

RAPPORT ANNUEL DU SURINTENDANT DES ASSURANCES 2 0 1 7

AFFAIRES DE 2 0 1 6

Ce rapport fait état des transactions effectuées par les assureurs autorisés dans la province du Manitoba au cours de l'exercice ayant pris fin le 31 décembre 2016.

MG-7929

Direction de la réglementation des institutions financières
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Veuillez composer le 204 945-2542 pour présenter une demande.

CENT-ONZIÈME RAPPORT ANNUEL DU

SURINTENDANT DES ASSURANCES

AFFAIRES DE 2 0 1 6

Publié conformément aux dispositions de l'article 20 de la Loi sur les assurances du Manitoba

TABLE DES MATIÈRES

	<u>Page</u>
Rapport du surintendant	1
Assureurs établis au Manitoba	
– Assureurs autorisés par le gouvernement fédéral	6
– Assureurs autorisés par le gouvernement provincial	7
Liste des courtiers spéciaux et des assureurs autorisés	
– Autorisés par le gouvernement fédéral	8
– Autorisés par le gouvernement provincial	11
– Assureurs en cessation d'affaires	12
– Bourses d'assurance réciproque	12
– Courtier spéciaux	13
Tableaux	
– Résumé comparatif des primes et des pertes	14
Classes d'assurance incendie, accidents, risques divers :	
– Assurance accidents corporels et maladie	15
– Assurance aviation	23
– Assurance automobile	18
– Assurance bris de machines	20
– Assurance détournement et assurance de cautionnement	22
– Assurance contre la grêle	21
– Assurance responsabilité	24
– Assurance maritime	21
– Assurances diverses non classées ailleurs	17
– Assurance de biens	26
Assurance-vie :	
– Prestations aux souscripteurs versées et encourues	
Contrats d'assurance et de rente (individuels et collectifs)	30
– Recettes tirées des primes directes payées au Manitoba	29
– Conciliation de l'assurance-vie au Manitoba	28
Bourses d'assurance réciproque	19
Sociétés de secours mutuel	31

PROVINCE DU MANITOBA

Ministère des Finances

Le 1^{er} septembre 2017

Destinataire :

Monsieur Cameron Friesen
Ministre des Finances
Gouvernement du Manitoba
Winnipeg (Manitoba)

Monsieur le ministre,

J'ai l'honneur de vous présenter le **cent-onzième rapport annuel du surintendant des assurances, affaires de 2016**, pour l'exercice terminé le 31 décembre 2016, concernant les divers assureurs titulaires d'une licence en vertu de la Loi sur les assurances du Manitoba.

Sur les 235 assureurs titulaires d'une licence faisant du commerce d'assurance dans la province au cours de la dernière année de licence, 186 étaient des assureurs à charte fédérale et 49 étaient des assureurs à charte provinciale.

Au 31 décembre 2016, les 186 assureurs à charte fédérale titulaires d'une licence en vertu de la Loi sur les assurances du Manitoba étaient classés comme suit :	
Assurance incendie, accidents, risques divers (IARD) (y compris les mutuelles)	121
Assurance-vie ou assurance-vie, accident et maladie	50
Sociétés de secours mutuel	11
Bourse d'assurance réciproque	0
En cessation d'affaires	<u>4</u>
Total	<u>186</u>
Au 31 décembre 2016, les 49 assureurs à charte provinciale titulaires d'une licence en vertu de la Loi sur les assurances du Manitoba étaient classés comme suit :	
Assurance incendie, accidents, risques divers (IARD) (y compris les mutuelles)	25
Assurance-vie ou assurance-vie, accident et maladie	10
Assurance-vie, assurance IARD	4
Sociétés de secours mutuel	0
Bourse d'assurance réciproque	8
En cessation d'affaires	<u>2</u>
Total	<u>49</u>

NOUVEAUX ASSUREURS À CHARTE FÉDÉRALE TITULAIRES D'UNE LICENCE EN 2016 ET AUTORISÉS À FAIRE SOUSCRIRE LES ASSURANCES SUIVANTES :	
<u>Nom</u>	<u>Classes d'assurance</u>
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	Assurance-crédit
Compagnie d'assurance AXA	Assurance de biens
Compagnie de Rentes Brookfield	Assurance-vie
NOUVEAUX ASSUREURS À CHARTE PROVINCIALE TITULAIRES D'UNE LICENCE EN 2016 ET AUTORISÉS À SOUSCRIRE LES ASSURANCES SUIVANTES :	
<u>Nom</u>	<u>Classes d'assurance</u>
The New Home Warranty Insurance (Canada) Corporation	Assurance de biens et assurance de cautionnement

ASSUREURS À CHARTE FÉDÉRALE DONT LE NOM A CHANGÉ EN 2016	
<u>Ancien nom</u>	<u>Nouveau nom</u>
Assurance-Vie ACE INA	Chubb du Canada Compagnie d'Assurance-Vie
La Fédération Compagnie d'Assurance du Canada	Compagnie d'assurance Sonnet
HDI-Gerling Industrie Versicherung AG, succursale au Canada	HDI Global SE, succursale au Canada
La Compagnie d'Assurance d'Hypothèques du Canada	La Compagnie D'Assurance 12345
The North Waterloo Farmers Mutual Insurance Company	Heartland Farm Mutual Inc.
Compagnie d'assurance générale RBC	Aviva, Compagnie d'Assurance du Canada
ASSUREURS À CHARTE PROVINCIALE DONT LE NOM A CHANGÉ EN 2016	
Aucun	

ASSUREURS À CHARTE FÉDÉRALE QUI ONT FUSIONNÉ EN 2016	
Assurance ACE INA Chubb du Canada Compagnie d'Assurance	
Compagnie dont l'existence a été maintenue :	Chubb du Canada Compagnie d'Assurance
ASSUREURS À CHARTE PROVINCIALE QUI ONT FUSIONNÉ EN 2016	
Aucun	

ASSUREURS À CHARTE FÉDÉRALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2016	
La Compagnie D'Assurance 12345 Assurance ACE INA Atradius Credit Insurance N.V. Compagnie d'assurance-vie Principal Assurance Standard Life Limitée	
ASSUREURS À CHARTE PROVINCIALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2016	
Energy Insurance Group	

**LICENCES D'AGENT ET LICENCES D'EXPERT EN SINISTRES DÉLIVRÉES PAR LE CONSEIL D'ASSURANCE
DU MANITOBA**

Au cours de l'année de licence allant du 1^{er} juin 2016 au 31 mai 2017, le Conseil d'assurance du Manitoba a délivré 16 731 licences d'agent, classées comme suit :

IARD (toutes classes sauf l'assurance-vie)	6 814
Assurance-vie	4 495
Assurance accidents corporels et maladie	4 536
Grêle	130
Agents d'assurance à licence restreinte	756
– Concessionnaires d'automobiles ou d'équipement	478
– Institutions de dépôt	57
– Entreprises d'expédition de marchandises	1
– Directeurs de services funéraires	41
– Courtiers d'hypothèques	33
– Marchands d'appareils électroniques portables	3
– Sociétés de financement de ventes à crédit	55
– Services de transport	1
– Agences de voyages	82
– Entreprises de location de véhicules	5

Au cours de l'année de licence allant du 1^{er} juillet 2016 au 30 juin 2017, le Conseil des assurances du Manitoba a délivré 459 licences d'expert en sinistres, classées comme suit :

Experts	280
Experts adjoints	78
Experts — assurance grêle	101

**RAPPORTS SINISTRES-PRIMES POUR CHACUNE DES CLASSES D'ASSURANCE AUTRES QUE
L'ASSURANCE-VIE (Pertes subies, y compris les frais d'expertise, par rapport aux primes directes
souscrites)**

	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Accidents corporels et maladie	54,93 %	55,34 %	56,34 %	52,37 %
Aviation	29,84	132,88	46,31	51,07
Automobile	91,75	96,19	86,96	88,56
Bris de machines	24,45	3,49	74,89	19,28
Détournements et cautionnement	1,80	48,43	76,19	37,61
Grêle	38,56	44,00	85,78	164,67
Responsabilité	-8,45	26,66	74,84	7,41
Maritime	55,08	80,92	44,26	55,42
Biens	61,22	77,06	80,60	54,45

LOIS ET RÈGLEMENTS APPLIQUÉS

Loi sur les assurances
Loi sur l'imposition des compagnies d'assurance
La perception de la taxe stipulée dans le Règlement sur les cotisations relatives à l'assurance sur les biens, un règlement d'application de la Loi sur la prévention des incendies et les interventions d'urgence, et la Loi sur l'assurance maritime.

En septembre 2014, des modifications ont été apportées à la Loi sur les assurances. Ces modifications ont actualisé la Loi et l'ont harmonisée avec des articles comparables en vigueur dans plusieurs autres administrations.

MANDAT

Fournir un cadre législatif et réglementaire pour promouvoir le secteur des assurances au Manitoba et éduquer les consommateurs sur les questions d'assurance. Le respect de ce mandat exige l'accomplissement des tâches suivantes :

- répondre aux demandes de renseignements généraux sur les assurances;
- accorder aux assureurs les licences nécessaires aux opérations commerciales dans le domaine de l'assurance;
- vérifier la solvabilité des assureurs constitués en corporation au Manitoba;
- vérifier les activités réglementaires du Conseil d'assurance du Manitoba et assurer la liaison avec cet organisme;
- régler par la médiation des litiges entre les consommateurs, les agents, les experts en sinistres et les assureurs;
- rédiger le rapport annuel requis en vertu de la Loi sur les assurances.

