

Alberta  
Superintendent of Insurance  
Annual Report



Business  
2006

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LETTER OF TRANSMITTAL TO MINISTER FROM SUPERINTENDENT OF INSURANCE

The Honourable Dr. Lyle Oberg  
Minister of Finance  
408 Legislature Building  
Edmonton, Alberta

Dear Honourable Dr. Lyle Oberg:

Pursuant to section 799 (2) of the *Insurance Act*, I am pleased to send you the 94th Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ended December 31, 2006. The Annual Report includes:

- (a) a summary of insurance companies licensed under the *Insurance Act*;
- (b) summaries of premiums written and claims incurred; and
- (c) detailed financial statements of provincial companies.

Yours truly,

“original signed by”

Dennis Gartner  
Superintendent of Insurance

cc: Mr. Robert Bhatia  
Deputy Minister, Finance

SUMMARY OF INSURANCE BUSINESS IN ALBERTA

**Alberta Insurance Statistics**

**Business of 2006**

	<u>(\$000)</u>
Premiums Written	
Life	\$ 1,654,575
General	\$ 6,918,386
Total Claims and Disbursements	
Life	\$ 1,568,448
General	\$ 3,420,255
Total Amount of Life Insurance in Force	<b>\$337,516,980</b>

**Insurers Licensed in Alberta**

Life Insurers	86
Fraternal Benefit Societies	15
Reciprocal Insurance Exchanges	18
Alberta Incorporated Insurers	9
Property and Casualty Insurers	<u>165</u>
<b>TOTAL INSURERS LICENSED IN ALBERTA</b>	<b><u>293</u></b>

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SUMMARY OF LICENCES ISSUED UNDER THE INSURANCE ACT

**Insurers Licensed in 2006**

(a) There were 293 insurance companies and exchanges licensed at December 31, 2006.

Provincial Companies . . . . .	9
Extra-Provincial Companies . . . . .	32
Canadian Authorized Companies . . . . .	219
Fraternal Societies . . . . .	15
Reciprocal Exchanges . . . . .	<u>18</u>
TOTAL . . . . .	<u>293</u>

(b) The following thirteen insurance companies became licensed in Alberta during 2006.

- AIG United Guaranty Mortgage Insurance Company of Canada
- Aspen Insurance UK Limited
- Assurant Life of Canada
- Atradius Credit Insurance N.V.
- Canadian Airports Reciprocal Insurance Exchange (CARIE)
- Electric Insurance Company
- Fidelity Investments Insurance Company of Canada
- L'Entraide Assurance Mutual Company
- SIG Canada Insurance Services Ltd.
- SLLC Limited
- State Farm International Life Insurance Company Ltd.
- Sun Life Insurance (Canada) Limited
- Trisura Guarantee Insurance Company

(c) The following five insurance companies withdrew from Alberta during 2006.

- Fortis Insurance Company
- John Alden Insurance Company
- Lincoln National Life Insurance Company
- MetLife Insurance Company of Connecticut
- Transatlantic Reinsurance Company

(d) The following three insurance companies changed their name during 2006.

**Former Name**

**Current Name**

CGU International Insurance plc	to	Aviva International Insurance Limited
SLLC Limited	to	Standard Life Assurance Ltd.
The Travelers Insurance Company	to	MetLife Insurance Company of Connecticut

## SUMMARY OF LICENCES ISSUED UNDER THE INSURANCE ACT

(e) The following insurance companies merged during 2006

Allianz Insurance Company of Canada amalgamated with The Nordic Insurance Company of Canada and continued on as The Nordic Insurance Company of Canada.

### Summary of Business

For the year 2006, the total insurance premiums paid to insurers was, eight billion, eight hundred sixty million four hundred thirty four thousand dollars (\$8,860,434,000) compared to the 2005 figure of eight billion, one hundred forty six million, nine hundred eighteen thousand (\$8,146,918,000).

### Insurance Councils

In 2006, the Alberta Insurance Council issued 30,255\* Certificates. These included 26,267\* Certificates of Authority to insurance agents and adjusters and 3,988 Corporate Certificates of Authority. A total of 630 complaint files were opened and a total of 34 disciplinary actions were taken. Decisions of the Insurance Councils were appealable to the Insurance Councils Appeal Board. A total of four appeals were heard. Of these appeals, one was allowed, one was varied, and two appeals are pending.

### Administrative Penalties

In 2006 the Superintendent of Insurance issued twenty-five administrative penalties, pursuant to section 789 of the *Insurance Act* and the *Enforcement and Administrative Regulation*. The total amount of administrative penalties levied and collected was \$80,000 from the following insurance companies. The number of individual penalties is indicated in the brackets.

Reliable Life Insurance Company (2)	\$2,000
CIGNA Life Insurance Company of Canada (1)	\$1,000
ING Insurance Company (1)	\$1,000
Peace Hills Insurance Company (1)	\$1,000
Kingsway General Insurance Company (1)	\$1,000
Pembridge Insurance Company (1)	\$1,000
Perth Insurance Company (1)	\$1,000
Economical Mutual Insurance Company (1)	\$1,000
Innovative Insurance Corporation (1)	\$1,000
Aviva Insurance Company (1)	\$1,000
State Farm Mutual Automobile Insurance Company (6)	\$45,000
Unity Life Insurance Company (1)	\$1,000
Coseco Insurance Company (3)	\$15,000
Western Life Assurance Company (1)	\$5,000
St. Paul Fire and Maritime Insurance Company (1)	\$1,000
Trans Global Life Insurance Company (1)	\$1,000
Trans Global Insurance Company (1)	\$1,000
	<b>\$80,000</b>

\*Revision Jan 6, 2010

STATISTICAL REVIEW OF INSURANCE BUSINESS IN ALBERTA

**Comparative Analysis of Life Insurance in Force**

(Excluding Fraternal Societies)

**Alberta Business Only – 2006**

Year	INDIVIDUAL			GROUP		
	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premium Per \$1,000 Insurance in Force	Amount of Insurance in \$1,000 Insurance in Force	Amount of Premiums Collected (\$'000)	Average Annual Premium Per \$1,000 Insurance in Force
1996	77,909,195	620,666	7.96	88,576,298	247,297	2.79
1997	78,328,861	658,660	8.41	96,446,936	262,499	2.72
1998	85,957,829	669,570	7.78	101,507,573	282,136	2.77
1999	91,415,684	744,328	8.14	105,037,120	307,493	2.93
2000	102,392,955	861,487	7.74	107,762,562	324,131	3.01
2001	111,254,818	815,509	7.29	120,036,083	338,793	2.82
2002	120,518,400	886,652	7.36	128,762,453	356,290	2.77
2003	117,987,209	891,173	7.55	122,616,649	385,837	3.18
2004	140,375,829	945,985	6.73	142,179,426	451,576	2.91
2005*	155,293,107	1,011,358	6.51	153,405,880	520,160	3.39
2006	171,617,202	1,085,818	6.32	165,899,778	568,757	3.42

\* Adjusted

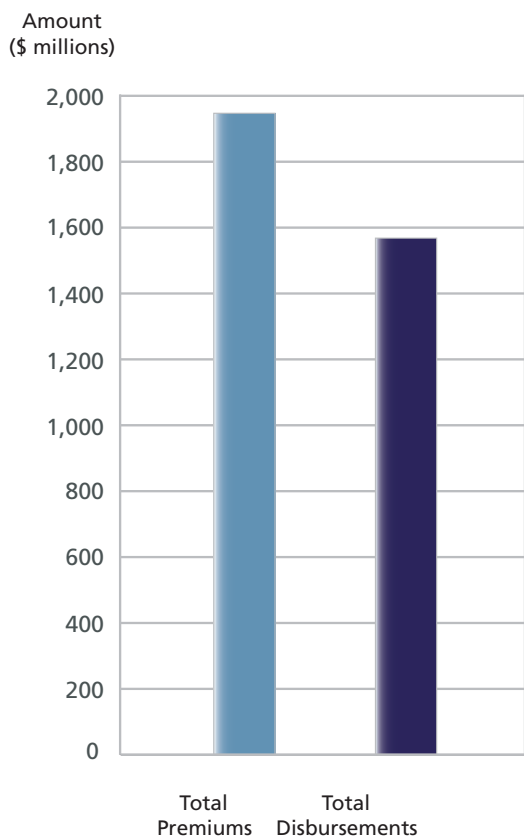
Note: The figures above do not include annuities

**Total Direct Premiums Written and Disbursements to Policyholders**

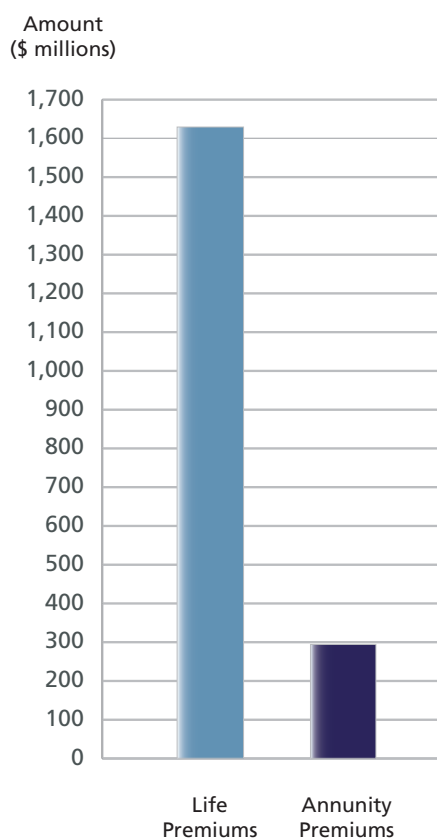
Alberta Business Only – 2006

**LIFE INSURANCE**

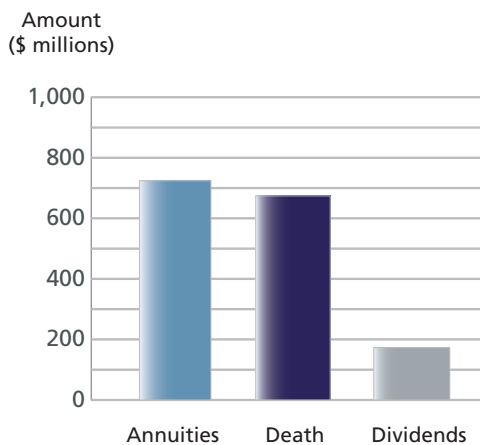
**Summary of Total Premiums, Claims and Disbursements**



