,581	823	1,633	933
Great American Insurance Company	101	474	14	-26
HDI Global SE Canada Branch	2	1	3	2
Intact Insurance Company	305	541	491	246
International Insurance Company of Hannover SE	8	0	1	5
Liberty Mutual Insurance Company	35	25	82	-1
Lloyds Underwriters	876	361	532	967
Northbridge General Insurance Corporation	287	877	533	-261
Royal & Sun Alliance Insurance Company of Canada	917	413	1,167	862
Sovereign General Insurance Company	1,505	955	1,141	1,345
St. Paul Fire and Marine Insurance Company	4	-5	3	1
Starr Insurance & Reinsurance Limited	60	15	58	35
Sunderland Marine Insurance Company Limited (Canada Branch)	-6	81	0	425
Traders General Insurance Company	3	0	3	1
Travelers Insurance Company of Canada	15	-1	10	0
Westport Insurance Corporation	309	0	553	271
XL Specialty Insurance Company	58	21	55	0
Zurich Insurance Company Ltd.	255	1,332	552	277
TOTALS	\$7,211	\$6,213	\$7,853	\$6,381

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Additional Municipal Hail Limited	2,134	1,518	2,684	4,865
Allianz Global Risks US Insurance Company	1,686	2,798	2,314	2,647
Chubb Insurance Company of Canada	1,608	467	1,293	2,516
Co-operative Hail Insurance Company Limited	7,420	2,382	7,531	6,501
Northbridge General Insurance Corporation	2,124	593	1,921	2,853
Palliser Insurance Company Limited	8,299	2,959	7,639	5,098
TOTALS	\$23,271	\$10,717	\$23,382	\$24,480

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	1,399	123	737	47
Arch Insurance Canada Ltd.	139	34	130	0
Aviva Insurance Company of Canada	2,685	-1	3,235	3
AXIS Reinsurance Company (Canadian Branch)	7	4	27	6
Berkley Insurance Company	14	0	16	0
Canadian Farm Insurance Corporation	3	0	3	0
Chubb Insurance Company of Canada	1,172	139	1,275	65
Continental Casualty Company	93	28	77	455
Co-operators General Insurance Company	5	0	1,455	551
CorePointe Insurance Company	3	0	5	0
CUMIS General Insurance Company	1,333	135	1,338	710
Dominion of Canada General Insurance Company	6	-2	1	122
Echelon Insurance	6	0	27	0
Economical Mutual Insurance Company	17	1	11	0
Federated Insurance Company of Canada	23	-4	24	20
Fenchurch General Insurance Company	64	337	0	0
Great American Insurance Company	10	13	61	2
Guarantee Company of North America	3,573	57	2,940	-2
Hartford Fire Insurance Company	11	0	11	0
Industrial-Alliance Pacific General Insurance Corporation	563	-201	476	2,530
Intact Insurance Company	3,996	225	3,205	-786
International Insurance Company of Hannover SE	0	-1	2	-6
La Capitale Generale Insurance Inc.	0	0	25	0
Liberty Mutual Insurance Company	220	198	401	-466
Lloyds Underwriters	957	103	1,364	-271
Northbridge General Insurance Corporation	268	109	236	-13
Personal Insurance Company	7	0	0	0
Royal & Sun Alliance Insurance Company of Canada	47	0	48	-6
Saskatchewan Mutual Insurance Company	3	0	3	0
SGI Canada Insurance Services Ltd.	227	87	263	26
Sovereign General Insurance Company	114	-7	127	18
St. Paul Fire and Marine Insurance Company	25	3	25	28
Travelers Insurance Company of Canada	3,864	-8,289	2,402	80,624
Trisura Guarantee Insurance Company	2,260	12	3,210	12
Triton Insurance Company	14	0	0	0
Unica Insurance Inc.	14	0	25	0
Western Surety Company	1,894	-55	1,597	-35
Westport Insurance Corporation	3	0	49	0
Wynward Insurance Group	98	0	3	0
Zurich Insurance Company Ltd.	34	-7	107	-4
TOTALS	\$25,171	-\$6,959	\$24,941	\$83,630

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	447	674	322	3,710
Allianz Global Risks US Insurance Company	2,059	-27	2,243	1,394