En outre, la Direction perçoit :

- l'impôt sur les primes perçues conformément à la Loi sur l'imposition des compagnies d'assurance;
- le montant prévu dans le Règlement sur les cotisations relatives à l'assurance sur les biens en vertu de la Loi sur la prévention des incendies et les interventions d'urgence.

PERSONNEL

Le personnel de la Direction de la réglementation des institutions financières applique la Loi sur les assurances. La Direction est également chargée de l'application de la Loi sur les caisses populaires et les credit unions, de la Partie XXIV de la Loi sur les corporations et de la Loi sur les coopératives.

En date du 1^{er} octobre 2012, la Direction a été incorporée à un nouvel organisme de service spécial : l'Office des services financiers du Manitoba. En plus de la Direction de la réglementation des institutions financières, l'Office des services financiers du Manitoba assure le fonctionnement de la Commission des valeurs mobilières du Manitoba.

Au 31 mars 2017, le personnel de la Direction de la réglementation des institutions financières comptait huit personnes.

CONSEIL CANADIEN DES RESPONSABLES DE LA RÉGLEMENTATION D'ASSURANCE

La conférence annuelle du Conseil canadien des responsables de la réglementation d'assurance a eu lieu à Edmonton, en Alberta, les 6 et 7 octobre 2016. Toutes les provinces et tous les territoires étaient représentés.

Les personnes suivantes assumaient la direction du Conseil en 2016 :

Président..... Patrick Dery, surintendant de la solvabilité, Québec

Vice-président..... Brian Mills, directeur général et surintendant des services financiers par intérim, Ontario

Vice-président..... Robert Bradley, surintendant des assurances, Île-du-Prince-Édouard

La Province de la Nouvelle-Écosse accueillera la conférence de 2017 à Halifax.

Le tout respectueusement soumis.

Le surintendant des assurances,
Jim Scalena

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. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Michael A. Lasko, Chief Agent in Canada
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482
- B. WAWANESA LIFE INSURANCE COMPANY, THE
S. Jeff Goy, Chief Agent in Canada
400 - 200 Main Street, Winnipeg, MB R3C 1A8, Telephone: (204) 985-3940
- C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
S. Jeff Goy, Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923
- C.F.G. WYNWARD INSURANCE GROUP
Darryl Levy, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721

PROVINCIALY LICENSED INSURERS BASED IN MANITOBA
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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 VALLEY MUTUAL INSURANCE COMPANY
Brian Esau
Chief Agent in Canada
245 Centre Ave. E., PO Box 940
Altona, MB R0G 0B0
Telephone: (204) 324-2441

INSURERS, RECIPROCAL EXCHANGES AND FRATERNAL SOCIETIES LICENSED TO TRANSACT BUSINESS UNDER THE INSURANCE ACT IN MANITOBA TO DECEMBER 31, 2017
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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, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
- 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, 700-2005 Sheppard Ave. E., Willowdale, ON M2J 5B4
- C.E.F.G. ALLIED WORLD SPECIALTY INSURANCE COMPANY, 200 King St. W., Ste. 1600, Toronto ON M5H 3T4
- F. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Pkwy., Markham, ON L3R 5P8
- C.F.G. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- B. AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- A. AMERICAN HEALTH AND LIFE INSURANCE COMPANY, 1420 - 380 Wellington St., London, ON N6A 5B5
- B. AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
- G. AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
- C.E.F.G. ARCH INSURANCE CANADA LTD., 3600-77 King St. W., Toronto, ON M5K 1K2
- C.F.G. ASCENTUS INSURANCE LTD., 18 York Street, Suite 800., Toronto, ON M5J 2T8
- C.E.F.G. ASPEN INSURANCE UK LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- C.F.G. ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED, 2100-40 King St. W., Toronto, ON M5H 3C2
- A. ASSURANT LIFE OF CANADA, 2000-5000 Yonge St., Toronto, ON M2N 7E9
- F. ATRADIUS 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, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
- C.E.F.G. AVIVA INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
- C.F. AXA ART INSURANCE CORPORATION, 44 Victoria St., Ste. 1103, Toronto ON M5C 1Y2
- 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. 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. 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, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5
- F. CANADA GUARANTY MORTGAGE INSURANCE COMPANY, 400-1 Toronto St., Toronto ON, M5C 2V6
- B. CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8
- B. CANADA LIFE INSURANCE COMPANY OF CANADA, 330 University Ave., Toronto, ON M5G 1R8
- C.F.G. CANADIAN NORTHERN SHIELD INSURANCE COMPANY, 18 York St., Ste. 800, Toronto, ON M5J 2T8
- B. CANADIAN PREMIER LIFE INSURANCE COMPANY, 5000 Yonge Street, Toronto ON M2N 7J8
- F. CHICAGO TITLE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
- C.E.F.G. CHUBB INSURANCE COMPANY OF CANADA, 199 Bay St., Ste. 2500, PO Box 139, Toronto, ON M5L 1E2
- B. 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., Toronto, ON M1H 3E3
- B. COMBINED INSURANCE COMPANY OF AMERICA, 300-7300 Warden Ave., Markham, ON L3R 0X3

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

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

B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 100 Consilium Pl., Ste. 301, Toronto, 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. CO-OPERATORS LIFE INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8

C.F.G. COREPOINTE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3

C.F.G. COSECO INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8

C.F.G. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2

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

F. DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED, 390 Bay St., Ste. 1610, Toronto, ON M5H 2Y2

C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9

C.F.G. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 2200-20 Eglinton Ave. W.,
Box 2004, Toronto, ON M4R 1K8

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

C.F.G. 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, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8

B. EMPIRE LIFE INSURANCE COMPANY, 243-259 King St. E., Kingston, ON K7L 3A8

C.F.G. EMPLOYERS INSURANCE COMPANY OF WAUSAU, 1000-181 Bay Street, Toronto ON M5J 2T3

B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd. N., Waterloo, ON N2J 4C7

F. EULER HERMES NORTH AMERICA INSURANCE COMPANY, 2810-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 2L2

C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 130 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, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8

Frat. FAITHLIFE FINANCIAL, 470 Weber St. N., Waterloo, ON N2J 4G4

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

C.E.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 255 Commerce Drive, PO Box 5800, Winnipeg, MB R3C 3C9

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, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5

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

B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5

F. GREEN SHIELD CANADA, 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.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 121 King St. W., Ste. 1010, PO Box 112, Toronto, ON M5H 3T9

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

C.F.G. INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE, 220 Bay St., Ste. 400,
Toronto ON M5J 2W4

C.F. IRONSHORE INSURANCE LTD., 333 Bay St., Ste. 1120, Toronto, ON M5H 2R2

B. ivari, 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, 100-139 Front St., Belleville, ON K8N 5B5

C.F. LEGACY GENERAL INSURANCE COMPANY, 5000 Yonge Street, Toronto ON M2N 7J8

B. LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 1000-181 Bay St., Toronto, ON M5J 2T3

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

B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 100 Consilium Pl., Ste. 301, Toronto, 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. MITSUBI 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.E.F.G. NORTHBRIDGE PERSONAL 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, 300-2000 Argentia Rd., Mississauga, ON L5N 2R7
 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.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, 400-100 Yonge St., Toronto, ON M5H 1H1
 B. SCOTIA LIFE INSURANCE COMPANY, c/o Scotia Insurance, 400-100 Yonge St., Toronto, ON M5H 1H1
 C.F.G. SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough ON M1L 4S8
 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 M5J 2V5
 C.E.F.G. SONNET INSURANCE COMPANY, 111 Westmount Road S., Waterloo, ON N2L 2L6
 Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 801-505 Consumers Road, Toronto, ON M2J 4V8
 C.E.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
 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. 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. 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, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
 C.F.G. TRAFALGAR INSURANCE COMPANY OF CANADA, 700 University Ave., Ste. 1500-A, Toronto, ON M5G 0A1
 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. UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
 Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Pugster Consulting Inc., 102-90 Allstate Parkway, Markham, ON L3R 6H3
 C.F.G. UNIFUND ASSURANCE COMPANY, 10 Factory Lane, Fort William Bldg., St. John's, NL A1C 6H5
 B. UNITED AMERICAN INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
 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. WESTERN LIFE ASSURANCE COMPANY, 1010-24 Street S.E., High River, AB T1V 2A7
 F. WESTERN SURETY COMPANY, 2100-1881 Scarth St., Regina, SK S4P 4K9
 C.F.G. WESTPORT INSURANCE CORPORATION, 1000-150 King St. W., Toronto, ON M5H 1J9
 C.F.G. WYNWARD INSURANCE GROUP, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
 C.E.F.G. XL REINSURANCE AMERICA INC., 100 Yonge St., Ste. 1702, Toronto ON M5C 2W1
 C.F.G. XL SPECIALTY INSURANCE COMPANY, 100 Yonge St., Ste. 1200, Toronto ON M5C 2W1
 C.F.G. ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
 C.F.G. ZURICH INSURANCE COMPANY LTD, 100 King St. W., Ste. 5500, PO Box 290., Toronto, ON M5X 1C9