**Summary of Total Premiums**



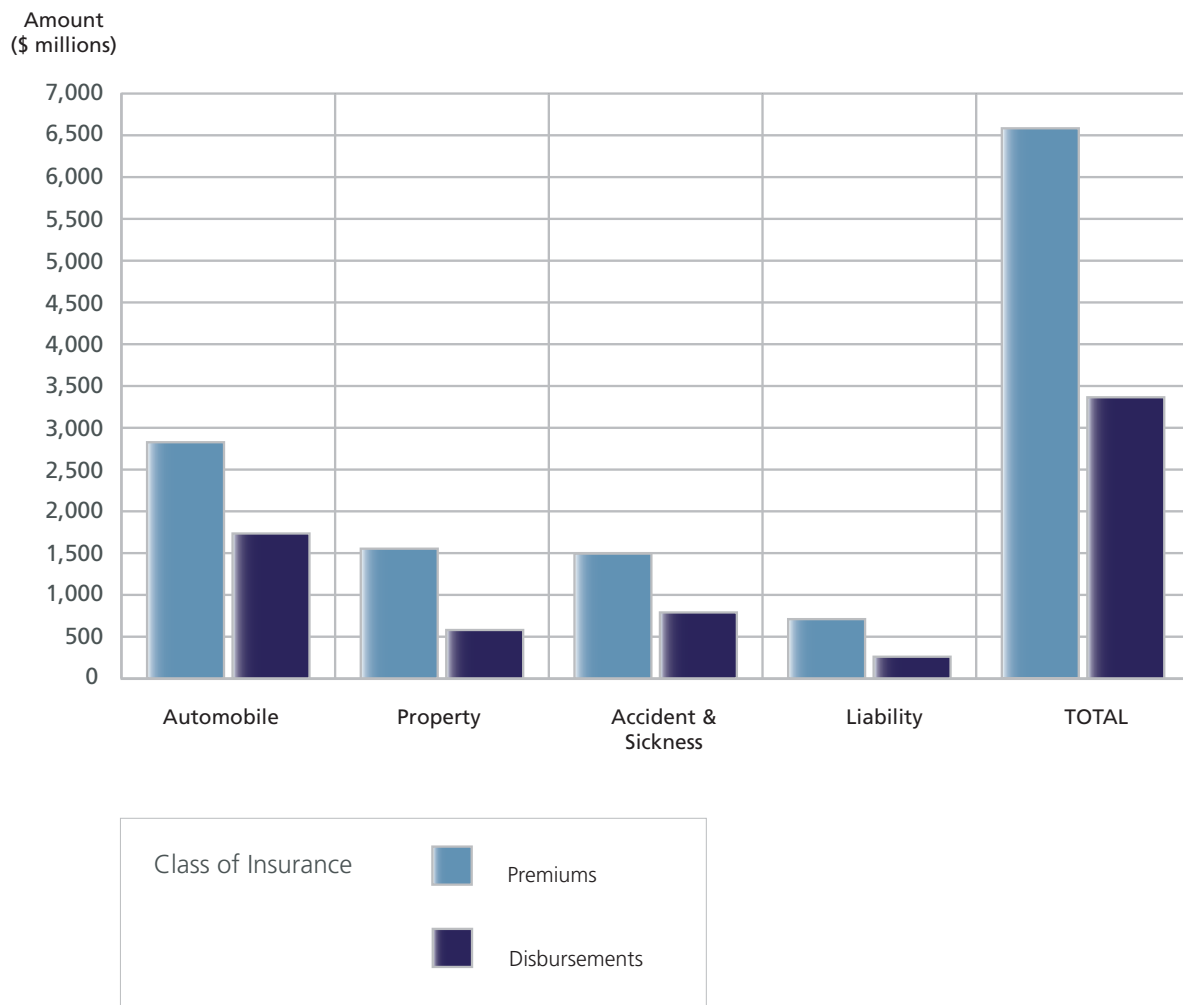
**Claims and Disbursements**



STATISTICAL REVIEW OF INSURANCE BUSINESS IN ALBERTA

**Direct Premiums and Claims**  
 Alberta Business Only – 2006

**OTHER THAN LIFE INSURANCE**



**Comparative Summary of Total Direct Premiums Written and Claims Including Dividends  
Alberta Business Only – 2006**

Year	LIFE INSURANCE *			OTHER THAN LIFE INSURANCE		
	Premiums (\$'000)	Claims and Other Disbursements (\$'000)	Direct Claims Ratio	Premiums (\$'000)	Claims Including Adjustment Expenses (\$'000)	Direct Claims Ratio
1996	1,339,046	1,590,962	118.8%	2,973,141	2,287,207	76.9%
1997	1,316,979	1,771,505	134.5%	3,205,883	2,286,120	71.3%
1998	1,253,102	1,499,870	119.7%	3,416,354	2,331,806	68.3%
1999	1,463,619	1,533,394	105%	3,465,031	2,425,096	69.9%
2000	1,466,588	1,542,841	105%	3,710,295	2,771,847	74.7%
2001	1,630,364	1,421,819	87.2%	4,152,045	3,229,969	77.8%
2002	1,644,212	1,322,671	80.4%	4,887,821	3,217,944	65.8%
2003	1,715,900	1,328,738	77.4%	5,598,330	3,595,280	64.2%
2004	1,857,306	1,475,519	79.4%	5,875,568	3,444,523	58.6%
2005**	1,960,712	1,512,969	77.1%	6,186,206	4,584,811	74.1%
2006**	1,947,587	1,568,448	80.5%	6,918,386	3,420,255	49.4%

\* Includes ordinary and group insurance and ordinary and group annuities

\*\* Disbursements no longer include matured endowments and surrender values

**Comparative Summary of Total Direct Premiums Written and Claims by Class of Insurance**

OTHER THAN LIFE INSURANCE							
Class	Premiums	Claims Including Adjustment Expenses	Claims Ratio				
	2006 (\$'000)	2006 (\$'000)	2006	2005	2004	2003	2002
Accident & Sickness	1,493,785	789,914	52.9%	56.3%	59.5%	62.6%	61.9%
Aircraft	41,162	17,483	42.5%	25.2%	6.9%	21.7%	50.4%
Automobile	2,826,592	1,734,822	61.4%	63.1%	63.9%	66.4%	75.9%
Boiler & Machinery	95,779	14,351	15%	64.2%	75.4%	100.2%	27.3%
Credit	2,550	2,975	116.7%	350.4%	229.7%	.6%	30.7%
Fidelity	9,954	5,053	50.8%	38.1%	32.8%	31.9%	63.1%
Hail	10,160	7,922	78.0%	77.2%	85.8%	64.0%	69.0%
Legal Expense	298	16	5.4%	-	-	47.9%	25.4%
Liability	710,223	260,248	36.6%	49.7%	62.3%	44.8%	70.5%
Marine	12,181	1,689	13.9%	213.5%	8.4%	96.1%	33.6%
Mortgage	106,947	1,647	-	11.1%	9.1%	3.2%	5.1%
Property	1,553,166	580,292	37.4%	129.0%	51.8%	73.4%	52.4%
Surety	41,264	4,808	11.7%	130%	7.3%	24.8%	3.4%
Title	14,325	2,319	16.2%	18.1%	14.0%	22.7%	12.2%

INSURANCE COMPANIES LICENSED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

ACA Assurance  
3050 Boul St. Jean  
Trois-Rivieres, QC  
G9A-5E1

ACE INA Insurance  
2 First Canadian Place, The Exchange Tower  
130 King Street West  
12th Floor  
Toronto, ON  
M5X 1A8

ACE INA Life Insurance  
130 King Street West, 12th Floor  
Toronto, ON  
M5X-1A6

Actra Fraternal Benefit Society  
1000 Yonge Street  
Toronto, ON  
M4W 2K2

Aetna Life Insurance Company  
1145 Nicholson Rd. Unit 2  
New Market, ON  
L3Y-9C3

Affiliated F.M. Insurance Company  
Suite 500, 165 Commerce Valley Drive West  
Thornhill, ON  
L3T-7V8

AIG Assurance Canada  
60 Yonge Street  
Toronto, ON  
M5E 1H5

AIG Life Insurance Company of Canada  
60 Yonge Street  
Toronto, ON  
M5E-1H5

AIG United Guaranty Mortgage Insurance Company Canada  
123 Front St. West, Suite 909  
Toronto, ON  
M5J-2M2

Alberta Local Authorities' Reciprocal Insurance Exchange  
2510 Sparrow Drive  
Nisku, AB  
T9E-8N5

Alberta Motor Association Insurance Company  
10310 G.A. MacDonald Avenue  
Edmonton, AB  
T6J 6R7

**CLASSES OF INSURANCE**

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety

Accident and Sickness, Life, Loss of Employment

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Accident and Sickness, Life

Boiler & Machinery, Fidelity, General Liability, Property, Surety

Accident and Sickness, Life

Accident and Sickness, Life

Mortgage

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

Accident and Sickness, Automobile, Boiler & Machinery, General Liability, Property

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Alberta Municipal Insurance Exchange  
10507 Saskatchewan Drive  
Edmonton, AB  
T6E-4S1

Liability, Property

Alberta Roofing Contractors Reciprocal Insurance Exchange  
2380 Pegasus Road NE  
Calgary, AB  
T2E-8G8

Liability

Alberta School Boards Insurance Exchange  
535 Dickens Loop  
Edmonton, AB  
T6M-2S1

Fidelity, Liability, Property

Allianz Global Risk US Insurance Company  
130 Adelaide Street West, Suite 1600  
Toronto, ON  
M5H-3P5

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Liability, Marine, Property

Allianz Life Insurance Company of North America  
Suite 700, 2005 Sheppard Avenue East  
Willowdale, ON  
M2J 5B4

Accident and Sickness, Life

Allstate Insurance Company  
27 Allstate Parkway, Suite 100  
Markham, ON  
L3R 5P8

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Property, Surety

Allstate Insurance Company of Canada  
27 Allstate Parkway, Suite 100  
Markham, ON  
L3R 5P8

Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety

American Bankers Insurance Company of Florida  
5160 Yonge Street, Northeast Tower, Suite 500  
North York, ON  
M2N-7C7

Accident and Sickness, Automobile, Credit, Fidelity, General Liability, Property

American Bankers Life Assurance Company of Florida  
5160 Yonge Street, Northeast Tower, Suite 500  
North York, ON  
M2N-7C7

Accident and Sickness, Life

American Health and Life Insurance Company  
201 Queens Avenue  
LONDON, ON  
N6A-1J1

Life

American Home Assurance Company  
145 Wellington Street West, 14th Floor  
Toronto, ON  
M5J 1H8

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Property, Surety

INSURANCE COMPANIES LICENSED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

American Income Life Insurance Company  
 c/o McLean & Kerr  
 Suite 2800, 130 Adelaide Street West  
 Toronto, ON  
 M5H 3P5

Accident and Sickness, Life

American Road Insurance Company  
 Unit 2 1145 Nicholson Road  
 Newmarket, ON  
 L3Y-9C3

Automobile, Boiler & Machinery, Credit, Property, Surety

AMEX Assurance Company  
 36 King Street East, Suite 500  
 Toronto, ON  
 M5C-1E5

Accident and Sickness

Anglo Canada General Insurance Company  
 5700 Yonge Street, Suite 1400  
 North York, ON  
 M2M-4K2

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

Arch Insurance Company  
 95 Wellington Street, 20th Floor  
 Toronto, ON  
 M5J-2N7

Accident and Sickness, Aircraft, Boiler & Machinery, Fidelity, Hail, Legal Expense, Liability, Property, Surety

Ascentus Insurance Ltd.  
 10 Wellington Street East  
 Toronto, ON  
 M5E-1L5

Accident and Sickness, Automobile, Legal Expense, Liability, Marine, Property, Surety

Aspen Insurance (UK) Limited  
 40 King Street West Suite 2100  
 Toronto, ON  
 M5E -1L5

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery Fidelity, Hail, Liability, Property, Surety, Marine

Asset Protection Insurance Exchange  
 1221, 8th Street East  
 Saskatoon, SK  
 S7H-0S5

Boiler & Machinery, Property

Assumption Mutual Life Insurance Company  
 770 Main Street, P.O. Box 160  
 Moncton, NB  
 E1C-8L1

Accident and Sickness, Life

Atradius Credit Insurance N.V.  
 7 Mills Street East Annex, Suite 1000  
 Almonte, ON  
 KOA-1AO

Credit

Avemco Insurance Company  
 Suite 401, 133 Richmond Street West  
 Toronto, ON  
 M5H 2L3

Accident and Sickness, Aircraft, Marine

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Aviva Insurance Company of Canada  
2206 Eglinton Avenue East  
Scarborough, ON  
M1L-4S8

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Guarantee, Hail, Legal Expense, Liability, Livestock, Marine, Property, Surety, Weather

Aviva International Insurance Limited  
1400 Blair Place, Suite 500  
Ottawa, ON  
K1J-9B8

Aircraft, Liability, Marine, Property

AXA Assurance Inc.  
1100, Rene-Levesque West Boulevard, 16e Floor  
Montreal, QC  
H3B-4P4

Accident and Sickness, Life

AXA Corporate Solutions Assurance  
2020 University Street, Suite 700  
Montreal, QC  
H3A-2A5

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety

AXA Equitable Life Insurance Company  
Suite 606 P.O. Box 1455 Town Centre Court  
Scarborough, ON  
M1P-4X4

Accident and Sickness, Life

AXA Assurance Inc.  
2020 University Street, 7th Floor  
Montreal, PQ H3A 2A5

Accident and Sickness, Life

AXA Insurance (Canada)  
5700 Yonge Street, Suite 1400  
North York, ON  
M2M-4K2

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety, Loss of Employment

AXA Pacific Insurance Company  
999 West Hasting Street  
Vancouver, BC  
V6C 2W2

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety, Loss of Employment

Belair Insurance Company Inc.  
7101 Jean-Talon, Suite 300  
Montreal, QC  
H1M-3T6

Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Legal Expense, Liability, Marine, Property, Surety

Blue Cross Life Insurance Company of Canada  
644 Main Street, P.O. Box 220  
Moncton, NB  
E1C 8L3

Accident and Sickness, Life

BMO Life Insurance Company  
55 Bloor Street West, 15th Floor  
Toronto, ON  
M4W-3N5

Accident and Sickness, Life, Loss of Employment

INSURANCE COMPANIES LICENSED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Boiler Inspection and Insurance Company of Canada  
18 King Street East  
Toronto, ON  
M5C 1C4

Boiler & Machinery, General Liability, Property

British Aviation Insurance Company Limited (The)  
100 Renfrew Drive Suite 200  
Markham, ON  
L3R 9R6

Aircraft, General Liability, Inland Transportation

Canada Life Assurance Company (The)  
330 University Avenue  
Toronto, ON  
M5G 1R8

Accident and Sickness, Life, Loss of Employment

Canada Life Insurance Company of Canada  
330 University Avenue  
Toronto, ON  
M5G-1R8

Accident and Sickness, Life

Canadian Airports Reciprocal Insurance Exchange (CARIE)  
PO Box 9860, Edmonton International Airport  
Edmonton, AB  
T5J-2T2

Boiler & Machinery, Property

Canadian Applicators Insurance Reciprocal  
1002 Warsaw Avenue  
Winnipeg, MB  
R3M-1E4

Aircraft, Property

Canadian Direct Insurance Incorporated  
Suite 600 750, Cambie Street  
Vancouver, BC  
V6B-0A2

Accident and Sickness, Automobile, Liability, Property

Canadian Farm Insurance Corp.  
375, 13220 St Alberta Trail  
Edmonton, AB  
T5L-4W1

Accident, Automobile, restricted to automobile glass, Boiler & Machinery, Fidelity, Liability, Property, Surety

Canadian Lawyers Insurance Association  
600, 919 - 11th Avenue S.W.  
Calgary, AB  
T2R 1P3

Liability

Canadian Northern Shield Insurance Company  
1900, 555 West Hastings Street  
Vancouver, BC  
V6B 4N6

Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety

Canadian Premier Life Insurance Company  
80 Tiverton Court  
Markham, ON  
L3R 0G4

Accident and Sickness, Life, Loss of Employment

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Canadian Professional Sales Association  
310 Front Street West, Suite 800  
Toronto, ON  
M5V-3B5

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Canadian Union Insurance Company  
2475, Boul Laurier  
Sillery, QC  
G1T 1C4