Aspen Insurance UK Limited	0	10	0	5
Berkley Insurance Company	116	0	0	0
Chubb Insurance Company of Canada	32	0	57	-4
Intact Insurance Company	0	36	0	757
International Insurance Company of Hannover SE	0	0	1	1
Liberty Mutual Insurance Company	29	-31	45	-4
Lloyds Underwriters	2,229	4,767	1,248	1,422
Mitsui Sumitomo Insurance Company Limited	330	108	304	286
National Liability & Fire Insurance Company	693	411	803	521
Northbridge General Insurance Corporation	750	108	807	51
Old Republic Insurance Company of Canada	68	11	0	1,174
Omega General Insurance Company	0	-1	0	0
Royal & Sun Alliance Insurance Company of Canada	0	-147	0	17
Starr Insurance & Reinsurance Limited	85	38	586	102
Temple Insurance Company	1,432	536	1,458	-585
Westport Insurance Corporation	318	2,813	714	605
XL Specialty Insurance Company	1,542	960	1,689	3,158
TOTALS	\$10,130	\$10,266	\$10,277	\$12,610

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
AIG Insurance Company of Canada	4,090	3,414	3,972	936
Allianz Global Risks US Insurance Company	1,687	1,932	2,282	653
Allied World Specialty Insurance Company	71	20	9	3
Allstate Insurance Company of Canada	0	36	0	-80
Arch Insurance Canada Ltd.	1,146	3,803	1,402	1,155
Aspen Insurance UK Limited	-17	-191	0	-322
Associated Electric & Gas Insurance Services Limited	2	9,703	2	864
Aviva Insurance Company of Canada	11,449	1,103	10,541	7,046
AXIS Reinsurance Company (Canadian Branch)	1,691	419	1,719	551
Berkley Insurance Company	667	70	610	64
Canadian Northern Shield Insurance Company	3	0	4	0
Canassurance Insurance Company	1	1	0	0
Chubb Insurance Company of Canada	7,028	2,387	6,253	4,230
Continental Casualty Company	6,421	-987	7,418	4,329
Co-operators General Insurance Company	2,077	1,347	10,412	8,289
Coseco Insurance Company	47	27	203	242
CUMIS General Insurance Company	1,120	968	1,352	68
Dominion of Canada General Insurance Company	346	-302	451	222
Ecclesiastical Insurance Office Public Limited Company	1,060	794	1,222	64
Echelon Insurance	88	36	94	-50
Economical Mutual Insurance Company	860	722	789	2,474
Electric Insurance Company	279	2	245	3
Everest Insurance Company of Canada	1,126	270	1,406	564
Federal Insurance Company	2	3	2	1
Federated Insurance Company of Canada	1,887	329	2,036	791
Gore Mutual Insurance Company	49	51	56	9
Great American Insurance Company	423	89	627	148
Guarantee Company of North America	1,073	209	1,211	347
Hartford Fire Insurance Company	11	0	10	0
HDI Global SE Canada Branch	8	3	54	36
Hutterian Brethren Mutual Insurance Corporation	288	-174	294	534
Intact Insurance Company	6,754	3,041	6,844	4,091
International Insurance Company of Hannover SE	626	239	798	345
Ironshore Insurance Ltd.	134	143	62	261
Jevco Insurance Company	0	-3	0	-1
Jewelers Mutual Insurance Company	23	0	20	0
Liberty Mutual Insurance Company	6,290	3,293	4,629	2,875
Lloyds Underwriters	36,271	-5,758	37,664	38,973
Max Insurance	194	59	162	185
Missisquoi Insurance Company	0	0	-4	0
Mitsui Sumitomo Insurance Company Limited	0	34	0	-35
Mutual Fire Insurance Company of British Columbia	201	66	236	13
National Liability & Fire Insurance Company	676	475	351	386
Nordic Insurance Company of Canada	0	-12	0	-14
Northbridge General Insurance Corporation	3,156	218	3,721	1,003
Novex Insurance Company	417	-76	313	-71
Old Republic Insurance Company of Canada	83	-396	656	24
Omega General Insurance Company	19	40	18	31
Optimum Insurance Company Inc.	1,274	-311	1,229	287