PROvincially Licensed Insurers

E.	ADDITIONAL MUNICIPAL HAIL LIMITED, 2100 Cornwall St., Regina, SK S4P 2K7
B.	ASSUMPTION MUTUAL LIFE INSURANCE COMPANY, 770 Main St., PO Box 160, Moncton, NB E1C 8L1
F.	ASSUREPRO INSURANCE COMPANY LIMITED, 200 Albert St. N., Regina, SK S4R 5E2
C.F.G.	BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6
C.F.G.	CAA INSURANCE COMPANY, 60 Commerce Valley Dr. E., Thornhill, ON L3T 7P9
C.F.G.	CANADIAN FARM INSURANCE CORP., 302, 13220 St. Albert Trail, Edmonton, AB T5L 4W1
A.C.F.G.	CANASSURANCE INSURANCE COMPANY, B-9, 550 Sherbrooke St. W., Montreal, QC H3A 3S3
E.	CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, 2709-13 th 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 Metropolitain Blvd. E., St-Leonard QC H1R 1Z7
C.F.G.	FENCHURCH GENERAL INSURANCE COMPANY, 115-2655 North Sheridan Way, Mississauga, ON L5K 2P8
B.	FIRST CANADIAN INSURANCE CORPORATION, 200-320 Sioux Rd., Sherwood Park, AB T8A 3X6
C.F.	GMS INSURANCE INC., 2055 Albert St., PO Box 1949, Regina, SK S4P 0E3
B.	HUMANIA ASSURANCE INC., 1555 Girouard St. W., PO Box 10,000, Saint-Hyacinthe, QC J2S 7C8
Mut. Fire	HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 703-1661 Portage Ave., Winnipeg, MB R3J 3T7
B.	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 Grande Allée 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 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
B.	LA CAPITALE INSURANCE AND FINANCIAL SERVICES 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.	MAX CANADA INSURANCE COMPANY, 50 Queen St. N., Ste. 860, 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, 201-9366 200A Street, Langley BC V1M 4B3
B.C.F.	NATIONAL BANK LIFE INSURANCE COMPANY, 1100 Robert-Bourassa Blvd., 8 th Floor, Montreal, QC H3B 2G7
C.F.	NEW HOME WARRANTY INSURANCE (CANADA) CORPORATION, 30 Springborough Blvd SW, Ste. 301, Calgary, AB T3H 0N9
C.F.G.	OPTIMUM INSURANCE COMPANY INC, 425 de Maisonneuve Blvd. W., Ste. 1500, Montreal QC H3A 3G5
C.F.	ORION TRAVEL INSURANCE COMPANY, 60 Commerce Valley Drive East, Thornhill, ON L3T 7P9
E.	PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
C.F.G.	PEACE HILLS GENERAL INSURANCE COMPANY, 3 rd -10709 Jasper Ave., Edmonton, AB T5J 3N3
C.F.G.	RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
C.E.F.G.	SGI CANADA INSURANCE SERVICES LTD., 2260-11 th 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 2017. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2016, and does not authorize the insurer to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED INSURERS

Disc. EQUITABLE GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
Disc. GIRAFFE & FRIENDS LIFE INSURANCE COMPANY, 3221 North Service Rd, Burlington, ON L7N 3G2
Disc. PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN, 34 King St. E., Ste. 1200, Toronto, ON M5C 2X8
Disc. VSP CANADA VISION CARE INSURANCE, 7695 Chemin de la Cote-de-Liesse, Saint-Laurent QC H4T 1G2

PROVINCIALY LICENSED INSURERS

Disc. ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 11220-109 Street., Edmonton, AB T5G 2T6

RECIPROCAL EXCHANGES

FEDERALLY LICENSED RECIPROCAL EXCHANGES

None

PROVINCIALY 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, 2017
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Joel R. Davison	c/o LL Renaissance Insurance Brokerage Canada Limited 179 McDermot Avenue, Suite 108 Winnipeg MB R3B 0S1 Tel: (204) 594-1490 Fax: (204) 594-1491
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Judy DeSchutter	c/o Jardine Lloyd Thompson Canada Inc. 1700, 330 - 5 Avenue SW Calgary AB T2P 0L4 Tel: (403) 537-9259 Fax: (403) 264-8608
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Lyne C. Erwin	c/o Willis Canada Inc. 100 King Street West, Suite 4700, PO Box 470 First Canadian Place Toronto ON M5X 1E4 Tel: (416) 646-8309 Fax: (416) 869-1649
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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
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David Craig Gilmour	c/o Aon Reed Stenhouse Inc. 20 Bay Street, Suite 2400 Toronto ON M5J 2N9 Tel: (416) 868-5500 Fax: (416) 868-5580
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Matthew Hamel	c/o Willis Canada Inc. 350 – 7 th Avenue SW, Suite 2200 Calgary AB T2P 3N9 Tel: (403) 213-3318
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George Alexander (Sandy) Peters	c/o BFL Canada Insurance Services Inc. 110 – 444 St. Mary Avenue Winnipeg MB R3C 3T1 Tel: (204) 594-0235 Fax: (204) 594-0259
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Pamela Lynn Pyke	c/o Marsh Canada Limited 1420-One Lombard Place Winnipeg MB R3B 0X3 Tel: (204) 982-6515 Fax: (204) 947-2662
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Beverley Vaillancourt	c/o Integro (Canada) Ltd. 199 Bay Street, Suite 4800, PO Box 240 Toronto ON M5L 1E8 Tel: (416) 619-8091 Fax: (416) 619-8092
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Patrice Vezina	c/o Vezina assurances Inc. 4374 Pierre-De Coubertin Avenue Montreal QC H1V 1A6 Tel : (514) 257-5155 Fax : (514) 253-4453
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C O M P A R A T I V E S U M M A R Y

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE Adjustment Expenses Included in Net Losses Incurred						
CLASS OF INSURANCE	2015			2016		
	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO	PREMIUMS \$'000	LOSSES \$'000	LOSS RATIO
Accident and Sickness	669,019	376,934	56.34%	717,980	376,033	52.37%
Aircraft	7,568	3,505	46.31%	8,061	4,117	51.07%
Automobile	1,123,648	977,114	86.96%	1,166,712	1,033,269	88.56%
Boiler and Machinery	17,055	12,772	74.89%	17,833	3,438	19.28%
Fidelity and Surety	30,073	22,912	76.19%	26,680	10,034	37.61%
Hail	15,617	13,396	85.78%	19,462	32,049	164.67%
Liability	142,168	106,394	74.84%	152,750	11,325	7.41%
Marine	7,174	3,175	44.26%	6,923	3,837	55.42%
Miscellaneous	47,677	4,543	9.53%	52,597	4,737	9.01%
*Property	670,011	540,009	80.60%	707,531	385,217	54.45%
TOTALS	\$2,730,010	\$2,060,754	75.49%	\$2,876,529	\$1,864,056	64.80%

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

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Aetna Life Insurance Company	0	36	0	42
Allianz Life Insurance Company of North America	0	0	1	0
American Bankers Life Assurance Company of Florida	1,923	212	1,518	425
American Income Life Insurance Company	907	271	913	326
Assumption Mutual Life Insurance Company	171	63	162	83
BMO Life Assurance Company	1,275	407	1,810	227
BMO Life Insurance Company	835	92	731	62
Blue Cross Life Insurance Company of Canada	14,130	6,726	15,026	6,239
CIBC Life Insurance Company Limited	2,010	454	1,925	286
Canada Life Assurance Company	44,676	4,771	45,740	2,963
Canadian Premier Life Insurance Company	13,556	980	12,717	1,175
Canassurance Insurance Company	63	27	51	19
Chubb Life Insurance Company of Canada	5,986	1,496	6,022	1,524
CIGNA Life Insurance Company of Canada	644	220	623	164
Combined Insurance Company of America	5,966	1,896	6,122	2,108
Co-operators Life Insurance Company	12,944	9,639	14,212	9,215
CUMIS Life Insurance Company	16,659	4,896	18,310	5,803
Desjardins Financial Security Life Assurance Company	35,052	32,246	37,876	27,803
Empire Life Insurance Company	4,327	3,121	5,601	3,773
Equitable Life Insurance Company of Canada	6,366	4,541	7,588	4,755
Excellence Life Insurance Company	491	22	641	47
First Canadian Insurance Corporation	5,567	558	5,212	609
Foresters Life Insurance Company	317	50	194	-72
Great-West Life Assurance Company	188,716	116,028	196,669	112,313
Humania Assurance Inc.	141	13	148	208
Industrial-Alliance Insurance and Financial Services Inc.	19,411	6,063	21,417	7,398
ivari	49	0	59	0
La Capitale Financial Security Insurance Company	4,829	5,609	4,848	4,354
La Capitale Insurance and Financial Services Inc.	8,773	6,528	9,078	6,637
Liberty Life Assurance Company of Boston	5	0	5	0
Life Insurance Company of North America	28	20	254	43
LS - Travel, Insurance Company	244	3	458	57
Manufacturers Life Insurance Company	112,983	76,344	133,615	74,185
National Bank Life Insurance Company	77	19	76	18
Pavonia Life Insurance Company of Michigan	53	17	31	-21
Primerica Life Insurance Company of Canada	2	0	2	0
RBC Life Insurance Company	16,474	11,710	17,995	12,131
Reliable Life Insurance Company	337	365	37	17
SSQ, Insurance Company Inc.	420	346	521	205
SSQ, Life Insurance Company Inc.	20,434	12,084	21,899	13,370
Scotia Life Insurance Company	1,568	470	1,553	525
Sun Life Assurance Company of Canada	72,891	42,420	73,094	45,511
TD Life Insurance Company	2,125	0	2,155	332
Trans Global Life Insurance Company	132	7	125	1
Union Life Mutual Assurance Company	15	0	22	0
Wawanesa Life Insurance Company	4,418	3,249	4,608	3,555
Western Life Assurance Company	4,295	2,921	4,735	1,703
SUB TOTAL - Life Insurers:	\$632,285	\$356,940	\$676,399	\$350,118