Aircraft

Canadian Universities Reciprocal Insurance Exchange  
5500 North Service Road, 9th Floor  
Burlington, ON  
L7L 6W6

Liability, Property

Canassurance Insurance Company  
550 Sherbrooke Street West, Suite B-9  
Montreal, QC  
H3A-3S3

Accident and Sickness, Liability, Property

Centennial Insurance Company  
Suite 500, 36 King Street East  
Toronto, ON  
M5C 1E5

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Liability, Property, Surety

Certas Direct Insurance Company  
6300 boulevard de la Rive-Sud  
Levis, QC  
G6V-6P9

Automobile, Liability, Marine, Property, Surety

Chicago Title Insurance Company  
2700 Argentia Road  
Mississauga, ON  
L5N-5V4

Title

Chubb Insurance Company of Canada  
One Financial Place, 16th Floor, 1 Adelaide Street East  
Toronto, ON  
M5C 2V9

Accident and Sickness, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Property, Surety

CIBC Life Insurance Company Limited  
P.O. Box 3020  
Mississauga, ON  
L5A-4M2

Accident and Sickness, Life

CIGNA Life Insurance Company of Canada  
Suite 606 P.O. Box 14, 55 Town Centre Court  
Scarborough, ON  
M1P-4X4

Accident and Sickness, Life

Citadel General Assurance Company (The)  
1075 Bay Street  
Toronto, ON  
M5S 2W5

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Employers' Liability, Fidelity, General Liability, Legal Expense, Property except Specialty Business will be transferred to AXA Pacific Insurance Company, Surety

INSURANCE COMPANIES LICENSED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Co-operators General Insurance Company  
 Priory Square  
 Guelph, ON  
 N1H 6P8

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Property, Surety

Co-operators Life Insurance Company  
 1920 College Avenue  
 Regina, SK  
 S4P 1C4

Accident and Sickness, Life

Combined Insurance Company of America  
 7300 Warden Avenue  
 Markham, ON  
 L3R 0X3

Accident and Sickness, Life

Commerce and Industry Insurance Company of Canada  
 145 Wellington Street West, 14th Floor  
 Toronto, ON  
 M5J 1H8

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Property, Surety

Commonwealth Insurance Company  
 1500, 595 Burrard Street  
 Vancouver, BC  
 V7X 1G4

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety

Community Newspapers Reciprocal Insurance Exchange  
 Suite 103, 3050 Harvester Road  
 Burlington, ON  
 L7N 3J1

General Liability

Compagnie Francaise d'Assurance Pour  
 le Commerce Exterieur  
 40 King Street West, Suite 2100  
 Toronto, AB  
 M5H-3C2

Credit

CompCorp Life Insurance Company  
 Suite, 1600, 1 Queen Street East  
 Toronto, ON  
 M5C 2X9

Accident and Sickness, Life to the extent authorized by its incorporating instrument.

Connecticut General Life Insurance Company  
 Suite 606, P.O. Box 14, 55 Town Centre Court  
 Scarborough, ON  
 M1P-4X4

Accident and Sickness, Life

Continental Casualty Company  
 250 Yonge Street, Suite 1500  
 Toronto, ON  
 M5B-2L7

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Marine, Property, Surety

Coronation Insurance Company Limited  
 77 King St West, 34th Floor,  
 P.O. Box 284 Royal Trust Tower  
 Toronto, ON  
 M5K-1K2

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Coseco Insurance Company  
 Priory Square  
 Guelph, ON  
 N1H 6P8

Accident and Sickness, Automobile, General Liability,  
 Property

Croatian Fraternal Union of America  
 Suite 1400, BCE Place, 181 Bay Street  
 Toronto, ON  
 M5J-2V1

Life, Accident and Sickness - To the extent authorized by its  
 Articles of Incorporation, Constitution and by-laws

Crown Life Insurance Company  
 Suite 1900, 1874 Scarth Street  
 Regina, SK  
 S4P-4B3

Life

CT Financial Assurance Company  
 Richmond Adelaide Centre,  
 120 Adelaide Street West, 2nd Floor  
 Toronto, ON  
 M5H-1T1

Accident and Sickness, Life

Cumis General Insurance Company  
 151 North Service Road P.O. Box 5065  
 Burlington, ON  
 L7R 4C2

Accident and Sickness, Automobile, Boiler & Machinery,  
 Fidelity, General Liability, Property, Surety

Cumis Life Insurance Company  
 151 North Service Road P.O. Box 5065  
 Burlington, ON  
 L7R 4C2

Accident and Sickness, Life

CUNA Mutual Insurance Society  
 151 North Service Road P.O. Box 5065  
 Burlington, ON  
 L7R 4C2

Discontinuing - To allow its existing contracts to run to  
 maturity, to collect premiums and pay claims but not to  
 undertake or renew contracts of insurance in the Province of  
 Alberta

DaimlerChrysler Insurance Company  
 2425 Matheson Blvd East, Suite 300 East Tower  
 Mississauga, ON  
 L4W-5N7

Automobile, General Liability, Property, Surety

Desjardins Financial Security Life Assurance Company  
 200 avenues des Commandeurs  
 Levis, QC  
 G6V-6R2

Accident and Sickness, Life

Dominion of Canada General Insurance Company (The)  
 165 University Avenue  
 Toronto, ON  
 M5H 3B9

Aircraft, Automobile, Boiler & Machinery, Fidelity, General  
 Liability, Property, Surety

Eagle Star Insurance Company Limited  
 Suite 500 36 King Street East  
 Toronto, ON  
 M5C 1E5

Accident and Sickness, Aircraft, Automobile, Boiler &  
 Machinery, Fidelity, General Liability, Marine, Property,  
 Surety

INSURANCE COMPANIES LICENSED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Ecclesiastical Insurance Office Public Limited Company  
Suite 2200, Box 2004, 20 Eglinton Avenue West  
Toronto, ON  
M4R-1K8

Automobile, Boiler & Machinery, Fidelity, General Liability,  
Marine, Property

Echelon General Insurance Company  
1550 Enterprise Road Suite 310  
Mississauga, ON  
L4W-4P4

Accident and Sickness, Automobile, Legal Expense, Liability,  
Property, Surety

Economical Mutual Insurance Company  
111 Westmount Road South  
Waterloo, ON  
N2J 4S4

Automobile, Boiler & Machinery, Fidelity, General Liability,  
Marine, Property, Surety

Electric Insurance Company  
40 King Street West, Suite 2100  
Toronto, ON  
M5H-3C2

Automobile, Liability, Property

Elite Insurance Company  
4th Floor 2206 Eglinton Avenue East  
Scarborough, ON  
M1L 4S8

Accident and Sickness, Aircraft, Automobile, Boiler &  
Machinery, Employers' Liability, Fidelity, General Liability,  
Hail, Marine, Property, Surety

Empire Life Insurance Company (The)  
259 King Street East P.O. Box 1000  
Kingston, ON  
K7L 3A8

Accident and Sickness, Life

Employers Insurance Company of Wausau  
181 Bay Street Suite 1000  
Toronto, ON  
M5J-2T3

Aircraft, Automobile, Boiler & Machinery, Fidelity, General  
Liability, Marine, Property, Surety

Employers Reinsurance Corporation  
Suite 400 P.O. Box 166, 200 Wellington Street West  
Toronto, ON  
M5V 3C7

Boiler & Machinery, General Liability, Property

Endurance Reinsurance Corporation of America  
36 King Street East, Suite 500  
Toronto, ON  
M5C-1E5

Accident and Sickness, Aircraft, Automobile, Boiler &  
Machinery, Fidelity, Liability, Property, Surety, Loss of,  
Employment, Limited to the business of reinsurance

Energy Insurance Exchange (EIR)  
Suite 500, 717-7th Avenue SW  
Calgary, AB  
T2P-0Z3

Automobile, General Liability, Property

Equitable General Insurance Company (The)  
2475 Laurier Boulevard  
Sillery, QC  
G1T 1C4

Discontinuing - To allow its existing contracts to run to  
maturity, to collect premiums and pay claims but not to  
undertake or renew contracts of insurance in the Province of  
Alberta

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Equitable Life Insurance Company of Canada (The)  
One Westmount Road North  
Waterloo, ON  
N2J 4C7  
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Accident and Sickness, Life

EULER American Credit Indemnity Company  
CIBC Tower, Suite 1702 1155 Rene Levesque Blvd. West  
Montreal, QC  
H3B-3Z7

Credit

Everest Insurance Company of Canada  
130 King Street West, Suite 2520, P.O. Box 431  
Toronto, ON  
M5X-1E3

Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity,  
Hail, Liability, Property, Surety

Factory Mutual Insurance Company  
Suite 500, 165 Commerce Valley Drive West  
Thornhill, ON  
L3T-7V8

Boiler & Machinery, Fidelity, General Liability, Marine,  
Property, Surety

FCT Insurance Company Ltd.  
2235 Sheridan Garden Drive  
Oakville, ON  
L6J-7Y5

Liability, Property (limited to personal property title insurance),  
Title

Federal Insurance Company  
1st Financial Place, One Adelaide Street East  
Toronto, ON  
M5C 2V9

Accident and Sickness, Automobile, Boiler & Machinery,  
Fidelity, General Liability, Marine, Property, Surety

Federated Insurance Company of Canada  
P.O. Box 5800, 717 Portage Avenue  
Winnipeg, MB  
R3C 3C9

Automobile, Boiler & Machinery, Fidelity, General Liability,  
Property, Surety

Federation Insurance Company of Canada  
1000, De La Gauchetiere Street W. Suite 500  
Montreal, QC  
H3B 4W5

Automobile, Boiler & Machinery, Fidelity, General Liability,  
Legal Expense, Marine, Property, Surety

Fenchurch General Insurance Company  
Promotory 2, 2655 North Sheridan Way Unit 115  
MISSISSAUGA, ON  
L5K-2P8

Automobile, Boiler & Machinery, Fidelity, Liability, Property,  
Surety, Vehicle Warranty

Fidelity Investment Life Insurance Company  
483 Bay Street, Suite 200  
Toronto, ON  
M5G-2N7

Life

Fidelity Investments Insurance Company of Canada  
483 Bay Street Suite 200  
Toronto, ON  
M5G-2N7

Life

INSURANCE COMPANIES LICENCED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

<p>First American Title Insurance Company 2235 Sheridan Garden Drive Oakville, ON L6J-7Y5</p>	<p>Property limited to personal property title insurance, Title</p>
<p>First Canadian Insurance Corporation 10727 - 82 Avenue Edmonton, AB T6E 2B1</p>	<p>Accident and Sickness, Life</p>
<p>First North American Insurance Company 2 Queen Street East, 6th Floor Toronto, ON M2C-3G7</p>	<p>Accident and Sickness, Automobile, Property</p>
<p>Forethought Life Insurance Company Suite 2100 Scotia Plaza, 40 King Street West Toronto, ON M5H-3C2</p>	<p>Life</p>
<p>Fortress Insurance Company Suite 2505 Toronto Dominion Tower, 10088-102 Avenue Edmonton, AB T5J-2Z1</p>	<p>Automobile</p>
<p>GCAN Insurance Company Suite 1600 480 University Avenue Toronto, ON M5G 1V6</p>	<p>Aircraft, Automobile, Boiler &amp; Machinery, Credit, Employers' Liability, Explosion, Fire, Guarantee, Inland Marine, Inland Transportation, Livestock, Marine, Plate Glass, Property, Property Damage, Public Liability, Sprinkler Leakage, Surety, Theft, Weather, Workers'</p>
<p>General American Life Insurance Company Suite 1000, 1225 Peel Street Montreal, QC H3B-2T9</p>	<p>Accident and Sickness, Life</p>
<p>Genesis Reciprocal Insurance Exchange 900, 10025-102 A Avenue Edmonton, AB T5J-0Y2</p>	<p>Liability, Property</p>
<p>Genworth Financial Mortgage Insurance Company Canada 2060 Winston Park Drive, Suite 300 Oakville, ON L6H-5R7</p>	<p>Mortgage</p>
<p>Gerber Life Insurance Company 1145 Nicholson Road, Unit # 2 New Market, ON L3Y-9C3</p>	<p>Life</p>
<p>GMS Insurance Inc. #200, 3303 Hillside Street Regina, SK S4S-7J8</p>	<p>Accident and Sickness, Property, Theft, Weather</p>

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Gore Mutual Insurance Company  
252 Dundas Street  
Cambridge, ON  
N1R 5T3

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Explosion, Fire, Forgery, Guarantee, Hail, Inland Transportation, Livestock, Plate Glass, Property, Sprinkler Leakage, Theft, Weather, Workers'

Grain Insurance and Guarantee Company  
Richardson Building, 1240 One Lombard Place  
Winnipeg, MB  
R3B 0V9

Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety

Grand Orange Lodge of British America Benefit Fund (The)  
94 Sheppard Avenue West  
Willowdale, ON  
M2N 1M5

Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Great American Insurance Company  
Suite 2100, Scotia Plaza, 40 King Street  
Toronto, ON  
M5H 3C2

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety

Great American Insurance Company of New York  
2100 Scotia Plaza, 40 King Street  
Toronto, ON  
M5H 3C2

Automobile, Boiler & Machinery - excluding Machinery, Hail, Liability, Property

Great-West Life Assurance Company (The)  
100 Osborne Street, North  
Winnipeg, MB  
R3C 3A5