Personal Insurance Company	49	-21	5	0
Portage La Prairie Mutual Insurance Company	2,263	1,308	2,362	1,048
Red River Valley Mutual Insurance Company	6,347	1,605	7,237	2,000
Royal & Sun Alliance Insurance Company of Canada	2,130	-1,786	2,177	-417

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2017		2018	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Safety National Casualty Corporation	0	42	0	27
Saskatchewan Mutual Insurance Company	779	-203	810	413
SCOR UK Company Limited	51	40	34	41
Scotia General Insurance Company	0	0	0	0
Scottish & York Insurance Co. Limited	0	37	0	3
Sentry Insurance A Mutual Company	45	-761	26	-28
SGI Canada Insurance Services Ltd.	3,800	1,603	4,236	1,933
Sompo Japan Nipponkoa Insurance Inc.	47	0	56	0
Sovereign General Insurance Company	4,831	1,009	5,334	5,417
St. Paul Fire and Marine Insurance Company	2,408	322	2,331	1,474
Starr Insurance & Reinsurance Limited	77	52	252	117
T.H.E. Insurance Company	1	0	0	0
Technology Insurance Company, Inc.	2,226	783	0	0
Temple Insurance Company	1,353	1,919	1,390	1,269
Tokio Marine & Nichido Fire Insurance Co., Ltd.	31	3	17	6
Traders General Insurance Company	0	1	0	1
Travelers Insurance Company of Canada	3,590	1,225	4,019	1,892
Trisura Guarantee Insurance Company	1,777	934	1,982	1,133
United States Liability Insurance Company			23	5
Verassure Insurance Company	0	0	0	118
Waterloo Insurance Company	4	0	3	0
Wawanesa Mutual Insurance Company	5,166	1,030	6,905	2,121
Westport Insurance Corporation	5,451	2,468	4,711	1,282
Wynward Insurance Group	1,582	144	1,623	762
XL Reinsurance America Inc.	410	670	529	357
XL Specialty Insurance Company	3,177	1,209	3,565	312
Zurich Insurance Company Ltd.	6,270	1,471	4,608	66
TOTALS	\$154,966	\$42,240	\$165,610	\$102,876

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2017						2018					
	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
Affiliated FM Insurance Company	0	1,877	1,877	0	795	795	0	1,895	1,895	0	9,080	9,080
AIG Insurance Company of Canada	243	26,210	26,453	4,532	18,337	22,869	349	26,397	26,746	639	13,590	14,229
Alberta Motor Assoc. Insurance Co.	0	0	0	-62	0	-62	0	0	0	0	0	0
Allianz Global Risks US Insurance Company	528	4,748	5,276	325	-1,097	-772	565	5,983	6,548	194	-4,655	-4,461
Allied World Specialty Insurance Company	0	5,516	5,516	0	2,712	2,712	0	5,054	5,054	0	6,582	6,582
American Bankers Insurance Company of Florida	2,192	6	2,198	1,272	0	1,272	651	-2	649	197	0	197
Arch Insurance Canada Ltd.	0	2,825	2,825	0	3,144	3,144	0	3,515	3,515	0	4,410	4,410
Aspen Insurance UK Limited	0	0	0	0	-641	-641	0	0	0	0	0	0
Associated Electric & Gas Insurance Services Limited	0	193	193	0	0	0	0	129	129	0	0	0
Aviva General Insurance Company	849	0	849	147	0	147	891	0	891	344	0	344
Aviva Insurance Company of Canada	32,695	24,351	57,046	13,449	18,112	31,561	28,149	21,559	49,708	15,890	16,950	32,840
AXA Art Insurance Corporation	7	0	7	1	0	1	0	0	0	0	0	0
AXA Insurance Company	86	0	86	27	0	27	117	0	117	-5	0	-5
AXIS Reinsurance Company (Canadian Branch)	0	8	8	0	-349	-349	0	-7	-7	0	33	33
Berkley Insurance Company	0	18	18	-3	0	-3	0	19	19	0	215	215
Boiler Inspection and Insurance Company of Canada	0	9	9	0	-17	-17	0	79	79	0	8	8
CAA Insurance Company	6,621	0	6,621	2,463	0	2,463	6,654	0	6,654	3,453	0	3,453
Canadian Farm Insurance Corporation	0	898	898	0	-17	-17	0	886	886	0	383	383
Canadian Northern Shield Insurance Company	0	9	9	0	0	0	0	16	16	0	0	0
Canadian Premier General Insurance Company	1	0	1	0	0	0	0	0	0	0	0	0