ACCIDENT & SICKNESS				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Property & Casualty Insurers:				
ACE INA Insurance	133	6	0	0
AIG Insurance Company of Canada	1,509	89	859	-278
Allianz Global Risks US Insurance Company	842	873	503	-239
Allstate Insurance Company of Canada	4	0	62	0
American Bankers Insurance Company of Florida	6,617	958	7,512	1,153
Assurepro Insurance Company Limited	163	0	166	30
Aviva Insurance Company of Canada	16	2	14	-1
Berkley Insurance Company	420	71	883	109
Canassurance Insurance Company	31	13	18	0
Chubb Insurance Company of Canada	306	12	441	12
Co-operators General Insurance Company	18	0	19	10
CUMIS General Insurance Company	3,391	919	3,009	3,937
Echelon Insurance	1	2	0	-1
Everest Insurance Company of Canada	1	1	17	6
Fenchurch General Insurance Company	673	463	937	857
GMS Insurance Inc.	2,880	2,337	3,374	1,413
Green Shield Canada	8,667	11,507	6,962	14,092
Guarantee Company of North America	2	0	4	0
Legacy General Insurance Company	195	49	185	30
Lloyds Underwriters	712	-41	4,301	1,888
Old Republic Insurance Company of Canada	592	61	1,022	266
Orion Travel Insurance Company	8	3	1,076	313
RBC Insurance Company of Canada	2,923	2,231	2,521	1,612
Royal & Sun Alliance Insurance Company of Canada	5,374	0	6,388	0
Triton Insurance Company	1,242	438	1,305	706
Zurich Insurance Company Ltd	14	0	3	0
SUB-TOTAL - Property & Casualty Insurers:	36,734	19,994	41,581	25,915
GRAND TOTALS	\$669,019	\$376,934	\$717,980	\$376,033

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
CREDIT				
AIG Insurance Company of Canada	-3	-15	0	8
Atradius Credit Insurance N.V.	2,470	-189	2,536	214
Compagnie Francaise D'Assurance pour le Commerce	782	-20	639	167
Euler Hermes North America Insurance Company	386	-7	981	-309
Guarantee Company of North America	79	7	83	-2
XL Insurance Company SE	65	0	0	0
XL Specialty Insurance Company	0	0	94	0
CREDIT PROTECTION				
American Bankers Insurance Company of Florida	6,423	764	6,567	1,220
Arch Insurance Canada Ltd.	123	270	160	161
Legacy General Insurance Company	223	0	196	4
Millennium Insurance Corporation	1	0	1	0
LEGAL EXPENSE				
Co-operators General Insurance Company	0	0	1	0
DAS Legal Protection Insurance Company Limited	428	507	325	-84
Echelon Insurance	0	0	1	0
Guarantee Company of North America	33	10	42	15
Intact Insurance Company	48	25	49	38
Lloyds Underwriters	38	4	63	21
Novex Insurance Company	11	-10	14	-8
MORTGAGE				
Canada Guaranty Mortgage Insurance Company	6,774	25	7,768	85
FCT Insurance Company Ltd.	0	0	194	159
Genworth Financial Mortgage Insurance Company Canada	22,803	1,056	26,434	1,423
OTHER APPROVED PRODUCTS				
CorePointe Insurance Company	1	0	0	0
FCT Insurance Company Ltd.	236	384	0	0
GMS Insurance Inc.	33	2	0	0
Zurich Insurance Company Ltd	0	19	0	0
TITLE				
Chicago Title Insurance Company	451	45	392	14
FCT Insurance Company Ltd.	4,899	1,260	4,712	1,189
First American Title Insurance Company	29	-82	16	-25
Lawyers' Professional Indemnity Company	92	160	82	79
Stewart Title Guaranty Company	1,252	328	1,247	368
TOTALS	\$47,677	\$4,543	\$52,597	\$4,737

AUTOMOBILE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	626	202	0	0
AIG Insurance Company of Canada	556	-145	664	253
Allianz Global Risks US Insurance Company	0	-49	0	-29
American Road Insurance Company	229	220	301	635
Arch Insurance Canada Ltd.	0	17	0	0
Aviva General Insurance Company	471	166	601	271
Aviva Insurance Company of Canada	1,013	584	947	289
Chubb Insurance Company of Canada	158	15	490	95
Continental Casualty Company	239	-5	258	40
Co-operators General Insurance Company	639	-96	0	61
CUMIS General Insurance Company	14	1	13	0
Dominion of Canada General Insurance Company	11	1	9	8
Economical Mutual Insurance Company	20	2	94	64
Electric Insurance Company	9	3	14	2
Elite Insurance Company	0	0	32	12
Everest Insurance Company of Canada	0	-19	0	0
Federated Insurance Company of Canada	912	1,274	852	273
Great American Insurance Company	6	0	13	0
Guarantee Company of North America	3	0	4	1
Hartford Fire Insurance Company	28	45	30	7
Intact Insurance Company	271	74	258	187
Jevco Insurance Company	0	-8	0	0
Liberty Mutual Insurance Company	30	20	133	42
Lloyds Underwriters	1,683	810	1,071	372
Mitsui Sumitomo Insurance Company Limited	27	0	26	0
Motors Insurance Corporation	63	30	0	4
Northbridge Commercial Insurance Corporation	1,040	698	1,244	1,274
Northbridge General Insurance Corporation	179	22	199	126
Novex Insurance Company	0	2	0	1
Old Republic Insurance Company of Canada	31	1	39	0
Personal Insurance Company	0	0	0	1
Protective Insurance Company	42	13	47	19
RBC Insurance Company of Canada	0	9	0	0
Royal & Sun Alliance Insurance Company of Canada	433	-310	610	-914
Saskatchewan Mutual Insurance Company	1,749	988	1,894	1,195
Sentry Insurance A Mutual Company	20	25	16	-14
SGI Canada Insurance Services Ltd.	0	2	0	2
Sonnet Insurance Company	-1	0	0	0
Sovereign General Insurance Company	207	74	97	85
St. Paul Fire and Marine Insurance Company	199	-173	192	224
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4	1	4	83
Traders General Insurance Company	0	-6	0	1
Travelers Insurance Company of Canada	23	2	40	5
Westport Insurance Corporation	-3	0	0	0
XL Insurance Company SE	2	0	0	0
XL Specialty Insurance Company	0	0	11	-16
Zurich Insurance Company Ltd	364	429	282	900
*M.P.I.C Auto Insurance Division	1,112,351	972,195	1,156,227	1,027,710
TOTALS	\$1,123,648	\$977,114	\$1,166,712	\$1,033,269

RECIPROCAL EXCHANGES				
COMPANY	2015		2016	
	PREMIUMS \$'000	LOSSES \$'000	PREMIUMS \$'000	LOSSES \$'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,991	83	1,223	0
LIABILITY				
Canadian Lawyers Insurance Association	1,515	5,001	1,158	-282
Canadian Universities Reciprocal Insurance Exchange	549	804	560	37
Community Newspapers Reciprocal Insurance Exchange	6	0	6	0
Energy Insurance Group	11	0	0	0
Healthcare Insurance Reciprocal of Canada	5,698	8,131	5,728	-403
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	486	365	475	70
Canadian Airports Reciprocal Insurance Exchange	252	0	273	2
Canadian Egg Industry Reciprocal Alliance - CEIRA	595	18	710	92
Canadian Universities Reciprocal Insurance Exchange	1,073	1,311	995	-739
Energy Insurance Group	9	-8	0	0
Healthcare Insurance Reciprocal of Canada	1,119	10	940	1,250
TOTALS	\$13,304	\$15,715	\$12,068	\$27