Accident and Sickness, Life

Green Shield Canada  
5001 Yonge Street, Suite 1600  
North York, ON  
M2N 6P5

Accident and Sickness

Guarantee Company of North America (The)  
4950 Yonge Street, Madison Centre Suite 1400  
Toronto, ON  
M2N-6K1

Accident and Sickness, Automobile, Credit, Fidelity, Liability, Property, Surety

Hartford Fire Insurance Company  
P.O. Box 600, 36 York Mills Road, Suite 504  
Toronto, ON  
M2P-2E9

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Liability, Marine, Property, Surety

Hartford Life Insurance Company  
4 King Street West, Suite 1103  
Toronto, ON  
M5H-1B6

Accident and Sickness, Life

Healthcare Insurance Reciprocal of Canada  
Suite 1600, 4711 Yonge Street  
North York, ON  
M2N-6K8

Fidelity, Legal Expense, Liability, Property

INSURANCE COMPANIES LICENCED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Heritage General Insurance Company  
5th Floor, 401 Bay Street  
Toronto, ON  
M5H 2Y4

Accident and Sickness

Household Life Insurance Company  
3381 Steeles Avenue East, Suite 300  
Toronto, ON  
M2H-3S7

Accident and Sickness, Life

Independent Order of Foresters (The)  
15th Floor, 789 Don Mills Road  
Toronto, ON  
M3C 1T9

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Industrial Alliance Insurance and Financial Services Inc.  
1080, Chemin St. Louis C.P. 1907, Succursale Terminus  
Sillery, QC  
G1K 7M3

Accident and Sickness, Life

Industrial-Alliance Pacific General Insurance Corporation  
2165 Broadway West, PO Box 5900  
Vancouver, BC  
V6B-5H6

Accident and Sickness, Boiler & Machinery, Property, Surety

Industrial-Alliance Pacific Life Insurance Company  
2165 Broadway West  
Vancouver, BC  
V6K-4N5

Accident and Sickness, Life, Loss of Employment

ING Insurance Company of Canada  
700 University Avenue, Suite 1500-A  
Toronto, ON  
M5G-0A1

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety, Loss of Employment

ING Novex Insurance Company of Canada  
700 University Avenues, Suite 1500-A  
Toronto, ON  
M5G-0A1

Accident and Sickness, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Legal Expense, Marine, Property, Surety

Innovative Insurance Corporation  
200, 17920 - 105 Avenue  
Edmonton, AB  
T5S-2H5

Automobile limited to comprehensive coverage on automobile window glass, Boiler & Machinery, Property

Jevco Insurance Company  
Suite 100 5250 Decarie Blvd  
Montreal, QC  
H3X-2H9

Automobile, General Liability, Property, Surety

Jewelers Mutual Insurance Company  
40 King Street West, Suite 2100  
Toronto, ON  
M5H-3C2

Boiler & Machinery, Fidelity, Liability, Property

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

John Hancock Life Insurance Company  
Suite 2800, 130 Adelaide Street West  
Toronto, ON  
M5H 3P5

Accident and Sickness, Life limited to servicing policies issued prior to December 31, 1995 with exception of business arising from conversion of group policies to individual policies, policies issued jointly with The Maritime Life Assurance Company, and group annuities.

Jubilee Reciprocal Insurance Exchange  
900 Floor Merrill Lynch Tower  
10025-102 A Avenue  
Edmonton, AB  
T5J 0Y2

Property

Kingsway General Insurance Company  
200, 5310 Explorer Drive  
Mississauga, ON  
L4W 5H8

Automobile, Boiler & Machinery, Fidelity, Liability, Marine, Property, Surety

Knights of Columbus  
25 Campbell Street  
Belleville, ON  
K8N-1S6

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

L'Entraide Assurance Mutual Company  
520 Charest Blvd. East, PO Box 2324  
Quebec City, QC  
G1K-7P5

Accident and Sickness, Life

La Capitale Insurance and Financial Services Inc.  
625 rue  
St-Amable, QC  
G1R-2G5

Accident and Sickness, Life

Lawyers Title Insurance Corporation  
90 Mulcaster Street  
Barrie, ON  
L4M-4Y5

Title

Lawyers' Professional Indemnity Company  
1 Dundas Street West, Suite 2200  
Toronto, ON  
M5G-1Z3

Liability, Title

Legacy General Insurance Company  
80 Tiverton Court  
Markham, ON  
L3R OG4

Accident and Sickness, Property, Loss of Employment

Liberty Life Assurance Company of Boston  
181 Bay Street Suite 1000  
Toronto, ON  
M5J-2T3

Accident and Sickness, Life

INSURANCE COMPANIES LICENCED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

Liberty Mutual Fire Insurance Company  
Suite 1000, 181 Bay Street,  
Toronto, ON  
M5J 2T3

Liberty Mutual Insurance Company  
181 Bay Street, Suite 1000  
Toronto, ON  
M5J-2T3

Life Insurance Company of North America  
Suite 606, P.O. Box 14, 55 Town Centre Court  
Scarborough, ON  
M1P-4X4

Life Investors Insurance Company of America  
c/o John Milnes & Associates, 1300 Bay Street 4th Floor  
Toronto, ON  
M5R-3K8

Lloyd's Underwriters  
Suite 1540, 1155 rue Metcalfe  
Montreal, QC  
H3B 2V6

Lombard General Insurance Company of Canada  
105 Adelaide Street West  
Toronto, ON  
M5H 1P9

Lombard Insurance Company  
105 Adelaide Street West  
Toronto, ON  
M5H 1P9

London and Midland General Insurance Company  
201 Queens Avenue  
London, ON  
N6A 1J1

London Life Insurance Company  
255 Dufferin Avenue  
London, ON  
N6A 4K1

Lumbermen's Underwriting Alliance  
Suite # 300, 455 Fenelon Boulevard  
Dorval, QC  
H9S-5T8

Lumbermens Mutual Casualty Company  
Suite 500, 7039 Woodwine Avenue  
Markham, ON  
L3R-6G2

**CLASSES OF INSURANCE**

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety - limited to servicing of existing policies, except for automobile insurance.

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety

Accident and Sickness, Life

Accident and Sickness, Life

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety

Accident, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety

Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Legal Expense, Liability, Property, Surety, Loss of Employment

Accident and Sickness, Life

Boiler & Machinery, Inland Marine, Marine, Property

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Lutheran Life Insurance Society of Canada  
470 Weber Street North  
Waterloo, ON  
N2J 4G4

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Manufacturers Life Insurance Company (The)  
200 Bloor Street East  
Toronto, ON  
M4W-1E5

Accident and Sickness, Life

Manulife Canada Ltd.  
500 King Street North  
Waterloo, ON  
N2J-4C6

Accident and Sickness, Life

Markel Insurance Company of Canada  
55 University Avenue, 15th Floor  
Toronto, ON  
M5J-2H7

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety

Massachusetts Mutual Life Insurance Company  
Suite 2800, 130 Adelaide Street West  
Toronto, ON  
M5H 3P5

Accident and Sickness, Life

MAX Canada Insurance Company  
140 Foundry Street  
Baden, ON  
N3A-2P7

Boiler & Machinery, Fidelity, Liability, Marine, Property

MD Life Insurance Company  
1870 Alta Vista Drive  
Ottawa, ON  
K1G-6R7

Life

Mennonite Mutual Insurance Co. (Alberta) Ltd.  
#300, 2946-32nd Street NE  
Calgary, AB  
T1Y-6J7

Automobile, Fidelity, General Liability, Property

MetLife Insurance Company of Connecticut  
1145 Nicholson Road, Unit 2  
Newmarket, ON  
L3Y-9C3

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

Metropolitan Life Insurance Company  
Suite 1750, 360 Albert Street  
Ottawa, ON  
K1R-7X7

Accident and Sickness, Life

Millennium Insurance Corporation  
10727 - 82 Avenue  
Edmonton, AB  
T6E-2B1

Automobile, Guarantee insurance limited to liability under warranties issued on automobile protection products, Liability, Property, Vehicle Warranty

INSURANCE COMPANIES LICENSED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Minnesota Life Insurance Company  
Suite 2800, 130 Adelaide Street West  
Toronto, ON  
M5H 3P5

Life

Missisquoi Insurance Company (The)  
50 rue Principale  
Frelighsburg, QC  
JOJ 1CO

Automobile, Property

Mitsui Sumitomo Insurance Company, Limited  
1 Adelaide Street, East, 24th Floor  
Toronto, ON  
M5C-2V9

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Liability, Marine, Property, Surety

Mortgage Insurance Company of Canada (The)  
Suite 400, 100 Yonge Street  
Toronto, ON  
M5H 1H1

Fidelity, Mortgage, Surety

Motors Insurance Corporation  
Suite 400, 8500 Leslie Street P.O. Box 6000  
Thornhill, ON  
L4B-4S2

Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety

Munich Reinsurance America Inc.  
Munich Re Centre, 390 Bay St 22nd Floor  
Toronto, ON  
M5H-2Y2

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety

National Bank Life Insurance Company  
600 de La Gauchetiere West, 4th Floor  
Montreal, QC  
H3B 4L2

Accident and Sickness, Life

National Liability & Fire Insurance Company  
3650 Victoria Park Avenue, Suite 201  
Toronto, ON  
M2H-3P7

Aircraft, Liability

National Life Assurance Company of Canada (The)  
522 University Avenue  
Toronto, ON  
M5G-1Y7

Accident and Sickness, Life

New York Life Insurance Company  
Suite 2100 Scotia Plaza, 40 King Street West  
Toronto, ON  
M5H 3C2

Accident and Sickness, Life

Nipponkoa Insurance Company, Limited  
121 King Street West, Suite 1200 Box 93  
Toronto, ON  
M5H-3T9

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Inland Marine, Marine, Property, Surety

INSURANCE COMPANIES LICENCED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Nordic Insurance Company of Canada (The)  
700 University Avenue, Suite 1500-A  
Toronto, ON  
M5G-0A1

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Employers' Liability, Fidelity, General Liability, Guarantee, Legal Expense, Marine, Property, Surety

North American Specialty Insurance Company  
150 King Street West, Suite 2200  
Toronto, ON  
M5H-1J9

Aircraft, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Property, Surety

North Waterloo Farmers Mutual Insurance Company  
100 Erb Street East  
Waterloo, ON  
N2J 1L9

Automobile, Boiler & Machinery, Fidelity, Hail, Liability, Property

North West Commercial Travellers  
28 Queen Elizabeth Way  
Winnipeg, MB  
R3C 2H6

Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Old Republic Insurance Company of Canada  
Box 557, 100 King Street West  
Hamilton, ON  
L8N 3K9

Aircraft, Automobile, General Liability, Property, Vehicle Warranty

Omega General Insurance Company  
36 King Street East  
Toronto, ON  
M5C-1E5

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Property, Surety, Loss of Employment

Optimum West Insurance Company  
Suite 800, 1055 West Georgia Street, P.O. Box 11103  
Vancouver, BC  
V6E-3P3

Automobile, Boiler & Machinery, Fidelity, General Liability, Guarantee, Inland Marine, Marine, Property, Surety

Order of United Commercial Travelers of America (The)  
901 Centre Street NW, Room 300  
Calgary, AB  
T2E 2P6

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Pafco Insurance Company  
27 Allstate Parkway, Suite 100  
Markham, ON  
L3R-5P8

Automobile, Property

Palliser Insurance Company Limited  
103, 3502 Taylor Street East  
Saskatoon, SK  
S7H 5H9

Hail

PBC Health Benefits Society  
PO Box 7000  
Vancouver, BC  
V6B-4E1

Accident and Sickness

INSURANCE COMPANIES LICENCED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

<p>Peace Hills General Insurance Company 3rd Floor, 10709 Jasper Avenue Edmonton, AB T5J-3N3</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler &amp; Machinery, Credit, Fidelity, General Liability, Marine, Mortgage, Property, Surety, Title</p>
<p>Pembridge Insurance Company 27 Allstate Parkway, Allstate Centre, Suite 100 Markham, ON L3R-5P8</p>	<p>Automobile, Property</p>
<p>Penncorp Life Insurance Company 55 Superior Blvd. Mississauga, ON L5T-2X9</p>	<p>Accident and Sickness, Life</p>
<p>Pennsylvania Life Insurance Company 55 Superior Blvd. Mississauga, ON L5T-2X9</p>	<p>Accident and Sickness, Life</p>
<p>Perth Insurance Company 111 Westmount Road South, P.O. Box 2000 Waterloo, ON N2J 4S4</p>	<p>Automobile, General Liability, Property</p>
<p>Pilot Insurance Company 90 Eglinton Avenue West, 3rd Floor Toronto, ON M4P 1E6</p>	<p>Fidelity, Surety</p>
<p>Pool Insurance Company 1301, 220 Portage Avenue Winnipeg, MB R3C 0A5</p>	<p>Property</p>
<p>Portage La Prairie Mutual Insurance Company (The) 749 Saskatchewan Avenue East, P.O. Box 340 Portage La Prairie, MB R1N 3B8</p>	<p>Automobile, Legal Expense, Liability, Property</p>
<p>Primerica Life Insurance Company of Canada 2000 Argentia Road Mississauga, ON L4T-4C2</p>	<p>Accident and Sickness, Life</p>
<p>Primum Insurance Company 2161 Yonge Street, 4th Floor Toronto, ON M4S-3A6</p>	<p>Automobile, Boiler &amp; Machinery, General Liability, Legal Expense, Property</p>
<p>Principal Life Insurance Company c/o John Milnes &amp; Assoc., 1300 Bay Street 4th Floor Toronto, ON M5H-3K8</p>	<p>Accident and Sickness, Life</p>