Canassurance Insurance Company	2	0	2	1	0	1	0	0	0	0	0	0
Chubb Insurance Company of Canada	2,522	1,296	3,818	886	-1,395	-509	2,627	1,163	3,790	2,218	692	2,910
Continental Casualty Company	0	8,002	8,002	0	5,090	5,090	0	8,201	8,201	0	6,529	6,529
Co-operators General Insurance Company	16,297	4,518	20,815	6,422	2,542	8,964	28,730	17,872	46,602	15,423	15,550	30,973
Coseco Insurance Company	4,455	0	4,455	890	0	890	4,237	0	4,237	2,238	0	2,238
CUMIS General Insurance Company	9,000	2,742	11,742	2,758	392	3,150	9,098	2,623	11,721	4,235	195	4,430
Dominion of Canada General Insurance Company	19	1,093	1,112	15	105	120	23	1,437	1,460	3	951	954
Ecclesiastical Insurance Office Public Limited Company	0	2,966	2,966	0	2,316	2,316	0	3,817	3,817	0	158	158
Echelon Insurance	46	184	230	21	88	109	27	203	230	-8	43	35
Economical Mutual Insurance Company	5,345	5,039	10,384	5,544	3,841	9,385	7,585	4,562	12,147	5,123	4,226	9,349
Elite Insurance Company	775	0	775	919	0	919	779	0	779	394	1	395
Everest Insurance Company of Canada	0	634	634	0	215	215	0	353	353	0	-61	-61
Factory Mutual Insurance Company	0	7,320	7,320	0	-3,198	-3,198	0	5,627	5,627	0	-1,640	-1,640
Federal Insurance Company	0	9	9	0	6	6	0	10	10	0	5	5
Federated Insurance Company of Canada	81	6,175	6,256	53	3,000	3,053	62	7,384	7,446	-58	2,843	2,785
First North American Insurance Company	633	0	633	42	0	42	581	0	581	21	0	21
GMS Insurance Inc.	3	0	3	0	0	0	-6	0	-6	0	0	0
Gore Mutual Insurance Company	0	133	133	0	62	62	0	143	143	0	-36	-36
Great American Insurance Company	0	1,005	1,005	0	-80	-80	0	1,348	1,348	0	1,780	1,780
Guarantee Company of North America	1,570	385	1,955	550	538	1,088	1,494	432	1,926	754	288	1,042
Hartford Fire Insurance Company	0	1,044	1,044	0	708	708	0	1,086	1,086	0	386	386
HDI Global SE Canada Branch	0	254	254	0	89	89	0	390	390	0	326	326
Hutterian Brethren Mutual Insurance Corporation	0	3,158	3,158	0	6,730	6,730	0	3,464	3,464	0	851	851
Industrial-Alliance Pacific General Insurance Corporation	1	0	1	3	0	3	2	0	2	0	0	0
Intact Insurance Company	47,440	15,187	62,627	21,576	11,853	33,429	50,053	15,575	65,628	24,654	11,164	35,818
International Insurance Company of Hannover SE	49	742	791	3	275	278	50	1,165	1,215	12	2,065	2,077
Ironshore Insurance Ltd.	0	291	291	0	197	197	0	288	288	0	147	147
Jevco Insurance Company	0	0	0	0	-1	-1	0	0	0	0	-2	-2
Jewelers Mutual Insurance Company	21	82	103	1	64	65	25	80	105	0	115	115
Liberty Mutual Insurance Company	0	1,152	1,152	0	345	345	0	1,708	1,708	0	-446	-446
Lloyds Underwriters	1,531	27,744	29,275	590	56,929	57,519	948	32,724	33,672	564	52,844	53,408

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2017						2018					
	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
Max Insurance	3,170	1,862	5,032	858	1,019	1,877	2,563	1,728	4,291	2,680	730	3,410
Millennium Insurance Corporation	1,229	0	1,229	302	0	302	1,887	0	1,887	462	0	462
Mitsui Sumitomo Insurance Company Limited	0	25	25	0	0	0	0	15	15	0	-4	-4
Mutual Fire Insurance Company of British Columbia	83	4,252	4,335	526	1,414	1,940	102	4,775	4,877	388	3,534	3,922
National Liability & Fire Insurance Company	0	149	149	0	-13	-13	0	196	196	0	30	30
New Home Warranty Insurance (Canada) Corporation	37	0	37	26	0	26	0	0	0	0	0	0
Northbridge General Insurance Corporation	494	8,320	8,814	645	8,655	9,300	566	9,915	10,481	539	8,050	8,589
Novex Insurance Company	1,274	895	2,169	487	271	758	1,394	905	2,299	663	617	1,280
Old Republic Insurance Company of Canada	0	4	4	0	0	0	0	3	3	0	0	0