BOILER & MACHINERY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Affiliated FM Insurance Company	186	0	168	3
AIG Insurance Company of Canada	112	-87	315	258
Allianz Global Risks US Insurance Company	103	35	23	-64
Aviva Insurance Company of Canada	5,166	2,543	6,195	1,720
AXIS Reinsurance Company (Canadian Branch)	0	-5	0	-2
Berkley Insurance Company	1	0	1	0
Boiler Inspection and Insurance Company of Canada	414	-26	382	859
Canadian Northern Shield Insurance Company	0	0	1	0
Chubb Insurance Company of Canada	127	167	139	-14
Continental Casualty Company	172	13	177	25
Co-operators General Insurance Company	70	2	81	0
CUMIS General Insurance Company	61	-4	64	13
Dominion of Canada General Insurance Company	38	21	56	-22
Ecclesiastical Insurance Office Public Limited Company	79	0	90	0
Economical Mutual Insurance Company	106	23	100	0
Everest Insurance Company of Canada	2	2	7	5
Factory Mutual Insurance Company	3,131	4,014	2,262	47
Federated Insurance Company of Canada	104	0	115	54
Gore Mutual Insurance Company	15	6	16	0
Great American Insurance Company	15	0	16	0
Guarantee Company of North America	20	-14	20	15
Intact Insurance Company	710	-28	610	-17
International Insurance Company of Hannover SE	7	0	0	0
Lloyds Underwriters	1,697	4,032	1,289	613
Mutual Fire Insurance Company of British Columbia	64	8	68	39
National Liability & Fire Insurance Company	3	0	0	2
Northbridge General Insurance Corporation	72	6	77	10
Novex Insurance Company	2	0	4	0
Optimum Insurance Company Inc.	36	-3	39	5
Royal & Sun Alliance Insurance Company of Canada	1,406	827	871	576
Saskatchewan Mutual Insurance Company	9	2	27	3
SGI Canada Insurance Services Ltd.	372	7	481	62
Sovereign General Insurance Company	178	-16	209	8
St. Paul Fire and Marine Insurance Company	135	943	147	-923
Temple Insurance Company	40	-128	821	-313
Travelers Insurance Company of Canada	82	76	142	54
Trisura Guarantee Insurance Company	107	18	181	27
Wawanesa Mutual Insurance Company	1,872	389	2,347	357
Wynward Insurance Group	129	-43	135	47
XL Insurance Company SE	0	6	0	0
XL Specialty Insurance Company	0	0	0	14
Zurich Insurance Company Ltd	212	-14	157	-23
TOTALS	\$17,055	\$12,772	\$17,833	\$3,438

MARINE				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	155	101	0	0
AIG Insurance Company of Canada	64	-30	70	-15
Allianz Global Risks US Insurance Company	619	648	24	973
Ascentus Insurance Ltd.	16	9	0	1
Aviva Insurance Company of Canada	324	158	258	131
Berkley Insurance Company	0	0	6	0
Chubb Insurance Company of Canada	0	0	98	6
Continental Casualty Company	403	-181	500	35
Elite Insurance Company	1,463	782	1,519	820
Great American Insurance Company	102	1	20	27
Guarantee Company of North America	24	8	0	0
HDI Global SE Canada Branch	8	5	5	2
Intact Insurance Company	282	173	366	209
International Insurance Company of Hannover SE	1	0	2	0
Liberty Mutual Insurance Company	6	3	33	0
Lloyds Underwriters	621	60	251	-43
Northbridge General Insurance Corporation	647	253	330	85
Royal & Sun Alliance Insurance Company of Canada	625	518	763	281
Sovereign General Insurance Company	864	133	1,376	798
St. Paul Fire and Marine Insurance Company	19	-56	28	6
Starr Insurance & Reinsurance Limited	38	22	75	9
Sunderland Marine Insurance Company Limited (Canada Branch)	561	482	715	521
Traders General Insurance Company	3	0	3	0
Travelers Insurance Company of Canada	11	2	12	-3
XL Insurance Company SE	41	0	0	0
XL Specialty Insurance Company	0	0	25	0
Zurich Insurance Company Ltd	277	84	444	-6
TOTALS	\$7,174	\$3,175	\$6,923	\$3,837

HAIL				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	1,632	2,450	0	0
Additional Municipal Hail Limited	1	0	651	915
Allianz Global Risks US Insurance Company	715	700	1,175	56
Chubb Insurance Company of Canada	0	0	1,305	2,604
Co-operative Hail Insurance Company Limited	4,151	4,472	7,951	13,348
Northbridge General Insurance Corporation	968	809	998	2,387
Palliser Insurance Company Limited	8,150	4,965	7,382	12,739
TOTALS	\$15,617	\$13,396	\$19,462	\$32,049

FIDELITY & SURETY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	-24	-5	0	0
AIG Insurance Company of Canada	673	56	733	376
Arch Insurance Canada Ltd.	14	10	261	-62
Aviva Insurance Company of Canada	1,809	1	1,768	1
AXIS Reinsurance Company (Canadian Branch)	9	5	11	3
Berkley Insurance Company	6	-374	15	0
Canadian Farm Insurance Corp.	3	0	3	0
Chubb Insurance Company of Canada	2,322	233	1,525	200
Continental Casualty Company	406	290	169	-25
Co-operators General Insurance Company	3	0	3	0
CorePointe Insurance Company	0	0	1	0
CUMIS General Insurance Company	1,531	225	1,424	1,240
Dominion of Canada General Insurance Company	14	3	8	6
Economical Mutual Insurance Company	15	0	19	1
Federated Insurance Company of Canada	22	16	23	-7
Fenchurch General Insurance Company	0	0	185	0
Great American Insurance Company	5	-1	33	-1
Guarantee Company of North America	3,131	-228	2,442	-50
Hartford Fire Insurance Company	0	0	12	0
Industrial-Alliance Pacific General Insurance Corporation	4,890	1,085	3,840	1,807
Intact Insurance Company	4,755	499	5,034	1,308
Liberty Mutual Insurance Company	1,023	221	514	171
Lloyds Underwriters	1,190	53	807	-652
L'Unique General Insurance Inc.	0	29	0	0
Northbridge General Insurance Corporation	32	4	22	70
Personal Insurance Company	10	0	8	0
Royal & Sun Alliance Insurance Company of Canada	43	-75	59	6
Saskatchewan Mutual Insurance Company	3	-1	3	0
SGI Canada Insurance Services Ltd.	35	0	220	10
Sovereign General Insurance Company	123	-2	103	5
St. Paul Fire and Marine Insurance Company	36	-47	29	-18
Travelers Insurance Company of Canada	3,508	20,887	2,295	5,523
Trisura Guarantee Insurance Company	2,144	22	2,870	39
Triton Insurance Company	14	0	12	0
Unica Insurance Inc.	0	0	23	0
Western Surety Company	2,164	-4	2,091	88
Wynward Insurance Group	108	0	93	-1
Zurich Insurance Company Ltd	56	10	22	-4
TOTALS	\$30,073	\$22,912	\$26,680	\$10,034

AIRCRAFT				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	31	-16	0	0
AIG Insurance Company of Canada	579	-42	404	693
Allianz Global Risks US Insurance Company	1,357	449	1,413	775
Aspen Insurance UK Limited	1	-28	0	0
Berkley Insurance Company	94	0	92	0
Chubb Insurance Company of Canada	0	0	36	11
Intact Insurance Company	49	17	0	-53
Liberty Mutual Insurance Company	104	-9	84	19
Lloyds Underwriters	1,914	2,529	2,009	929
Mitsui Sumitomo Insurance Company Limited	316	-3	237	229
National Liability & Fire Insurance Company	753	51	752	608
Northbridge General Insurance Corporation	0	-21	461	32
Old Republic Insurance Company of Canada	46	185	102	-27
Omega General Insurance Company	0	0	0	1
Royal & Sun Alliance Insurance Company of Canada	0	-5	0	6
Sovereign General Insurance Company	0	-1	0	0
Starr Insurance & Reinsurance Limited	0	0	175	127
Temple Insurance Company	1,376	416	1,076	-212
Westport Insurance Corporation	402	1	685	182
XL Insurance Company SE	546	-18	0	0
XL Specialty Insurance Company	0	0	535	797
TOTALS	\$7,568	\$3,505	\$8,061	\$4,117

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
ACE INA Insurance	3,502	609	0	0
AIG Insurance Company of Canada	6,074	3,477	4,231	519
Allianz Global Risks US Insurance Company	1,111	3,268	1,237	306
Allied World Specialty Insurance Company	58	22	131	23
Allstate Insurance Company of Canada	0	-11	0	29
Arch Insurance Canada Ltd.	849	558	1,065	349
Aspen Insurance UK Limited	78	205	17	-370
Associated Electric & Gas Insurance Services Limited	2	1,353	1	183
Aviva Insurance Company of Canada	12,089	6,598	11,314	2,249
AXIS Reinsurance Company (Canadian Branch)	1,135	211	1,370	1,011
Berkley Insurance Company	680	653	534	-5
Canadian Northern Shield Insurance Company	1	0	3	0
Canassurance Insurance Company	2	0	2	0
Chubb Insurance Company of Canada	3,299	183	6,941	6,604
Continental Casualty Company	6,748	10,823	6,228	1,665
Co-operators General Insurance Company	2,357	1,471	3,843	1,051
Coseco Insurance Company	0	198	0	-107
CUMIS General Insurance Company	982	181	980	781
Dominion of Canada General Insurance Company	230	63	286	181
Ecclesiastical Insurance Office Public Limited Company	739	-26	894	297
Echelon Insurance	111	-8	111	21
Economical Mutual Insurance Company	1,083	358	878	629
Electric Insurance Company	376	107	332	-17
Everest Insurance Company of Canada	923	558	1,152	311
Federal Insurance Company	4	84	5	-1
Federated Insurance Company of Canada	1,794	354	2,007	-13
Gore Mutual Insurance Company	53	0	51	56
Great American Insurance Company	528	-18	517	160
Guarantee Company of North America	838	2,626	892	190
Hartford Fire Insurance Company	7	53	15	-110
HDI Global SE Canada Branch	8	3	6	2
Hutterian Brethren Mutual Insurance Corporation	253	87	265	0
Intact Insurance Company	8,236	3,655	7,524	-163
International Insurance Company of Hannover SE	484	144	555	327
Ironshore Insurance Ltd.	135	83	481	292
Jevco Insurance Company	0	-17	0	-5
Jewelers Mutual Insurance Company	22	0	19	0
Liberty Mutual Insurance Company	2,022	739	3,773	3,189
Lloyds Underwriters	29,771	62,144	35,556	-26,570
Max Canada Insurance Company	138	87	147	114
Mitsui Sumitomo Insurance Company Limited	23	0	22	0
Munich Reinsurance America, Inc.	0	-92	0	0
Mutual Fire Insurance Company of British Columbia	179	-28	216	58
National Liability & Fire Insurance Company	27	4	699	104
Nordic Insurance Company of Canada	0	224	0	-40
Northbridge Commercial Insurance Corporation	3	1	3	0
Northbridge General Insurance Corporation	3,541	730	3,454	770
Novex Insurance Company	437	-724	421	-214
Old Republic Insurance Company of Canada	73	5	98	496
Omega General Insurance Company	32	19	31	23
Optimum Insurance Company Inc.	1,191	-106	1,238	1,211
Personal Insurance Company	65	0	53	21