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Progressive Casualty Insurance Company  
5650 Younger Street, Suite #28  
Toronto, ON  
M2M-4G3

Automobile, General Liability, Inland Marine, Property

Protective Insurance Company  
c/o John Milnes & Associates 4th floor 1300 Bay Street  
Toronto, ON  
M5R-3K8

Automobile, Liability, Property

Providence Washington Insurance Company  
1145 Nicholson Rd. Unit # 2  
Newmarket, ON  
L3Y-9C3

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

Provident Life and Accident Insurance Company  
Suite 202, 1451 Royal York Road  
Toronto, ON  
M9P-3B2

Accident and Sickness, Life

Provincial Health Authorities of Alberta Liability and Property Insurance Plan  
900, 9925-109 Street  
Edmonton, AB  
T5J-3S7

Liability, Property

Prudential Insurance Company of America (The)  
300 Consilium Place, Suite 1200  
Toronto, ON  
M1H-3G2

Accident and Sickness, Life

Rain and Hail Insurance Corporation  
Suite 200, 4303 Albert Street  
Regina, SK  
S4S-3R6

Hail

RBC General Insurance Company  
6880 Financial Drive, West Tower  
Mississauga, ON  
L5N-7Y5

Accident and Sickness, Automobile, Liability, Property

RBC Life Insurance Company  
6880 Financial Drive West Tower  
Mississauga, ON  
L5N-7Y5

Accident and Sickness, Life

RBC Insurance Company of Canada  
9th Floor West Tower, 6880 Financial Drive  
Mississauga, ON  
L5N-7Y5

Accident and Sickness, Property

Real Estate Insurance Exchange  
330, 2424 4th Street SW  
Calgary, AB  
T2S 2T4

Liability

INSURANCE COMPANIES LICENSED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

Reassure America Life Insurance Company  
150 King Street West, Suite 1000  
Toronto, ON  
M5H-1J9

Reliable Life Insurance Company  
100 King Street West, Box 557  
Hamilton, ON  
L8N 3K9

Revios Reinsurance Canada Ltd.  
Suite 1600, 480 University Avenue  
Toronto, ON  
M5G 1V6

Royal & Sun Alliance Insurance Company of Canada  
10 Wellington Street East  
Toronto, ON  
M5E 1L5

Saskatchewan Mutual Insurance Company  
279 - 3rd Avenue North  
Saskatoon, SK  
S7K 2H8

Scotia General Insurance Company  
100 Yonge Street, 4th Floor  
Toronto, ON  
M5H-1H1

Scotia Life Insurance Company  
100 Yonge Street, 4th Floor  
Toronto, ON  
M5H-1H1

Scottish & York Insurance Co. Limited  
2206 Eglinton Avenue East  
Scarborough, ON  
M1L 4S8

SecuriCan General Insurance Company  
777 Portage Avenue  
Winnipeg, MB  
R3G-0N3

Security Insurance Company of Hartford  
Unit 2, 1145 Nicholson Road  
Newmarket, ON  
L3Y-9C3

Security National Insurance Company  
12th Floor, 50 Place Cremazie  
Montreal, QC  
H2P 1B6

**CLASSES OF INSURANCE**

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

Accident and Sickness, Life

Accident and Sickness, Life

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety

Automobile, Boiler & Machinery, Fidelity, Liability, Property

Accident and Sickness, Legal Expense

Accident and Sickness, Life

Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety

Liability, Property

Accident and Sickness, Automobile, General Liability, Marine, Property

Accident and Sickness, Automobile, General Liability, Property

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Sentry Insurance A Mutual Company  
Suite 2100 Scotia Tower, 40 King Street West  
Toronto, ON  
M5H-3C2

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety

SGI CANADA Insurance Services Ltd.  
2260 - 11th Avenue  
Regina, SK  
S4P-0J9

Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety

Sompo Japan Insurance Inc.  
2 First Canadian Place, 12th Floor  
Toronto, ON  
M5X 1A6

Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety

Sons of Scotland Benevolent Association  
Suite 202, 40 Eglinton Avenue East  
Toronto, ON  
M4P-3A2

Disability, Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Sovereign General Insurance Company (The)  
500 Sovereign Centre, 6700 Macleod Trail SE  
Calgary, AB  
T2H-0L3

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Property, Surety

SSQ Life Insurance Company Inc.  
2525 Boulevard Laurier  
Sainte-Foy, QC  
G1V-4H6

Accident and Sickness, Life

St. Paul Fire and Marine Insurance Company  
P.O. Box 93, Suite 1200, 121 King Street West  
Toronto, ON  
M5H-3T9

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety

St. Paul Guarantee Insurance Company  
77 King St West, 34th Floor, Royal Trust Tower  
PO Box 284  
Toronto, ON  
M5K-1K2

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety, Title

Standard Life Assurance Company 2005 (The)  
Room 206 1245, Sherbrooke Street West  
Montreal, QC  
H3G 1G3

Life

Standard Life Assurance Company of Canada (The)  
Room 206 1245, Sherbrooke Street West  
Montreal, QC  
H3G 1G3

Accident and Sickness, Life

Standard Life Assurance Limited  
1245 Sherbrooke, Street, West, Suite 200  
Montreal, QC  
H3G-1G3

Life

INSURANCE COMPANIES LICENCED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

State Farm Fire and Casualty Company (The)  
333 First Commerce Drive  
Aurora, ON  
L4G-8A4

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety

State Farm Life Insurance Company (The)  
333 First Commerce Drive  
Aurora, ON  
L4G-8A4

Life

State Farm Mutual Automobile Insurance Company  
333 First Commerce Drive  
Aurora, ON  
L4G-8A4

Accident, Automobile

Stewart Title Guaranty Company  
Royal Bank Plaza, North Tower, 200 Bay Street  
Suite 2200  
Toronto, ON  
M5J-2J2

Title

Stonebridge Life Insurance Company  
80 Tiverton Court  
Markham, ON  
L3R 0G4

Accident and Sickness, Life

Sun Life Assurance Company of Canada  
150 King Street, 7th Floor  
Toronto, ON  
M5H 1J9

Accident and Sickness, Life, Loss of Employment

T.H.E. Insurance Company  
1010, 48 Yonge Street  
Toronto, ON  
M5E-1G6

Automobile, Liability, Property

TD General Insurance Company  
12th Floor, 50 Place Cremazie  
Montreal, QC  
H2P 1B6

Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety

TD Home and Auto Insurance Company  
4th Floor, 2161 Yonge Street  
Toronto, ON  
M4S-3A6

Automobile, General Liability, Property

TD Life Insurance Company  
Richmond Adelaide Centre  
120 Adelaide Street West, 2nd Floor  
Toronto, ON  
M5H-1T1

Accident and Sickness, Life

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Temple Insurance Company  
22nd Floor, 390 Bay Street  
Toronto, ON  
M5H-2Y2

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Property, Surety

The Personal Insurance Company  
6300 boulevard de la Rive-Sud  
Levis, QC  
G6V-6P9

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety

TIG Insurance Company  
P.O.Box 5800  
Winnipeg, MB  
R3C-3C9

Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety

Tokio Marine & Nichido Fire Insurance Co.  
105 Adelaide Street West, 3rd Floor  
Toronto, ON  
M5H 1P9

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety

Traders General Insurance Company  
2206 Eglinton Avenue East  
Scarborough, ON  
M1L 4S8

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety

Trafalgar Insurance Company of Canada  
700 University Avenue, Suite 1500-A  
Toronto, ON  
M5G-0A1

Accident and Sickness, Automobile, Boiler & Machinery, General Liability, Marine, Property

Trans Global Insurance Company  
Suite 275, 16930 -114th Avenue  
Edmonton, AB  
T5M-3S2

Accident and Sickness, Boiler & Machinery, General Liability, Inland Marine, Marine, Property

Trans Global Life Insurance Company  
Suite 275, 16930 - 114th Avenue  
Edmonton, AB  
T5M-3S2

Accident and Sickness, Life

Transamerica Life Canada  
5000 Yonge Street  
Toronto, ON  
M2N-7J8

Accident and Sickness, Life

Transatlantic Reinsurance Company  
145 Wellington Street West  
Toronto, ON  
M5J 1H8

Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety

UAP-New Rotterdam Insurance Company N.V.  
2206 Eglinton Avenue East  
Scarborough, ON  
M1L-4S8

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

INSURANCE COMPANIES LICENSED IN ALBERTA

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Ukrainian Fraternal Society of Canada  
235 McGregor Street  
Winnipeg, MB  
R2W-4W5

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Ukrainian Mutual Benefit Association of  
Saint Nicholas of Canada  
804 Selkirk Avenue  
Winnipeg, MB  
R2W 2N6

Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Ukrainian National Association Inc.  
Suite 406, 2800 14th Avenue  
Markham, ON  
L3R-0E4

Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Unifund Assurance Company  
95 Elizabeth Avenue  
St. John's, NF  
A1B 1R7

Accident and Sickness, Automobile, Liability, Property

United American Insurance Company  
130 Adelaide Street West, Suite 2800  
Toronto, ON  
M5H-3P5

Accident and Sickness, Life

Unity Life of Canada  
100 Milverton Drive, Suite 400  
Mississauga, ON  
L5R-4H1

Accident and Sickness, Life

Utica Mutual Insurance Company  
1145 Nicholson Road, Unit #2  
Newmarket, ON  
L3Y-9C3

Automobile, Boiler & Machinery, Fidelity, Liability, Property

Virginia Surety Company, Inc.  
7300 Warden Avenue, Suite 300  
Markham, ON  
L3R 0X3

Automobile, Boiler & Machinery, Liability, Property

Washington National Insurance Company  
19 Celina Street, Suite 104  
Oshawa, ON  
L1H-4M9

Accident and Sickness

Waterloo Insurance Company  
111 Westmount Road South, P.O. Box 2000  
Waterloo, ON  
N2J 4S4

Automobile, General Liability, Property

Wawanesa Life Insurance Company  
9th Floor, 191 Broadway Avenue  
Winnipeg, MB  
R3C 3P1

Accident and Sickness, Life

**CURRENT INSURANCE COMPANIES LICENCED IN 2006**

**CLASSES OF INSURANCE**

Wawanesa Mutual Insurance Company (The)  
191 Broadway Avenue  
Winnipeg, MB  
R3C 3P1

Accident and Sickness, Automobile, Boiler & Machinery,  
Fidelity, Fire, General Liability, Marine, Property, Surety

Western Agricultural Insurance Corporation  
339 Main Street North  
Moose Jaw, SK  
S6H 0W2

Hail

Western Assurance Company  
10 Wellington Street East  
Toronto, ON  
M5E 1L5

Aircraft, Automobile, Boiler & Machinery, Fidelity, General  
Liability, Hail, Marine, Property, Surety

Western Life Assurance Company  
1010-24 Street SE  
High River, AB  
T1V-2A7

Accident and Sickness, Life, Loss of Employment

Western Reciprocal Group  
260 Inglenook Road  
Headingley, MB  
R4H-1C8

Boiler & Machinery, Property

Western Surety Company  
Box 527, 2000 - 1874 Scarth  
Regina, SK  
S4P 2G8

Fidelity, Surety

Women's Life Insurance Society  
P.O. Box 234  
Sarnia, ON  
N7T 7H9

Life - To the extent authorized by its Articles of Incorporation,  
Constitution and by-laws

XL Insurance Company Limited  
100 Yonge Street, Suite 1802  
Toronto, ON  
M5C-2W1

Accident and Sickness, Automobile, Boiler & Machinery,  
Liability, Property, Surety

XL Reinsurance America Inc.  
100 Yonge Street, Suite 1702  
Toronto, ON  
M5C-2W1

Accident and Sickness, Aircraft, Automobile, Fidelity, Hail,  
Liability, Property, Surety - limited to the business of  
reinsurance, Boiler & Machinery

York Fire & Casualty Insurance Company  
201, 5310 Explorer Drive  
Mississauga, ON  
L4W 5H8

Automobile, Credit, Fidelity, Liability, Marine, Property, Surety

Zenith Insurance Company  
105 Adelaide, Street West  
Toronto, ON  
M5H 1P9

Accident and Sickness, Automobile, Liability, Property

Zurich Insurance Company  
400 University Avenue, 25th Floor  
Toronto, ON  
M5G 1S7

Accident and Sickness, Aircraft, Automobile, Boiler &  
Machinery, Credit, Fidelity, General Liability, Marine,  
Property, Surety, Vehicle Warranty

**ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**

Head Office - Edmonton, AB  
 Incorporated - 1974  
 Commenced Business in AB - 1974  
 Licensed in the Province of Alberta, Manitoba, British Columbia,  
 Saskatchewan and Ontario

**OFFICERS**

D. Smitten	President, Chief Executive Officer, Secretary
D. Creighton	Chief Financial Officer

**DIRECTORS**

K. Byers	Medicine Hat, AB
J. Carruthers	Calgary, AB
R. Hebert	Lethbridge, AB
D. Hickey	Edmonton, AB
B. Holmes	Rocky Mountain House, AB
J. Kong	Calgary, AB
C. Leary	Fairview, AB
D. Manning	Red Deer, AB
D. Rolf	Edmonton, AB
D. Rowand	Edmonton, AB
D. Smith	Medicine Hat, AB
D. Smitten	Edmonton, AB
T. Willumsen	Calgary, AB