Omega General Insurance Company	207	32	239	145	2	147	253	27	280	144	35	179
Optimum Insurance Company Inc.	4,786	2,312	7,098	1,810	1,835	3,645	5,149	2,307	7,456	2,167	2,667	4,834
Orion Travel Insurance Company	1,026	0	1,026	-853	0	-853	1,182	0	1,182	281	0	281
Peace Hills General Insurance Company	12,899	2,917	15,816	7,005	4,101	11,106	13,494	2,870	16,364	6,885	7,646	14,531
Personal Insurance Company	7,948	896	8,844	1,908	356	2,264	8,418	7	8,425	2,866	-4,329	-1,463
Petline Insurance Company	1,733	0	1,733	853	0	853	1,654	0	1,654	853	0	853
Portage La Prairie Mutual Insurance Company	54,091	3,024	57,115	24,746	1,613	26,359	55,698	3,187	58,885	31,029	2,203	33,232
Primum Insurance Company	3,163	0	3,163	1,252	0	1,252	3,310	0	3,310	1,039	0	1,039
RBC Insurance Company of Canada	422	0	422	133	0	133	455	0	455	157	0	157
Red River Valley Mutual Insurance Company	59,152	28,619	87,771	28,835	10,108	38,943	60,359	32,639	92,998	27,992	24,639	52,631
Royal & Sun Alliance Insurance Company of Canada	3,590	5,630	9,220	1,452	7,564	9,016	3,089	5,684	8,773	797	13,180	13,977
S&Y Insurance Company	0	0	0	0	0	0	0	0	0	1	0	1
Saskatchewan Mutual Insurance Company	5,191	781	5,972	4,516	189	4,705	5,459	908	6,367	3,577	587	4,164
SCOR UK Company Limited	0	329	329	0	37	37	0	403	403	0	3,975	3,975
Scottish & York Insurance Co. Limited	0	0	0	0	4	4	0	0	0	0	3	3
Security National Insurance Company	4,245	0	4,245	3,262	0	3,262	8,114	0	8,114	2,156	0	2,156
SGI Canada Insurance Services Ltd.	14,797	9,398	24,195	8,658	4,242	12,900	17,546	11,276	28,822	12,421	8,589	21,010
Sompo Japan Nipponkoa Insurance Inc.	0	89	89	0	91	91	0	115	115	0	-20	-20
Sovereign General Insurance Company	87	8,067	8,154	40	6,545	6,585	100	8,206	8,306	65	9,181	9,246
St. Paul Fire and Marine Insurance Company	0	4,778	4,778	0	-13	-13	0	4,682	4,682	0	-937	-937
Starr Insurance & Reinsurance Limited	0	1,350	1,350	0	893	893	0	2,227	2,227	0	1,155	1,155
TD Home and Auto Insurance Company	213	0	213	4	0	4	212	0	212	23	0	23
Technology Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0	0
Temple Insurance Company	0	1,772	1,772	0	1,357	1,357	0	1,290	1,290	0	778	778
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	203	203	0	100	100	0	214	214	0	-27	-27
Traders General Insurance Company	421	0	421	396	0	396	439	0	439	708	0	708
Trans Global Insurance Company	359	0	359	12	0	12	409	0	409	-1	0	-1
Travelers Insurance Company of Canada	0	3,231	3,231	91	2,847	2,938	0	3,644	3,644	0	3,694	3,694
Trisura Guarantee Insurance Company	0	943	943	0	520	520	0	868	868	0	531	531
Triton Insurance Company	469	0	469	141	0	141	590	0	590	132	0	132
Unifund Assurance Company	647	0	647	286	0	286	694	0	694	276	0	276
United States Liability Insurance Company	0	0	0	0	0	0	0	59	59	0	7	7
Verassure Insurance Company	79	0	79	11	0	11	7	0	7	4	0	4
Waterloo Insurance Company	156	0	156	49	0	49	138	0	138	44	0	44
Wawanesa Mutual Insurance Company	101,433	34,821	136,254	47,430	23,102	70,532	110,299	42,124	152,423	78,732	32,085	110,817
Westport Insurance Corporation	0	1,024	1,024	0	3,368	3,368	0	3,244	3,244	0	106	106
Wynward Insurance Group	216	6,132	6,348	484	5,626	6,110	190	5,866	6,056	133	6,776	6,909
XL Specialty Insurance Company	0	1,446	1,446	0	1,352	1,352	514	2,276	2,790	139	472	611
Zurich Insurance Company Ltd.	0	10,213	10,213	0	3,611	3,611	0	7,724	7,724	0	1,918	1,918
TOTALS	\$416,629	\$301,337	\$717,966	\$197,935	\$222,486	\$420,421	\$447,975	\$336,562	\$784,537	\$253,637	\$273,441	\$527,078