LIABILITY				
Adjustment Expenses Included in Net Losses Incurred				
COMPANY	2015		2016	
	PREMIUMS \$000	LOSSES \$000	PREMIUMS \$000	LOSSES \$000
Portage La Prairie Mutual Insurance Company	2,354	328	2,206	763
Red River Valley Mutual Insurance Company	5,365	2,165	5,969	1,929
Royal & Sun Alliance Insurance Company of Canada	2,985	3,194	2,534	3,926
Safety National Casualty Corporation	0	-59	0	-39
Saskatchewan Mutual Insurance Company	653	230	685	-265
SCOR UK Company Limited	0	0	36	20
Scottish & York Insurance Co. Limited	0	-248	0	-97
Sentry Insurance A Mutual Company	693	16	42	-126
SGI Canada Insurance Services Ltd.	3,198	606	3,459	787
Sompo Japan Nipponkoa Insurance Inc.	2	0	89	0
Sonnet Insurance Company	5	8	0	0
Sovereign General Insurance Company	4,592	766	4,863	1,163
St. Paul Fire and Marine Insurance Company	2,694	-6,161	2,413	35
Starr Insurance & Reinsurance Limited	14	17	35	22
T.H.E. Insurance Company	0	-81	0	0
Technology Insurance Company, Inc.	0	0	2,688	293
Temple Insurance Company	1,330	-204	1,397	-246
Tokio Marine & Nichido Fire Insurance Co., Ltd.	11	8	14	6
Traders General Insurance Company	0	0	0	19
Travelers Insurance Company of Canada	3,420	-1,483	3,384	1,238
Trisura Guarantee Insurance Company	1,540	480	1,824	559
Waterloo Insurance Company	4	0	4	0
Wawanesa Mutual Insurance Company	4,157	418	4,722	-54
Westport Insurance Corporation	5,249	1,899	5,783	2,601
Wynward Insurance Group	1,912	191	2,179	226
XL Insurance Company SE	2,507	518	0	0
XL Reinsurance America Inc.	505	370	600	52
XL Specialty Insurance Company	0	0	2,975	1,802
Zurich Insurance Company Ltd	6,685	2,508	5,251	1,104
TOTALS	\$142,168	\$106,394	\$152,750	\$11,325

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2015						2016					
	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	1,172	1,172	0	-480	-480	0	0	0	0	0	0
Affiliated FM Insurance Company	0	1,624	1,624	0	3,761	3,761	0	1,742	1,742	0	38	38
AIG Insurance Company of Canada	282	28,643	28,925	41	21,117	21,158	303	23,648	23,951	308	13,023	13,331
Alberta Motor Assoc. Insurance Co.	45	0	45	1,193	0	1,193	0	0	0	-623	0	-623
Allianz Global Risks US Insurance Company	402	3,615	4,017	202	5,520	5,722	519	5,109	5,628	222	12,971	13,193
Allied World Specialty Insurance Company	0	4,170	4,170	0	2,811	2,811	0	5,784	5,784	0	3,078	3,078
American Bankers Insurance Company of Florida	1,921	4	1,925	1,345	0	1,345	2,324	8	2,332	1,413	0	1,413
Arch Insurance Canada Ltd.	0	1,916	1,916	0	31	31	0	2,338	2,338	0	1,829	1,829
Associated Electric & Gas Insurance Services Limited	0	65	65	0	-11	-11	0	52	52	0	0	0
Aviva General Insurance Company	764	0	764	805	0	805	903	0	903	507	0	507
Aviva Insurance Company of Canada	40,248	27,662	67,910	29,789	25,465	55,254	36,429	24,694	61,123	18,408	10,612	29,020
AXA Art Insurance Corporation	43	0	43	10	0	10	47	0	47	19	0	19
AXIS Reinsurance Company (Canadian Branch)	0	22	22	0	-30	-30	0	26	26	0	-530	-530
Berkley Insurance Company	0	25	25	0	13	13	0	12	12	0	2	2
Boiler Inspection and Insurance Company of Canada	0	49	49	0	9	9	0	12	12	0	39	39
CAA Insurance Company	4,316	0	4,316	1,771	0	1,771	4,884	0	4,884	1,532	0	1,532
Canadian Farm Insurance Corp.	0	1,198	1,198	0	281	281	0	972	972	0	836	836
Canadian Northern Shield Insurance Company	0	3	3	0	0	0	0	8	8	0	0	0
Canassurance Insurance Company	6	0	6	1	0	1	5	0	5	0	0	0
Chubb Insurance Company of Canada	2,339	901	3,240	1,634	-701	933	2,426	1,664	4,090	1,390	7,551	8,941
Continental Casualty Company	0	7,482	7,482	0	11,527	11,527	0	7,683	7,683	0	4,847	4,847
Co-operators General Insurance Company	15,658	5,580	21,238	8,275	7,063	15,338	16,268	8,522	24,790	9,091	4,052	13,143
Coseco Insurance Company	4,546	0	4,546	2,686	0	2,686	4,523	0	4,523	1,702	0	1,702
CUMIS General Insurance Company	8,225	2,769	10,994	4,904	502	5,406	8,589	2,682	11,271	5,515	899	6,414
Dominion of Canada General Insurance Company	19	707	726	34	584	618	19	783	802	100	783	883
Ecclesiastical Insurance Office Public Limited Company	0	2,489	2,489	0	1,194	1,194	0	2,555	2,555	0	5,574	5,574
Echelon Insurance	0	216	216	6	103	109	0	226	226	5	315	320
Economical Mutual Insurance Company	3,930	4,982	8,912	1,917	5,834	7,751	4,610	4,791	9,401	3,078	5,145	8,223
Elite Insurance Company	4,464	0	4,464	1,396	0	1,396	2,930	0	2,930	1,041	0	1,041
Everest Insurance Company of Canada	0	218	218	0	127	127	0	566	566	0	146	146
Factory Mutual Insurance Company	0	8,036	8,036	0	89,938	89,938	0	8,063	8,063	0	5,392	5,392
Federal Insurance Company	0	0	0	0	0	0	0	23	23	0	25	25
Federated Insurance Company of Canada	591	6,136	6,727	337	4,449	4,786	127	6,149	6,276	151	3,210	3,361
First North American Insurance Company	522	0	522	44	0	44	681	0	681	66	0	66
GMS Insurance Inc.	3	0	3	0	0	0	3	0	3	0	0	0
Gore Mutual Insurance Company	0	128	128	0	128	128	0	152	152	0	122	122
Great American Insurance Company	0	1,532	1,532	0	3,406	3,406	0	1,600	1,600	0	584	584
Guarantee Company of North America	1,391	320	1,711	1,003	263	1,266	1,558	321	1,879	399	76	475
Hartford Fire Insurance Company	0	1,026	1,026	1	481	482	0	938	938	0	378	378
HDI Global SE Canada Branch	0	193	193	0	5	5	0	228	228	0	153	153
Hutterian Brethren Mutual Insurance Corporation	0	2,656	2,656	0	723	723	0	2,862	2,862	0	1,525	1,525
Industrial-Alliance Pacific General Insurance Corporation	1	0	1	0	0	0	2	0	2	0	0	0
Intact Insurance Company	42,638	18,135	60,773	28,096	10,308	38,404	45,655	17,118	62,773	16,007	11,545	27,552
International Insurance Company of Hannover SE	0	1,359	1,359	0	217	217	43	658	701	4	167	171
Ironshore Insurance Ltd.	0	23	23	0	6	6	0	43	43	0	16	16
Jevco Insurance Company	0	0	0	0	-38	-38	0	0	0	0	0	0
Jewelers Mutual Insurance Company	14	81	95	0	209	209	17	77	94	3	-188	-185
Legacy General Insurance Company	5	0	5	-3	0	-3	2	0	2	0	0	0
Liberty Mutual Insurance Company	0	970	970	0	721	721	0	1,116	1,116	0	-545	-545