**AUDITORS**

Pricewaterhouse Coopers, LLP

**ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Assets</b>		
Cash	48,181	31,944
Investment income due and accrued	2,562	1,686
<b>Investments</b>		
Bonds and Debentures	175,517	153,760
Mortgage Loans		17,070
Preferred Shares	5,230	1,753
Common Shares	74,145	55,790
Other Investments	3,555	9,249
<b>Total Investments</b>	<u>258,447</u>	<u>237,622</u>
<b>Receivables</b>		
Policyholders	19,635	17,536
Installment Premiums	20,436	16,848
Other Insurers	1,289	2,161
Facility Association and the PRR	112	1,986
Other Receivables	286	264
<b>Recoverable from Reinsurers</b>		
Unearned Premiums		1,724
Unpaid Claims and Adjustment Expenses	18,890	28,111
Deferred Policy Acquisition Expenses	11,513	10,079
Future Income Taxes	4,853	9,010
Other Assets	1,952	2,000
<b>TOTAL ASSETS</b>	<u><u>388,156</u></u>	<u><u>360,971</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Liabilities</b>		
<b>Payables</b>		
Policyholders	131	226
Subsidiaries and Affiliates	138	1,513
Expenses due and accrued	3,340	3,795
Income taxes due and accrued	3,502	2,326
Other Taxes due and accrued	10,013	6,258
Unearned Premiums	84,994	73,610
Unpaid Claims and Adjustment Expenses	176,470	183,549
Other Liabilities	<u>2,003</u>	<u>3,511</u>
<b>Total Liabilities</b>	<u>280,591</u>	<u>274,788</u>
<b>Equity</b>		
Capital Stock issued and paid	4,000	4,000
Retained Earnings	<u>103,565</u>	<u>82,183</u>
<b>Total Equity</b>	<u>107,565</u>	<u>86,183</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>388,156</u></u>	<u><u>360,971</u></u>

**ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF INCOME**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	191,017	160,163
Reinsurance Ceded	<u>8,706</u>	<u>14,347</u>
<b>Net Premiums Written</b>	182,311	145,816
Decrease (increase) in Net Unearned Premiums	<u>(11,384)</u>	<u>(945)</u>
<b>Net Premiums Earned</b>	170,927	144,871
Service Charges	<u>4,649</u>	<u>3,982</u>
<b>Total Underwriting Revenue</b>	<u>175,576</u>	<u>148,853</u>
Net Claims and Adjustment Expenses	111,391	101,360
<b>Acquisition Expenses</b>		
Commissions	18,926	16,031
Taxes	5,472	4,826
General Expenses/Other	<u>12,820</u>	<u>9,576</u>
<b>Total Claims and Expenses</b>	<u>148,609</u>	<u>131,793</u>
<b>Underwriting Income (Loss)</b>	<u>26,967</u>	<u>17,060</u>
<b>Investment Operations</b>		
Income	10,552	8,607
Recognized Gains	24,544	1,663
Expenses	<u>725</u>	<u>472</u>
<b>Net Investment Income</b>	<u>34,371</u>	<u>9,798</u>
<b>Other Revenue and Expenses</b>		
Other Revenue	<u>268</u>	<u>154</u>
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	61,606	27,012
<b>Income Taxes</b>		
Current	15,907	12,389
Future	<u>4,157</u>	<u>(3,939)</u>
<b>Total Income Taxes</b>	<u>20,064</u>	<u>8,450</u>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u><u>41,542</u></u>	<u><u>18,562</u></u>

**ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
	<u>          </u>	<u>          </u>
<b>Balance at beginning of year</b>	82,183	83,781
Prior Period Adjustment	0	0
Net income (loss) for the year	41,542	18,562
Dividends declared to shareholders	<u>20,160</u>	<u>20,160</u>
Net increase (decrease) in retained earnings during the year	<u>21,382</u>	<u>(1,598)</u>
<b>Balance at end of year</b>	<u><u>103,565</u></u>	<u><u>82,183</u></u>

**FIRST CANADIAN INSURANCE CORPORATION**

Head Office - Edmonton, AB  
 Incorporated - 1987  
 Commenced Business in Alberta - 1988  
 Licensed in all Canadian Provinces and Territories, except Nunavut

**OFFICERS**

D. A. Wheaton	President
R.D. McCurdy	Chief Financial Officer

**DIRECTORS**

D. C. Brown	Pickering, ON
D. M. Erker	Edmonton, AB
S. D. Laird	Nanaimo, BC
K. Ward	Toronto, ON
D. K. Welliver	Edmonton, AB
D. A. Wheaton	Edmonton, AB
D. H. Wheaton	Edmonton, AB
D. J. Wheaton	Victoria, BC
W. G. Wheaton	Edmonton, AB

**AUDITORS**

Deloitte & Touche, LLP

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**FIRST CANADIAN INSURANCE CORPORATION**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Assets</b>		
Cash	10,031	28,922
Short Term Investments	20,708	25,803
Accrued Investment Income	567	949
Accounts Receivable	14,201	12,045
Bonds and Debentures	7,096	4,672
Preferred, Common Shares and Other Equity Investments	145,714	100,019
Other Loans and invested assets	6,021	6,777
Other Assets	2,014	3,041
<b>TOTAL ASSETS</b>	<b>206,352</b>	<b>182,228</b>
<b>Liabilities</b>		
Net Actuarial Liabilities	42,424	37,267
Other Insurance Policy & Contract Liabilities	63,400	53,705
Accounts Payable	18,597	17,421
Other Liabilities	2,600	5,507
Net Deferred Gains on Disposal of Investments	6,826	5,454
Future Income Taxes	8,100	8,000
<b>TOTAL LIABILITIES</b>	<b>141,947</b>	<b>127,354</b>
<b>Shareholders' Equity</b>		
Capital Stock	38,000	38,000
Retained Earnings	26,405	16,874
<b>Total Shareholder's Equity</b>	<b>64,405</b>	<b>54,874</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>206,352</b>	<b>182,228</b>

**FIRST CANADIAN INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF INCOME**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Revenue</b>		
Insurance Premiums	63,714	50,475
Net Investment Income	9,767	7,131
Other Revenue	9,174	9,119
<b>Total Revenue</b>	<u>82,655</u>	<u>66,725</u>
<b>Policy Benefits and Expenses</b>		
Policyholder Benefits	6,485	6,378
Net Changes to Actuarial Liabilities	6,967	3,485
Other	(1,810)	459
Commissions	30,960	22,645
General Expenses and Taxes (excl. income taxes)	21,839	20,142
<b>Total Benefits and Expenses</b>	64,441	53,109
<b>Net Income Before Income Tax</b>	<u>18,214</u>	<u>13,616</u>
<b>Provision for Income Taxes</b>		
Current	3,583	5,887
Future	100	(2,300)
<b>Net Income</b>	<u><u>14,531</u></u>	<u><u>10,029</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**FIRST CANADIAN INSURANCE CORPORATION**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Balance at beginning of year</b>	16,874	16,845
Net Income	14,531	10,029
Dividend to shareholders	5,000	10,000
<b>Balance at end of year</b>	<u>26,405</u>	<u>16,874</u>

**FORTRESS INSURANCE COMPANY**

Head Office - Edmonton, AB  
Incorporated - 2005  
Commenced Business in Alberta - 2005  
Licensed in the Province of Alberta Only

**OFFICERS**

M. Ali	President/CEO
M. Gillani	Secretary

**DIRECTORS**

M. Ali	Calgary, AB
M. Gillani	Calgary, AB
G. Hill	Sherwood Park, AB
M. Nickel	Edmonton, AB
G. Reynen	Edmonton, AB
N. Simons	Edmonton, AB

**AUDITORS**

Kouri Berezan Heinrichs

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**FORTRESS INSURANCE COMPANY**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Assets</b>		
Cash	669	269
Investment income due and accrued	31	21
<b>Investments</b>		
Term Deposits	924	800
Bonds and Debentures	1,153	908
Common Shares	2,298	1,540
<b>Total Investments</b>	<u>4,375</u>	<u>3,248</u>
<b>Receivables</b>		
Policyholders	0	81
Other	91	0
Recoverable from Reinsurers		
Unearned Premiums	0	41
Other Recoverables on Unpaid Claims	1,781	830
Future Income Taxes	37	20
Other Assets	<u>1</u>	<u>390</u>
<b>TOTAL ASSETS</b>	<u><u>6,984</u></u>	<u><u>4,901</u></u>

**FORTRESS INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Liabilities</b>		
Payables - Agents and Brokers	9	16
Expenses due and accrued	90	25
Income taxes due and accrued	0	76
Other Taxes due and accrued	27	25
Policyholder dividends	0	95
Unpaid Claims and Adjustment Expenses	1,179	957
Premium deficiency	0	472
Other Liabilities	1,781	0
Total Liabilities	<u>3,087</u>	<u>1,666</u>
<b>Equity</b>		
Shares issued and paid	4,000	3,000
Retained Earnings	(104)	235
<b>Total Equity</b>	<u>3,896</u>	<u>3,235</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>6,984</u></u>	<u><u>4,901</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**FORTRESS INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF INCOME**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written Direct	915	848
Reinsurance Ceded	<u>165</u>	<u>165</u>
<b>Net Premiums Written</b>	750	683
Decrease (increase) in Net Unearned Premiums	<u>0</u>	<u>41</u>
<b>Net Premiums Earned</b>	750	724
Service Charges	0	1,737
Other	<u>0</u>	<u>(95)</u>
<b>Total Underwriting Revenue</b>	<u>750</u>	<u>2,366</u>
Net Claims and Adjustment Expenses	990	1,473
<b>Acquisition Expenses</b>		
Commissions	132	165
General Expenses and taxes	<u>192</u>	<u>64</u>
<b>Total Claims and Expenses</b>	<u>1,315</u>	<u>1,702</u>
Premium deficiency adjustments	0	472
<b>Underwriting Income (Loss)</b>	(565)	192
Investment Income	<u>145</u>	<u>99</u>
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	(419)	291
<b>Income Taxes</b>		
Current	(63)	76
Future	<u>(17)</u>	<u>(20)</u>
<b>Total Income Taxes</b>	<u>(80)</u>	<u>56</u>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u><u>(339)</u></u>	<u><u>235</u></u>

**FORTRESS INSURANCE CORPORATION**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Balance at beginning of year</b>	<u>235</u>	<u>0</u>
Net income (loss) for the year	(339)	235
Net increase (decrease) in retained earnings during the year	<u>(339)</u>	<u>235</u>
<b>Balance at end of year</b>	<u><u>(104)</u></u>	<u><u>235</u></u>

**INNOVATIVE INSURANCE CORPORATION**

Head Office - Edmonton, AB  
 Incorporated - 2001  
 Commenced business in Alberta - 2001  
 Licensed in British Columbia, Alberta, Ontario,  
 New Brunswick, Nova Scotia

**OFFICERS**

D.B. Luckwell	President/Chief Executive Officer, CFO, Secretary
---------------	------------------------------------------------------

**DIRECTORS**

L. Burke	Calgary, AB
F. Easton	Sherwood Park, AB
H. Lafontaine	Calgary, AB
L. Lafontaine	Edmonton, AB
D.G. Laughton	Sherwood Park, AB
D. Luckwell	Edmonton, AB
L. Mackie	Calgary, AB
G. Rintoul	Calgary, AB
B. Sideroff	Beaverlodge, AB

**AUDITORS**

Kouri Berezan Heinrichs, CA

**INNOVATIVE INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Assets</b>		
Cash	176	321
Investment income due and accrued	30	20
<b>Investments</b>		
Term Deposits	0	180
Bonds and Debentures	2,347	2,205
Preferred Shares	237	895
Common Shares	993	74
<b>Total Investments</b>	<u>3,577</u>	<u>3,354</u>
<b>Receivables</b>		
Agents and Brokers	17	17
Subsidiaries, Affiliates and Partnerships	555	481
Deferred Policy Acquisition Expense	869	681
Other Assets	45	45
<b>TOTAL ASSETS</b>	<u><u>5,269</u></u>	<u><u>4,919</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**INNOVATIVE INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET - Continued**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Liabilities</b>		
Expenses due and accrued	22	59
Other Taxes due and accrued	112	51
Unearned Premiums	1,809	1,526
Unpaid Claims and Adjustment Expenses	91	134
Other Liabilities	<u>42</u>	<u>0</u>
<b>Total Liabilities</b>	<u>2,076</u>	<u>1,770</u>
<b>Equity</b>		
Shares Issued	3,086	3,086
Retained Earnings	<u>107</u>	<u>63</u>
<b>Total Equity</b>	<u>3,193</u>	<u>3,149</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>5,269</u></u>	<u><u>4,919</u></u>

**INNOVATIVE INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF INCOME**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written Direct	3,710	3,134
<b>Net Premiums Written</b>	3,710	3,134
Decrease (increase) in Net Unearned Premiums	(283)	(212)
<b>Net Premiums Earned</b>	3,427	2,922
Service Charges	32	14
<b>Total Underwriting Revenue</b>	3,459	2,936
Net Claims and Adjustment Expenses	1,467	1,419
<b>Acquisition Expenses</b>		
Commissions	1,499	1,253
Taxes	103	88
General Expenses	490	233
<b>Total Claims and Expenses</b>	3,559	2,993
<b>Underwriting Income (Loss)</b>	(100)	(57)
<b>Investment Operations</b>		
Income	141	90
Recognized Gains (Losses)	23	20
Expense	15	13
<b>Net Investment Income</b>	149	97
<b>Income (Loss) before Income Taxes and Extraordinary</b>	49	40
<b>Income Taxes</b>		
Current	5	5
<b>Total Income Taxes</b>	5	5
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>44</u>	<u>35</u>