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

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2018						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2018		NEW EFFECTED		GROSS IN FORCE AT END OF 2018	
	No.	Amount \$000	No	Amount \$000	No.	Amount \$000
	Aetna Life Insurance Company	9	45	0	0	6
Allianz Life Insurance Company of North America	12	70	0	0	12	70
American Bankers Life Assurance Company of Florida	172,771	386,019	15,920	27,678	93,912	358,325
American Health and Life Insurance Company	4,922	49,224	0	0	5,117	52,287
American Income Life Insurance Company	15,534	342,945	2,080	74,033	16,290	365,393
Assumption Mutual Life Insurance Company	1,899	623,036	254	94,043	2,032	667,517
Assurant Life of Canada	4,874	32,723	0	0	4,593	30,711
AXA Equitable Life Insurance Company	2	14	0	0	2	15
BMO Life Assurance Company	9,588	2,407,134	288	247,925	9,220	2,519,867
BMO Life Insurance Company	2,665	8,152	0	0	2,471	7,468
Blue Cross Life Insurance Company of Canada	52,351	2,788,952	5,188	227,652	58,041	3,172,905
CIBC Life Insurance Company Limited	341	1,752	0	811	341	2,363
Canada Life Assurance Company	341,447	22,859,034	1,706	775,037	326,858	22,555,220
Chubb Life Insurance Company of Canada	281	18,836	48	5,340	279	18,639
Combined Insurance Company of America	162	2,630	2	28	149	2,569
Connecticut General Life Insurance Company	1	839	0	0	1	839
Co-operators Life Insurance Company	11,905	1,847,540	321	89,374	11,345	1,782,795
CUMIS Life Insurance Company	2,180	4,247,482	15	780,767	2,083	4,489,008
Desjardins Financial Security Life Assurance Company	41,056	2,928,118	3,140	400,409	43,419	3,396,788
Empire Life Insurance Company	9,518	2,017,749	2,412	414,779	10,998	2,336,889
Equitable Life Insurance Company of Canada	16,627	4,885,177	3,102	901,802	18,790	5,445,058
Excellence Life Insurance Company	313	51,195	153	21,664	414	64,028
First Canadian Insurance Corporation	18,836	659,168	3,721	144,170	17,972	654,449
Foresters Life Insurance Company	4,765	592,319	857	150,468	5,164	709,000
Gerber Life Insurance Company	1,120	14,574	12	235	1,084	14,480
Great-West Life Assurance Company	1,056,639	31,535,547	9,208	641,040	1,139,082	30,920,959
Humania Assurance Inc.	158	44,800	47	18,885	192	60,310
Industrial-Alliance Insurance and Financial Services Inc.	60,387	8,905,643	10,277	1,626,841	59,703	9,831,101
ivari	13,480	4,859,743	2,160	856,563	14,765	5,371,967
La Capitale Civil Service Insurer Inc.	0	0	1,217	80,920	3,415	361,319
La Capitale Financial Security Insurance Company	260	14,915	5	25	248	13,273
Life Insurance Company of North America	263	19,473	0	0	60	4,868
London Life Insurance Company	55,155	7,640,529	1,455	654,929	54,237	7,801,496
Manufacturers Life Insurance Company	127,001	26,672,871	5,873	2,315,992	122,640	27,464,015
National Bank Life Insurance Company	21	21,650	0	0	20	20,734
New York Life Insurance Company	59	32,923	2	3,225	61	34,493
Pavonia Life Insurance Company of Michigan	222	5,300	0	0	184	4,297
Primerica Life Insurance Company of Canada	8,699	3,890,744	692	413,500	8,753	4,024,818
RBC Life Insurance Company	19,638	4,498,854	1,235	503,501	20,164	4,810,993
Reliable Life Insurance Company	251	68,136	0	0	202	56,879
SSQ, Insurance Company Inc.	647	512,760	199	223,585	804	690,629
SSQ, Life Insurance Company Inc.	13,665	856,747	3,094	177,448	12,843	818,877
Scotia Life Insurance Company	550	57,344	114	12,654	576	61,125