PROPERTY												
Adjustment Expenses Included in Net Losses Incurred												
COMPANY	2015						2016					
	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
Lloyds Underwriters	938	24,079	25,017	133	13,678	13,811	1,202	30,512	31,714	-439	16,764	16,325
Max Canada Insurance Company	2,247	1,293	3,540	1,566	1,204	2,770	2,710	1,528	4,238	2,815	722	3,537
Millennium Insurance Corporation	530	0	530	138	0	138	421	0	421	216	0	216
Mitsui Sumitomo Insurance Company Limited	0	25	25	0	28	28	0	18	18	0	4	4
Mutual Fire Insurance Company of British Columbia	682	3,204	3,886	942	1,013	1,955	685	3,458	4,143	1,025	3,867	4,892
National Liability & Fire Insurance Company	0	112	112	0	14	14	0	150	150	0	104	104
Northbridge Commercial Insurance Corporation	0	64	64	0	178	178	0	71	71	0	-9	-9
Northbridge General Insurance Corporation	101	6,758	6,859	14	4,741	4,755	513	7,747	8,260	183	3,564	3,747
Northbridge Personal Insurance Corporation	10	0	10	1	-306	-305	8	0	8	1	0	1
Novex Insurance Company	816	833	1,649	444	536	980	1,078	912	1,990	419	294	713
Old Republic Insurance Company of Canada	0	2	2	0	1	1	0	4	4	0	1	1
Omega General Insurance Company	128	31	159	77	6	83	159	27	186	86	32	118
Optimum Insurance Company Inc.	3,523	2,211	5,734	1,610	2,611	4,221	4,026	2,233	6,259	1,564	741	2,305
Orion Travel Insurance Company	38	0	38	36	0	36	127	0	127	49	0	49
Peace Hills General Insurance Company	12,245	3,416	15,661	8,032	1,344	9,376	13,618	3,453	17,071	7,993	2,345	10,338
Personal Insurance Company	6,904	888	7,792	2,754	624	3,378	7,579	179	7,758	3,262	8,765	12,027
Petline Insurance Company	1,548	0	1,548	717	0	717	1,638	0	1,638	836	0	836
Portage La Prairie Mutual Insurance Company	50,074	2,286	52,360	24,731	985	25,716	51,980	2,557	54,537	25,876	574	26,450
Primum Insurance Company	3,253	0	3,253	1,196	0	1,196	3,170	0	3,170	1,094	0	1,094
RBC Insurance Company of Canada	405	0	405	99	0	99	374	0	374	553	0	553
Red River Valley Mutual Insurance Company	53,461	24,494	77,955	37,351	15,434	52,785	57,124	26,687	83,811	25,878	16,746	42,624
Royal & Sun Alliance Insurance Company of Canada	3,957	8,415	12,372	1,794	10,163	11,957	3,840	7,361	11,201	2,150	11,204	13,354
Saskatchewan Mutual Insurance Company	4,557	679	5,236	2,763	467	3,230	4,863	725	5,588	2,418	477	2,895
SCOR UK Company Limited	0	0	0	0	0	0	0	279	279	0	2	2
Scottish & York Insurance Co. Limited	0	0	0	0	10	10	0	0	0	0	13	13
Security National Insurance Company	3,787	0	3,787	2,715	0	2,715	4,016	0	4,016	2,108	0	2,108
SGI Canada Insurance Services Ltd.	10,085	7,460	17,545	7,762	3,406	11,168	11,990	8,420	20,410	6,905	5,061	11,966
Sompo Japan Nipponkoa Insurance Inc.	0	33	33	0	0	0	0	139	139	0	0	0
Sonnet Insurance Company	906	0	906	2,406	0	2,406	0	0	0	0	0	0
Sovereign General Insurance Company	68	8,318	8,386	104	5,728	5,832	84	9,298	9,382	-30	3,809	3,779
St. Paul Fire and Marine Insurance Company	0	4,787	4,787	0	6,785	6,785	0	4,981	4,981	0	12,788	12,788
Starr Insurance & Reinsurance Limited	0	1,901	1,901	0	657	657	0	775	775	0	430	430
TD Home and Auto Insurance Company	247	0	247	-5	0	-5	231	0	231	253	0	253
Temple Insurance Company	0	881	881	0	2,400	2,400	0	3,700	3,700	0	-1,122	-1,122
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	306	306	0	699	699	0	198	198	0	-26	-26
Traders General Insurance Company	370	0	370	298	0	298	407	0	407	199	0	199
Trans Global Insurance Company	335	0	335	11	0	11	323	0	323	4	0	4
Travelers Insurance Company of Canada	88	2,110	2,198	76	297	373	0	2,895	2,895	76	-464	-388
Trisura Guarantee Insurance Company	0	316	316	0	140	140	0	890	890	0	1,188	1,188
Triton Insurance Company	385	0	385	145	0	145	520	0	520	221	0	221
Unifund Assurance Company	600	0	600	175	0	175	603	0	603	184	0	184
Waterloo Insurance Company	151	0	151	78	0	78	149	0	149	104	0	104
Wawanesa Mutual Insurance Company	87,834	28,168	116,002	53,460	24,137	77,597	94,424	31,041	125,465	39,136	13,861	52,997
Westport Insurance Corporation	0	1,172	1,172	0	15	15	0	1,215	1,215	0	15	15
Wynward Insurance Group	187	5,857	6,044	-17	4,671	4,654	211	10,281	10,492	116	4,363	4,479
XL Insurance Company SE	0	815	815	0	4,195	4,195	0	0	0	0	0	0
XL Specialty Insurance Company	0	0	0	0	0	0	0	1,003	1,003	0	-1,918	-1,918
Zurich Insurance Company Ltd	0	10,157	10,157	0	1,519	1,519	0	10,629	10,629	0	1,759	1,759
TOTALS	\$382,833	\$287,178	\$670,011	\$237,093	\$302,916	\$540,009	\$400,940	\$306,591	\$707,531	\$185,593	\$199,624	\$385,217

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2016						
COMPANY	GROSS IN FORCE AT BEGINNING OF 2016		NEW EFFECTED		GROSS IN FORCE AT END OF 2016	
	No.	Amount \$000	No	Amount \$000	No.	Amount \$000
Aetna Life Insurance Company	20	107	0	0	18	85
Allianz Life Insurance Company of North America	15	78	0	0	15	77
American Bankers Life Assurance Company of Florida	154,601	336,776	0	22,466	154,411	354,819
American Health and Life Insurance Company	4,887	45,250	0	0	4,903	47,938
American Income Life Insurance Company	14,235	304,028	1,272	43,135	14,444	309,448
Assumption Mutual Life Insurance Company	1,418	407,490	392	150,587	1,699	529,583
Assurant Life of Canada	6,330	46,927	0	0	5,184	34,806
AXA Equitable Life Insurance Company	3	20	0	0	2	15
BMO Life Assurance Company	10,187	2,316,660	590	227,667	10,009	2,405,616
BMO Life Insurance Company	3,202	9,629	0	0	2,905	9,067
Blue Cross Life Insurance Company of Canada	38,326	2,303,634	3,857	257,206	49,407	2,708,781
CIBC Life Insurance Company Limited	238	1,995	64	89	341	1,329
Canada Life Assurance Company	324,495	21,799,526	2,412	1,298,484	319,403	22,186,052
Canadian Premier Life Insurance Company	60,864	3,481,720	15,259	590,384	55,195	3,427,866
Chubb Life Insurance Company of Canada	358	25,687	33	1,741	297	19,203
Combined Insurance Company of America	186	2,819	3	43	179	2,768
Connecticut General Life Insurance Company	1	788	0	0	1	839
Co-operators Life Insurance Company	12,769	1,820,407	491	107,480	12,654	1,910,938
CUMIS Life Insurance Company	2,320	4,456,295	93	780,263	2,261	4,316,461
Desjardins Financial Security Life Assurance Company	41,344	2,516,375	1,518	206,898	41,802	2,659,907
Empire Life Insurance Company	7,566	1,538,062	1,881	358,228	8,726	1,808,940
Equitable Life Insurance Company of Canada	13,532	3,995,795	2,361	729,225	15,158	4,457,135
Excellence Life Insurance Company	148	25,649	98	14,544	225	36,451
First Canadian Insurance Corporation	21,192	674,396	3,649	136,017	19,661	656,974
Foresters Life Insurance Company	4,300	447,874	457	74,855	4,409	478,565
Gerber Life Insurance Company	1,187	15,010	55	1,095	1,141	14,501
Great-West Life Assurance Company	1,201,369	30,933,340	43,434	1,398,249	1,235,728	32,934,934
Humania Assurance Inc.	94	20,945	26	5,030	107	23,100
Industrial-Alliance Insurance and Financial Services Inc.	52,879	6,773,509	11,401	1,458,435	55,775	7,640,674
ivari	12,607	4,233,720	1,123	709,143	12,882	4,601,966
La Capitale Financial Security Insurance Company	304	16,469	7	15	290	16,613
La Capitale Insurance and Financial Services Inc.	2,755	261,792	294	33,532	2,549	268,297
Life Insurance Company of North America	27	2,911	239	16,356	271	19,481
London Life Insurance Company	58,478	7,198,118	1,807	733,121	56,119	7,402,929
Manufacturers Life Insurance Company	140,887	25,727,452	5,493	1,710,999	137,359	26,283,581
National Bank Life Insurance Company	23	24,335	0	0	22	22,566
New York Life Insurance Company	66	33,474	2	3,682	67	36,741
Pavonia Life Insurance Company of Michigan	438	10,261	0	0	285	8,134
Primerica Life Insurance Company of Canada	8,141	3,385,778	1,052	532,371	8,575	3,686,063
RBC Life Insurance Company	16,039	3,833,832	2,689	438,781	18,753	4,082,175
Reliable Life Insurance Company	324	85,244	0	0	299	81,390
SSQ, Insurance Company Inc.	333	214,350	112	138,481	431	352,066
SSQ, Life Insurance Company Inc.	11,125	699,926	5,769	273,540	13,506	777,737
Scotia Life Insurance Company	440	44,016	144	10,789	508	50,350
Sun Life Assurance Company of Canada	126,069	15,596,982	8,964	1,039,008	158,786	22,492,766
TD Life Insurance Company	386	75,717	48	15,791	406	87,225
Trans Global Life Insurance Company	1,538	3,279	40	27	1,578	3,306
Union Life Mutual Assurance Company	56	8,318	26	9,770	75	18,072
United American Insurance Company	10	125	0	0	10	125
Wawanesa Life Insurance Company	19,956	3,951,109	1,514	399,208	20,166	4,151,245
Western Life Assurance Company	23,180	879,549	505	81,576	25,708	955,526
TOTALS	2,401,248	150,587,548	119,174	14,008,311	2,474,705	164,375,226