**INNOVATIVE INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Balance at beginning of year</b>	<u>63</u>	<u>28</u>
Net income (loss) for the year	44	35
Net increase (decrease) in retained earnings during year	<u>44</u>	<u>35</u>
<b>Balance at end of year</b>	<u><u>107</u></u>	<u><u>63</u></u>

**MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.**

Head Office - Calgary, Alberta  
Incorporated - 1960  
Commenced business in Alberta - 1961  
Licensed in the Province of Alberta Only

**OFFICERS**

A. Janz	Chairman
S. Rempel	Treasurer
D. Stankevich	Secretary

**DIRECTORS**

C. Driedger	La Crete, AB
E. Dyck	La Crete, AB
J. Eccles	La Crete, AB
W. Goertzen	Grande Prairie, AB
A. Janz	Calgary, AB
A. Nickel	Rosemary, AB
S. Rempel	Calgary, AB
D. Stankevich	Bluffton, AB
A. Thiessen	Edmonton, AB
B. Warkentin	Calgary, AB

**AUDITORS**

Retzlaff & Wong, CA

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Assets</b>		
Cash	185	213
Investment income due and accrued	28	35
<b>Investments</b>		
Term deposits	330	300
Bonds and Debentures	4,561	4,472
Preferred and Common Shares	620	398
Other Investments	722	994
<b>Total Investments</b>	<u>6,203</u>	<u>6,164</u>
<b>Receivables</b>		
Policyholders	467	211
Other Insurers	0	86
Income Taxes	35	0
<b>Recoverable from Reinsurers</b>		
Unpaid Claims and Adjustment Expenses	651	521
Real Estate for Insurer's Own Use	636	649
Future Income Taxes	87	89
Other Assets	202	138
<b>TOTAL ASSETS</b>	<u><u>8,494</u></u>	<u><u>8,106</u></u>

**MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Liabilities</b>		
<b>Payables</b>		
Other Insurers	186	0
Expenses due and accrued	175	127
Income taxes due & accrued	0	37
Unearned Premiums	545	433
Unpaid Claims and Adjustment Expenses	1,131	1,044
<b>Total Liabilities</b>	<u>2,037</u>	<u>1,641</u>
<b>Equity</b>		
Retained Earnings	6,457	6,465
<b>Total Equity</b>	<u>6,457</u>	<u>6,465</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>8,494</u></u>	<u><u>8,106</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF INCOME**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	3,832	3,084
Reinsurance Assumed	11	12
Reinsurance Ceded	<u>693</u>	<u>485</u>
<b>Net Premiums Written</b>	3,150	2,611
Decrease (increase) in Net Unearned Premiums	<u>(113)</u>	<u>(84)</u>
<b>Net Premiums Earned</b>	3,037	2,527
<b>Total Underwriting Revenue</b>	<u>3,037</u>	<u>2,527</u>
Net Claims and Adjustment Expenses	1,814	1,361
<b>Acquisition Expenses</b>		
Commissions	3	0
Taxes	116	99
General Expenses	<u>1,350</u>	<u>885</u>
<b>Total Claims and Expenses</b>	<u>3,283</u>	<u>2,345</u>
<b>Underwriting Income (Loss)</b>	<u>(246)</u>	<u>182</u>
<b>Investment Operations</b>		
Income	380	353
Recognized Gains (Losses)	<u>(141)</u>	<u>(66)</u>
<b>Net Investment Income</b>	<u>239</u>	<u>287</u>
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	<u>(7)</u>	<u>469</u>
<b>Income Taxes</b>		
Current	0	39
Future	<u>2</u>	<u>6</u>
<b>Total Income Taxes</b>	<u>2</u>	<u>45</u>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u><u>(9)</u></u>	<u><u>424</u></u>

**MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Balance at beginning of year</b>	<u>6,465</u>	<u>6,041</u>
Net income (loss) for the year	<u>(9)</u>	<u>424</u>
Net increase (decrease) in retained earnings during the year	<u>(9)</u>	<u>424</u>
<b>Balance at end of year</b>	<u><u>6,457</u></u>	<u><u>6,465</u></u>

**MILLENNIUM INSURANCE CORPORATION**

Head Office -Edmonton, AB  
 Incorporated -1998  
 Commenced business in AB - 2000  
 Licensed in Alberta, British Columbia and Saskatchewan

**OFFICERS**

W.G. Wheaton	President, CEO
R.D. McCurdy	Chief Financial Officer
R.W. Code	Secretary

**DIRECTORS**

D. Brown	Pickering, ON
D. Erker	Edmonton, AB
S. Laird	Nanaimo, BC
K. Ward	Toronto, ON
D. A. Wheaton	Edmonton, AB
D. H. Wheaton	Edmonton, AB
D. J. Wheaton	Victoria, BC
W.G. Wheaton	Edmonton, AB

**AUDITORS**

Deloitte & Touche, LLP

**MILLENNIUM INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
	<u>          </u>	<u>          </u>
<b>Assets</b>		
Cash	27,636	25,030
Investment income due and accrued	170	145
<b>Investments</b>		
Term Deposits	13,294	10,925
Bonds and Debentures	3,498	3,566
Preferred Shares	12,107	12,580
Common Shares	<u>43,875</u>	<u>18,368</u>
<b>Total Investments</b>	<u>72,774</u>	<u>45,439</u>
<b>Receivables</b>		
Policyholders	1,350	1,243
Installment Premiums	7,109	5,901
Facility Association	407	140
Other Receivables	(82)	81
<b>Recoverable from Reinsurers</b>		
Unearned Premiums	3,799	4,355
Unpaid Claims and Adjustment Expenses	290	311
Deferred Policy Acquisition Expenses	224	69
Future Income Taxes	2,200	1,544
Other Assets	<u>1,678</u>	<u>2,168</u>
<b>TOTAL ASSETS</b>	<u><u>117,555</u></u>	<u><u>86,426</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**MILLENNIUM INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Liabilities</b>		
Borrowed money and accrued interest	34	0
<b>Payables</b>		
Other Insurers	4,399	3,363
Expenses due and accrued	885	995
Income Taxes due and accrued	1,220	998
Unearned Premiums	64,411	46,820
Unpaid Claims and Adjustment Expenses	10,390	6,305
Other Liabilities	2,913	2,593
<b>Total Liabilities</b>	<u>84,252</u>	<u>61,074</u>
<b>Equity</b>		
Capital Stock issued and paid	11,500	11,500
Retained Earnings	21,803	13,852
<b>Total Equity</b>	<u>33,303</u>	<u>25,352</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>117,555</u></u>	<u><u>86,426</u></u>

**MILLENNIUM INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF INCOME**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	79,121	60,310
Reinsurance Ceded	5,345	8,053
<b>Net Premiums Written</b>	73,776	52,257
Decrease (increase) in Net Unearned Premiums	(18,147)	(13,081)
<b>Net Premiums Earned</b>	55,629	39,176
Other	(23)	(21)
<b>Total Underwriting Revenue</b>	55,606	39,155
Net Claims and Adjustment Expenses	15,468	10,073
<b>Acquisition Expenses</b>		
Commissions	26,648	17,882
Taxes	2,434	1,359
Other	1,598	1,086
General Expenses	3,169	3,037
<b>Total Claims and Expenses</b>	49,317	33,437
<b>Underwriting Income (Loss)</b>	6,289	5,718
<b>Investment Operations</b>		
Income	2,667	1,942
Recognized Gains (Losses)	1,596	1,227
Expenses	112	114
<b>Net Investment Income</b>	4,151	3,055
Other Revenue and Expenses	859	648
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	11,299	9,421
<b>Income Taxes</b>		
Current	4,381	3,175
Future	(1,033)	(439)
<b>Total Income Taxes</b>	3,348	2,736
<b>NET INCOME (LOSS) FOR THE YEAR</b>	7,951	6,685

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**MILLENNIUM INSURANCE CORPORATION**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Balance at beginning of year</b>	13,852	7,167
Net income (loss) for the year	<u>7,951</u>	<u>6,685</u>
Net increase (decrease) in retained earnings during year	<u>7,951</u>	<u>6,685</u>
<b>Balance at end of year</b>	<u><u>21,803</u></u>	<u><u>13,852</u></u>

**PEACE HILLS GENERAL INSURANCE COMPANY**

Head Office - Edmonton, AB  
 Incorporated - 1957  
 Commenced business in AB - 1957  
 Licensed in the Province of Alberta, Manitoba, British Columbia,  
 Saskatchewan, North West Territories, Yukon and Nunavut

**OFFICERS**

D. Brickner	President, Chief Executive Officer
J. Morgan	CFO
T. Swampy	Secretary

**DIRECTORS**

D. Brickner	Edmonton, AB
V. Buffalo	Hobbema, AB
P. Buffalo	Hobbema, AB
J. Crier	Hobbema, AB
L. Crier	Ponoka, AB
W. Kordyback	Edmonton, AB
J. Koziak	Edmonton, AB
D. Leonard	Edmonton, AB
W. Lightning	Hobbema, AB
L. Saddleback	Hobbema, AB
T. Swampy	Hobbema, AB
J. Szumlas	Edmonton, AB
M. Yellowbird	Hobbema, AB

**AUDITORS**

Pricewaterhouse Coopers, LLP

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**PEACE HILLS GENERAL INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Assets</b>		
Cash	15,290	11,135
Investment income due and accrued	566	468
<b>Investments</b>		
Bonds and Debentures	41,165	43,170
Common Shares	41,812	31,579
Real Estate	1,797	1,766
Total Investments	<u>84,774</u>	<u>76,515</u>
<b>Receivables</b>		
Agents and Brokers	5,875	5,470
Installment Premiums	19,774	18,192
Other Insurers	5,788	6,187
Facility Association and the PRR	8,091	8,214
Income Taxes	0	2,020
Other Receivables	1,472	1,383
<b>Recoverable from Reinsurers</b>		
Unearned Premiums	19,391	17,972
Unpaid Claims and Adjustment Expenses	31,189	30,790
Real Estate for Insurer's Own Use	1,273	1,397
Deferred Policy Acquisition Expenses	14,625	13,010
Future Income Taxes	3,751	3,254
Other Assets	<u>2,738</u>	<u>1,518</u>
<b>TOTAL ASSETS</b>	<u><u>214,597</u></u>	<u><u>197,525</u></u>

**PEACE HILLS GENERAL INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Liabilities</b>		
<b>Payables</b>		
Agents and Brokers	2,949	3,124
Other Insurers	9,998	9,086
Expenses due and accrued	1,394	1,080
Income taxes due and accrued	1,140	0
Other Taxes due and accrued	5,184	4,002
Encumbrances on Real Estate	2,280	2,442
Unearned Premiums	58,225	53,457
Unpaid Claims and Adjustment Expenses	85,362	82,531
Unearned Commissions	7,268	6,691
Other Liabilities	832	805
<b>Total Liabilities</b>	<u>174,632</u>	<u>163,218</u>
<b>Equity</b>		
Capital Stock issued and paid	2,000	2,000
Contributed Surplus	9,362	9,362
Retained Earnings	28,603	22,945
<b>Total Equity</b>	<u>39,965</u>	<u>34,307</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>214,597</u></u>	<u><u>197,525</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

## PEACE HILLS GENERAL INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

## STATEMENT OF INCOME

	Current Year 2006 (\$000)	Restated Prior Year 2005 (\$000)
<b>Underwriting Operations</b>		
Premiums Written		
Direct	117,581	111,195
Reinsurance Ceded	43,743	41,251
<b>Net Premiums Written</b>	73,838	69,944
Decrease (increase) in Net Unearned Premiums	(3,350)	(970)
<b>Net Premiums Earned</b>	70,488	68,974
Service Charges	1,469	1,403
<b>Total Underwriting Revenue</b>	71,957	70,377
Net Claims and Adjustment Expenses	41,084	43,932
<b>Acquisition Expenses</b>		
Commissions	8,513	8,578
Taxes	3,687	3,508
Other	(132)	50
General Expenses	14,684	12,218
<b>Total Claims and Expenses</b>	67,836	68,286
<b>Underwriting Income (Loss)</b>	4,121	2,091
<b>Investment Operations</b>		
Income	3,360	2,984
Recognized Gains (losses)	2,139	1,983
Expenses	276	257
<b>Net Investment Income</b>	5,223	4,710
<b>Other Revenue and Expenses</b>		
Share of Net Income (Loss) of Subsidiaries and Affiliates	(146)	(221)
Other Revenue	190	338
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	9,388	6,918
<b>Income Taxes</b>		
Current	3,977	2,992
Future	(497)	(370)
<b>Total Income Taxes</b>	3,480	2,622
<b>NET INCOME (LOSS) FOR THE YEAR</b>	5,908	4,296

**PEACE HILLS GENERAL INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
	<u>          </u>	<u>          </u>
<b>Balance at beginning of year</b>	22,945	18,649
Net income (loss) for the year	5,908	4,296
Dividends declared	<u>250</u>	<u>0</u>
Net increase (decrease) in retained earnings during the year	<u>5,658</u>	<u>4,296</u>
<b>Balance at end of year</b>	<u><u>28,603</u></u>	<u><u>22,945</u></u>