Sun Life Assurance Company of Canada	155,778	22,744,728	9,172	1,394,603	131,080	18,096,692
TD Life Insurance Company	429	100,743	171	59,516	567	152,279
Trans Global Life Insurance Company	1,723	3,584	931	3,129	2,654	6,713
Union Life Mutual Assurance Company	68	17,933	5	2,450	77	20,887
United American Insurance Company	9	115	0	0	9	115
Wawanesa Life Insurance Company	20,409	4,297,217	1,319	377,105	20,390	4,456,257
Western Life Assurance Company	17,524	1,033,707	426	105,992	15,423	1,099,641
TOTALS	2,266,214	164,600,733	86,847	13,831,382	2,238,761	164,834,878

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2018						
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	2	0	2	0	0	0
American Bankers Life Assurance Company of Florida	8	11,535	11,543	0	0	0
American Health and Life Insurance Company	0	729	729	0	0	0
American Income Life Insurance Company	5,857	0	5,857	0	0	0
Assumption Mutual Life Insurance Company	1,926	48	1,974	3,493	0	3,493
Assurant Life of Canada	204	276	480	516	11,782	12,298
BMO Life Assurance Company	14,351	59	14,410	5,990	72	6,062
BMO Life Insurance Company	0	177	177	0	0	0
Blue Cross Life Insurance Company of Canada	90	7,727	7,817	0	0	0
CIBC Life Insurance Company Limited	241	0	241	0	0	0
Canada Life Assurance Company	86,507	63,427	149,934	1,195	14,645	15,840
Canadian Premier Life Insurance Company	0	17,258	17,258	0	0	0
Chubb Life Insurance Company of Canada	84	2,711	2,795	0	0	0
Combined Insurance Company of America	49	0	49	0	0	0
Co-operators Life Insurance Company	3,881	2,135	6,016	71	0	71
CUMIS Life Insurance Company	2,275	21,507	23,782	0	0	0
Desjardins Financial Security Life Assurance Company	5,461	7,333	12,794	9,285	10,280	19,565
Empire Life Insurance Company	7,646	848	8,494	3,990	16	4,006
Equitable Life Insurance Company of Canada	19,974	605	20,579	4,068	16	4,084
Excellence Life Insurance Company	183	0	183	0	0	0
First Canadian Insurance Corporation	0	4,571	4,571	0	0	0
Foresters Life Insurance Company	3,553	39	3,592	0	50	50
Gerber Life Insurance Company	113	0	113	0	0	0
Great-West Life Assurance Company	54,589	86,666	141,255	9,252	11,966	21,218
Humania Assurance Inc.	174	4	178	0	0	0
Industrial-Alliance Insurance and Financial Services Inc.	46,497	8,081	54,578	30,966	31,972	62,938
ivari	19,751	0	19,751	34	0	34
La Capitale Civil Service Insurer Inc.	545	642	1,187	814	0	814
La Capitale Financial Security Insurance Company	211	0	211	0	0	0
Liberty Life Assurance Company of Boston	0	1	1	0	0	0
Life Insurance Company of North America	0	131	131	0	0	0
London Life Insurance Company	61,721	0	61,721	934	27,940	28,874
Manufacturers Life Insurance Company	91,377	24,747	116,124	543	5,492	6,035
National Bank Life Insurance Company	8	113	121	0	0	0
New York Life Insurance Company	1	110	111	0	0	0
Pavonia Life Insurance Company of Michigan	0	37	37	0	0	0
Primerica Life Insurance Company of Canada	10,580	0	10,580	0	0	0
RBC Life Insurance Company	14,492	1,056	15,548	1,006	16,362	17,368
Reliable Life Insurance Company	284	0	284	0	0	0
SSQ, Insurance Company Inc.	1,950	3,098	5,048	0	0	0
SSQ, Life Insurance Company Inc.	3	2,531	2,534	32	0	32
Scotia Life Insurance Company	154	90	244	0	0	0
Sun Life Assurance Company of Canada	83,607	20,599	104,206	13,099	125,782	138,881
TD Life Insurance Company	275	1	276	0	0	0
Trans Global Life Insurance Company	0	26	26	0	0	0
Union Life Mutual Assurance Company	110	0	110	0	0	0
United American Insurance Company	7	0	7	0	0	0
Wawanesa Life Insurance Company	15,028	1,772	16,800	3,711	0	3,711