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2016						
COMPANY	INSURANCE PREMIUMS			CONSIDERATION FOR ANNUITIES		
	(Direct)			(Direct)		
	Individual \$000	Group \$000	Total \$000	Individual \$000	Group \$000	Total \$000
Allianz Life Insurance Company of North America	1	1	2	0	0	0
American Bankers Life Assurance Company of Florida	10	9,559	9,569	0	0	0
American Health and Life Insurance Company	0	640	640	0	0	0
American Income Life Insurance Company	6,716	0	6,716	0	0	0
Assumption Mutual Life Insurance Company	1,566	38	1,604	3,112	0	3,112
Assurant Life of Canada	293	674	967	816	11,863	12,679
BMO Life Assurance Company	16,067	73	16,140	3,576	1,103	4,679
BMO Life Insurance Company	0	206	206	0	106	106
Blue Cross Life Insurance Company of Canada	82	6,768	6,850	0	0	0
CIBC Life Insurance Company Limited	206	0	206	0	0	0
Canada Life Assurance Company	80,545	63,038	143,583	2,828	14,184	17,012
Canadian Premier Life Insurance Company	0	17,646	17,646	0	0	0
Chubb Life Insurance Company of Canada	68	2,031	2,099	0	0	0
Combined Insurance Company of America	56	0	56	0	0	0
Co-operators Life Insurance Company	3,594	2,315	5,909	223	0	223
CUMIS Life Insurance Company	2,252	21,658	23,910	0	0	0
Desjardins Financial Security Life Assurance Company	5,580	6,185	11,765	5,153	1,016	6,169
Empire Life Insurance Company	6,960	737	7,697	1,921	30	1,951
Equitable Life Insurance Company of Canada	15,859	672	16,531	4,875	63	4,938
Excellence Life Insurance Company	69	0	69	0	0	0
First Canadian Insurance Corporation	0	4,830	4,830	0	0	0
Foresters Life Insurance Company	2,220	113	2,333	0	103	103
Gerber Life Insurance Company	120	0	120	0	0	0
Great-West Life Assurance Company	53,101	86,921	140,022	11,097	4,070	15,167
Humana Assurance Inc.	146	3	149	0	0	0
Industrial-Alliance Insurance and Financial Services Inc.	36,946	8,745	45,691	34,799	13,992	48,791
ivari	17,555	0	17,555	0	0	0
La Capitale Financial Security Insurance Company	243	0	243	0	0	0
La Capitale Insurance and Financial Services Inc.	455	600	1,055	733	0	733
Liberty Life Assurance Company of Boston	0	1	1	0	0	0
Life Insurance Company of North America	0	34	34	0	0	0
London Life Insurance Company	62,406	0	62,406	1,156	30,357	31,513
Manufacturers Life Insurance Company	84,648	25,013	109,661	2,573	6,434	9,007
Manulife Assurance Company of Canada	0	0	0	0	8	8
National Bank Life Insurance Company	10	153	163	0	0	0
New York Life Insurance Company	1	114	115	0	0	0
Pavonia Life Insurance Company of Michigan	0	63	63	0	0	0
Primerica Life Insurance Company of Canada	9,619	0	9,619	0	0	0
RBC Life Insurance Company	14,872	459	15,331	1,587	0	1,587
Reliable Life Insurance Company	297	0	297	0	0	0
SSQ, Insurance Company Inc.	872	2,983	3,855	0	0	0
SSQ, Life Insurance Company Inc.	0	2,661	2,661	17	0	17
Scotia Life Insurance Company	111	101	212	0	0	0
Sun Life Assurance Company of Canada	73,457	33,080	106,537	19,657	17,655	37,312
TD Life Insurance Company	253	1	254	0	0	0
Trans Global Life Insurance Company	0	20	20	0	0	0
Union Life Mutual Assurance Company	104	0	104	0	0	0
United American Insurance Company	8	0	8	0	0	0
Wawanesa Life Insurance Company	14,520	1,480	16,000	3,170	0	3,170
Western Life Assurance Company	1,941	2,468	4,409	1	0	1
TOTALS	\$513,829	\$302,084	\$815,913	\$97,294	\$100,984	\$198,278

LIFE INSURANCE - POLICYHOLDER BENEFITS PAID AND INCURRED - 2016				
COMPANY	INDIVIDUAL		GROUP	
	Life \$000	Annuity \$000	Life \$000	Annuity \$000
Aetna Life Insurance Company	19	0	0	0
American Bankers Life Assurance Company of Florida	2	0	1,341	0
American Health and Life Insurance Company	0	0	198	0
American Income Life Insurance Company	1,214	0	25	0
Assumption Mutual Life Insurance Company	151	3,017	0	0
Assurant Life of Canada	1,065	684	507	3,394
BMO Life Assurance Company	8,469	1,183	0	1,229
BMO Life Insurance Company	0	0	48	23
Blue Cross Life Insurance Company of Canada	37	0	3,824	0
CIBC Life Insurance Company Limited	136	0	0	0
Canada Life Assurance Company	26,574	8,108	-4,088	16,934
Canadian Premier Life Insurance Company	0	0	273	0
Chubb Life Insurance Company of Canada	-1	0	7	0
Combined Insurance Company of America	34	0	0	0
Connecticut General Life Insurance Company	0	0	0	3
Co-operators Life Insurance Company	2,080	399	1,538	277
CUMIS Life Insurance Company	697	39	5,444	0
Desjardins Financial Security Life Assurance Company	5,044	3,423	4,876	5,200
Empire Life Insurance Company	1,586	3,472	138	45
Equitable Life Insurance Company of Canada	9,742	3,968	431	17
First Canadian Insurance Corporation	0	0	387	0
Foresters Life Insurance Company	2,988	0	7	1,037
Gerber Life Insurance Company	30	0	0	0
Great-West Life Assurance Company	32,832	18,992	70,387	9,247
Industrial-Alliance Insurance and Financial Services Inc.	18,369	33,081	3,085	21,219
ivari	10,562	1,278	0	0
La Capitale Financial Security Insurance Company	185	21	0	0
La Capitale Insurance and Financial Services Inc.	105	202	331	0
London Life Insurance Company	28,833	5,165	8	55,090
Manufacturers Life Insurance Company	59,690	31,984	14,809	27,191
Manulife Assurance Company of Canada	0	732	0	593
National Bank Life Insurance Company	4	0	35	0
New York Life Insurance Company	8	0	29	0
Pavonia Life Insurance Company of Michigan	0	0	86	0
Primerica Life Insurance Company of Canada	2,468	0	0	0
RBC Life Insurance Company	7,950	182	16	0
Reliable Life Insurance Company	325	0	0	0
SSQ, Insurance Company Inc.	101	0	783	0
SSQ, Life Insurance Company Inc.	0	0	1,870	0
Scotia Life Insurance Company	2	0	43	0
Sun Life Assurance Company of Canada	40,821	22,435	16,531	19,813
TD Life Insurance Company	100	0	0	0
Union Life Mutual Assurance Company	2	0	0	0
Wawanesa Life Insurance Company	7,672	4,857	773	0
Western Life Assurance Company	326	36	145	0
TOTALS	\$270,222	\$143,258	\$123,887	\$161,312

FRATERNAL SOCIETIES - 2016										
	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
	Life \$'000	Accident & Sickness \$'000	End of 2015 - \$'000		End of 2016 - \$'000		Life \$'000	Accident & Sickness \$'000	Life \$'000	Accident & Sickness \$'000
			No.	Amount	No.	Amount				
Actra Fraternal Benefit Society	11	99	278	4,632	287	4,426	0	0	25	40
Faithlife Financial	2,058	78	3,283	312,288	3,313	327,915	429	0	590	0
Grand Orange Lodge of British America	22	0	58	280	55	264	0	0	4	0
Independent Order of Foresters	922	1	2,151	63,045	2,076	66,154	329	0	816	5
Knights of Columbus	7,195	78	12,216	643,640	12,179	652,286	2,019	0	3,354	2
Order of United Commercial Travelers of America	1	24	27	130	26	116	0	0	7	1
Sons of Scotland Benevolent Association	28	0	570	1,133	547	1,108	0	0	76	0
Supreme Council of the Royal Arcanum	0	0	35	140	33	141	0	0	2	0
Ukrainian Fraternal Society of Canada	88	0	737	8,401	704	8,118	0	0	166	0
Ukrainian National Association, Inc.	1	0	124	232	121	228	0	0	3	0
TOTALS	\$10,326	\$280	19,479	\$1,033,921	19,341	\$1,060,756	\$2,777	\$0	\$5,043	\$48