Western Life Assurance Company	2,532	1,366	3,898	1	0	1
TOTALS	\$556,302	\$292,056	\$848,358	\$89,000	\$256,375	\$345,375

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2018				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
Allianz Life Insurance Company of North America	11	0	0	0
American Bankers Life Assurance Company of Florida	1	0	1,258	0
American Health and Life Insurance Company	0	0	191	0
American Income Life Insurance Company	1,645	0	0	0
Assumption Mutual Life Insurance Company	168	3,875	59	0
Assurant Life of Canada	1,052	730	496	4,482
BMO Life Assurance Company	6,704	1,614	50	1,710
BMO Life Insurance Company	0	0	30	0
Blue Cross Life Insurance Company of Canada	73	0	5,619	0
CIBC Life Insurance Company Limited	147	0	0	0
Canada Life Assurance Company	30,163	7,382	10,591	22,106
Canadian Premier Life Insurance Company	0	0	4,403	0
Chubb Life Insurance Company of Canada	3	0	134	0
Combined Insurance Company of America	22	0	1	0
Connecticut General Life Insurance Company	0	0	0	3
Co-operators Life Insurance Company	1,463	232	1,305	245
CUMIS Life Insurance Company	522	38	5,286	0
Desjardins Financial Security Life Assurance Company	4,455	5,928	4,230	6,491
Empire Life Insurance Company	2,973	3,089	391	64
Equitable Life Insurance Company of Canada	7,610	4,088	233	42
First Canadian Insurance Corporation	0	0	518	0
Foresters Life Insurance Company	1,481	0	63	1,137
Gerber Life Insurance Company	59	0	0	0
Great-West Life Assurance Company	33,864	8,447	79,006	13,513
Industrial-Alliance Insurance and Financial Services Inc.	14,546	30,932	1,994	38,281
ivari	11,889	1,368	0	0
La Capitale Civil Service Insurer Inc.	12	200	298	0
La Capitale Financial Security Insurance Company	206	0	0	0
London Life Insurance Company	35,745	5,051	0	40,196
Manufacturers Life Insurance Company	60,612	26,839	15,339	26,102
Manulife Assurance Company of Canada	0	656	0	280
National Bank Life Insurance Company	4	0	28	0
New York Life Insurance Company	19	0	27	0
Pavonia Life Insurance Company of Michigan	0	0	1	0
Primerica Life Insurance Company of Canada	3,540	0	0	0
RBC Life Insurance Company	10,743	105	344	256
SSQ, Insurance Company Inc.	255	0	902	0
SSQ, Life Insurance Company Inc.	0	0	1,489	0
Scotia Life Insurance Company	6	0	0	0
Sun Life Assurance Company of Canada	35,145	19,771	13,715	21,087
TD Life Insurance Company	350	0	0	0
Wawanesa Life Insurance Company	9,582	6,640	648	0
Western Life Assurance Company	1,086	41	240	0
TOTALS	\$276,361	\$127,435	\$148,909	\$176,096

FRATERNAL SOCIETIES - 2018										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2017 - \$'000		End of 2018 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
Actra Fraternal Benefit Society	14	139	290	5,038	313	6,402	0	0	0	46
Faithlife Financial	2,222	71	3,392	364,582	3,795	391,903	413	0	928	13
Grand Orange Lodge of British America	16	0	48	215	44	197	0	0	15	0
Independent Order of Foresters	858	0	1,980	64,940	1,885	62,888	292	0	1,082	3
Knights of Columbus	7,580	85	12,301	674,680	12,275	689,006	1,791	0	4,248	6
Order of United Commercial Travelers of America	0	19	18	64	4	7	0	0	36	97
Sons of Scotland Benevolent Association	17	0	517	1,003	507	977	0	0	26	0
Supreme Council of the Royal Arcanum	0	0	30	130	26	110	0	0	2	0
Ukrainian Fraternal Society of Canada	73	0	658	7,480	621	7,329	0	0	150	0
Ukrainian National Association, Inc.	1	0	118	221	112	205	0	0	5	0
TOTALS	\$10,781	\$314	19,352	\$1,118,353	19,582	\$1,159,024	\$2,496	\$0	\$6,492	\$165