**TRANS GLOBAL INSURANCE COMPANY**

Head Office -Edmonton, AB  
 Incorporated -1997  
 Commenced business in AB – January 1, 1999  
 Licensed in all Provinces and Territories with the exception of Quebec

**OFFICERS**

K. Yost	President, Chief Executive Officer
M.Borys	Chief Financial Officer
P. Hiebert	Secretary

**DIRECTORS**

R. Barbaro	Toronto, ON
J. Butler	Edmonton, AB
G. Campbell	Edmonton, AB
D. Ieraci	Woodbridge, ON
A. Swyripa	Edmonton, AB
K.Yost	St Albert, AB

**AUDITORS**

Deloitte & Touche, LLP

**TRANS GLOBAL INSURANCE COMPANY**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Assets</b>		
Cash	935	1,911
Investment income due and accrued	4	1
<b>Investments</b>		
Bonds and Debentures	59	112
Preferred Shares	7,908	8,246
Common Shares	3,087	2,562
<b>Total Investments</b>	<u>11,054</u>	<u>10,920</u>
<b>Receivables</b>		
Policyholders	2,571	2,533
Subsidiaries and Affiliates	346	173
Deferred Policy Acquisition Expenses	382	272
Future Income Taxes	404	292
Other Assets	24	26
<b>TOTAL ASSETS</b>	<u><u>15,720</u></u>	<u><u>16,128</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**TRANS GLOBAL INSURANCE COMPANY**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Liabilities</b>		
<b>Payables</b>		
Agents and Brokers	25	25
Subsidiaries and Affiliates	1,967	1,855
Expenses due and accrued	697	422
Income taxes due and accrued	105	(193)
Other Taxes due and accrued	307	434
Unearned Premiums	5,380	3,895
Unpaid Claims and Adjustment Expenses	1,667	1,219
<b>Total Liabilities</b>	<u>10,148</u>	<u>7,657</u>
<b>Equity</b>		
Shares issued and paid	4,000	4,000
Capital Stock issued and paid	1,000	1,000
Retained Earnings	572	3,471
<b>Total Equity</b>	<u>5,572</u>	<u>8,471</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>15,720</u></u>	<u><u>16,128</u></u>

**TRANS GLOBAL INSURANCE COMPANY**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF INCOME**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written Direct	16,983	15,787
<b>Net Premiums Written</b>	16,983	15,787
Decrease (increase) in Net Unearned Premiums	(1,485)	(3,488)
<b>Net Premiums Earned</b>	15,498	12,299
<b>Total Underwriting Revenue</b>	15,498	12,299
Net Claims and Adjustment Expenses	1,507	1,033
<b>Acquisition Expenses</b>		
Commissions	62	78
Taxes	439	411
Other	3,564	1,587
General Expenses	7,001	5,819
<b>Total Claims and Expenses</b>	12,573	8,928
<b>Underwriting Income (Loss)</b>	2,925	3,371
<b>Investment Operations</b>		
Income	466	380
Recognized Gains (losses)	176	190
<b>Net Investment Income</b>	642	570
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	3,567	3,941
<b>Income Taxes</b>		
Current	1,300	1,382
Future	(112)	(42)
<b>Total Income Taxes</b>	1,188	1,340
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>2,379</u>	<u>2,601</u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**TRANS GLOBAL INSURANCE COMPANY**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Balance at beginning of year</b>	<u>3,471</u>	<u>4,280</u>
Net income (loss) for the year	2,379	2,601
Dividends declared to shareholders	<u>5,278</u>	<u>3,410</u>
Net increase (decrease) in retained earnings during year	<u>(2,899)</u>	<u>(809)</u>
<b>Balance at end of year</b>	<u><u>572</u></u>	<u><u>3,471</u></u>

**TRANS GLOBAL LIFE INSURANCE COMPANY**

Head Office - Edmonton, AB  
Incorporated 1997  
Commenced business in Alberta - 1999  
Licensed in all provinces and territories with the exception of Quebec

**OFFICERS**

K. Yost	President & Chief Executive Officer
M. Borys	CFO
P. Hiebert	Secretary

**DIRECTORS**

R. Barbaro	Toronto, ON
R. J. Butler	Edmonton, AB
G. Campbell	Edmonton, AB
D. Ieraci	Woodbridge, ON
A. L. Swyripa	Edmonton, AB
K. Yost	St Albert, AB

**AUDITORS**

Deloitte & Touche, LLP

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**TRANS GLOBAL LIFE INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**BALANCE SHEET**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Assets</b>		
Cash	169	1,172
Accrued Investment Income	3	3
Accounts Receivable	722	634
Bonds and Debentures	59	162
Preferred and Common Shares	7,415	7,644
Future Income Taxes	258	201
Other Assets	85	132
<b>Total ASSETS</b>	<u>8,711</u>	<u>9,948</u>
<b>Liabilities</b>		
Net Actuarial Liabilities	256	165
Other Insurers Policy and Contract Liabilities	970	1,387
Accounts Payable	1,051	1,201
Other Liabilities	139	0
Net Deferred Gains (Losses) on Disposal Portfolio Investments	40	105
Future Income Taxes	54	0
<b>TOTAL LIABILITIES</b>	<u>2,510</u>	<u>2,858</u>
<b>Shareholders Equity</b>		
Shares Issued	5,000	5,000
Contributed Surplus	1,000	1,000
Retained Earnings	201	1,090
<b>Total Shareholder's Equity</b>	<u>6,201</u>	<u>7,090</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>8,711</u></u>	<u><u>9,948</u></u>

**TRANS GLOBAL LIFE INSURANCE COMPANY**  
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF INCOME**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Revenue</b>		
Insurance Premiums	5,308	4,102
Net Investment Income	402	367
<b>Total Revenue</b>	<u>5,710</u>	<u>4,469</u>
<b>Policy Benefits and Expenses</b>		
Policyholder Benefits	202	452
Net Changes to Policy Liabilities – Insurance	91	(19)
General Expenses and Taxes (excl. Income taxes)	4,487	2,805
<b>Total Benefits and Expenses</b>	<u>4,780</u>	<u>3,238</u>
<b>Net Income Before Income Tax</b>	<u>930</u>	<u>1,231</u>
<b>Provision for Income Tax</b>		
Current	253	345
Future	(3)	18
<b>NET INCOME</b>	<u><u>680</u></u>	<u><u>868</u></u>

## ANNUAL STATEMENT OF PROVINCIAL COMPANIES

**TRANS GLOBAL LIFE INSURANCE COMPANY**

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2006

**STATEMENT OF RETAINED EARNINGS**

	<b>Current Year 2006 (\$000)</b>	<b>Restated Prior Year 2005 (\$000)</b>
<b>Balance at beginning of year</b>	1,090	1,762
Net income (loss) for the year	680	868
Dividends declared to shareholders	<u>1,569</u>	<u>1,540</u>
<b>Balance at end of year</b>	<u><u>201</u></u>	<u><u>1,090</u></u>

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - DIRECT PREMIUMS WRITTEN**  
 In the Province of Alberta - 2006

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
Aetna Life Insurance Company	1	104	105	-	-	-	105
AIG Life Insurance Company of Canada	31,759	391	32,150	94	199	293	32,443
Allianz Life Insurance Company of North America	4	242	246	-	-	-	246
American Bankers Life Assurance Company of Florida	97	21,710	21,807	-	-	-	21,807
American Health and Life Insurance Company	1	2,838	2,839	-	-	-	2,839
American Income Life Insurance Company	7,120	-	7,120	-	-	-	7,120
Assumption Mutual Life Insurance Company	97	5	102	-	-	-	102
AXA Assurances Inc.	60	-	60	-	-	-	60
AXA Equitable Life Insurance Company	2	-	2	-	-	-	2
Blue Cross Life Insurance Company of Canada	61	6,451	6,512	-	-	-	6,512
BMO Life Insurance Company	726	1,232	1,958	-	-	-	1,958
Canada Life Assurance Company (The)	98,918	126,897	225,815	10,036	3,250	13,286	239,101
Canadian Premier Life Insurance Company	-	10,345	10,345	-	-	-	10,345
CIBC Life Insurance Company Limited	633	-	633	-	-	-	633
CIGNA Life Insurance Company of Canada	-	247	247	-	-	-	247
Combined Insurance Company of America	79	-	79	-	-	-	79
Connecticut General Life Insurance Company	77	-	77	-	-	-	77
CT Financial Assurance Company	79	6	85	-	-	-	85
Cumis Life Insurance Company	1,306	15,427	16,733	-	1,312	1,312	18,045
CUNA Mutual Insurance Society	24	-	24	-	-	-	24
Desjardins Financial Security Life Assurance Company	14,513	6,937	21,450	1,394	711	2,105	23,555
Empire Life Insurance Company (The)	18,697	1,844	20,541	5,752	108	5,860	26,401
Equitable Life Insurance Company of Canada (The)	17,470	2,725	20,195	2,590	362	2,952	23,147
First Canadian Insurance Corporation	-	30,292	30,292	-	-	-	30,292
Forethought Life Insurance Company	3	-	3	-	-	-	3
Gerber Life Insurance Company	306	-	306	-	-	-	306
Great-West Life Assurance Company (The)	51,798	87,936	139,734	7,813	1,429	9,242	148,976
Household Life Insurance Company	-	2,632	2,632	-	-	-	2,632
Industrial Alliance Insurance and Financial Services Inc.	23,443	3,269	26,712	731	161	892	27,604
Industrial Alliance Pacific Insurance and Financial Services Inc	32,932	18,510	51,442	17,968	-	17,968	69,410
John Hancock Life Insurance Company	3	-	3	-	-	-	3
Life Insurance Company of North America	-	65	65	-	-	-	65
Life Investors Insurance Company of America	-	6,879	6,879	-	-	-	6,879
London Life Insurance Company	128,879	-	128,879	7,532	44,204	51,736	180,615
Manufacturers Life Insurance Company (The)	201,291	72,870	274,161	35,392	17,397	52,789	326,951
Manulife Canada Ltd.	8,954	-	8,954	-	-	-	8,954

## ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - DIRECT PREMIUMS WRITTEN**  
 In the Province of Alberta - 2006

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
MD Life Insurance Company	7,485	-	7,485	-	-	-	7,485
Minnesota Life Insurance Company	25	7	32	-	-	-	32
National Bank Life Insurance Company	64	394	458	-	-	-	458
New York Life Insurance Company	57	416	473	-	-	-	473
Penncorp Life Insurance Company	1,461	3	1,464	15	-	15	1,479
Primerica Life Insurance Company of Canada	25,487	-	25,487	-	-	-	25,487
Prudential Insurance Company of America (The)	-	108	108	-	-	-	108
RBC Life Insurance Company	95,860	2,910	98,770	462	-	462	99,232
Reliable Life Insurance Company	922	-	922	-	-	-	922
Scotia Life Insurance Company	-	88	88	-	-	-	88
SSQ Life Insurance Company Inc.	-	2,173	2,173	-	2	2	2,175
Standard Life Assurance Company 2006 (The)	1,241	-	1,241	-	682	682	1,923
Standard Life Assurance Company of Canada (The)	24,274	4,645	28,919	23,763	24,920	48,683	77,602
Standard Life Assurance Limited	-	-	-	-	14	14	14
State Farm Life Insurance Company (The)	6,488	51	6,539	779	-	779	7,318
Sun Life Assurance Company of Canada	196,285	134,778	331,063	38,021	33,846	71,867	402,930
TD Life Insurance Company	894	2	896	-	-	-	896
Trans Global Life Insurance Company	217	-	217	-	-	-	217
Transamerica Life Canada	73,216	-	73,216	4,335	-	4,335	77,551
United American Insurance Company	45	-	45	-	-	-	45
Unity Life of Canada	2,795	1,920	4,715	3	988	991	5,706
Wawanesa Life Insurance Company	7,435	589	8,024	6,747	-	6,747	14,771
Western Life Assurance Company	2,234	819	3,053	-	-	-	3,053
<b>TOTAL</b>	<b>1,085,818</b>	<b>568,757</b>	<b>1,654,575</b>	<b>163,427</b>	<b>129,585</b>	<b>293,012</b>	<b>1,947,587</b>

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - DIRECT CLAIMS, ANNUITIES AND DIVIDENDS**  
 In the Province of Alberta - 2006

Name of Company	Death Claims \$'000	Dividends \$'000	Annuity \$'000	Grand Total \$'000
Aetna Life Insurance Company	119	16	-	135
AIG Life Insurance Company of Canada	6,352	98	1,399	7,849
Allianz Life Insurance Company of North America	75	-	4	79
American Bankers Life Assurance Company of Florida	1,874	-	-	1,874
American Health and Life Insurance Company	270	-	-	270
American Income Life Insurance Company	567	-	-	567
Assumption Mutual Life Insurance Company	(4)	2	7	5
AXA Equitable Life Insurance Company	141	2	-	143
Blue Cross Life Insurance Company of Canada	3,315	-	-	3,315
BMO Life Insurance Company	64	-	-	64
Canada Life Assurance Company (The)	74,295	18,392	41,764	134,451
Canadian Premier Life Insurance Company	1,127	-	-	1,127
CIBC Life Insurance Company Limited	141	-	-	141
CIGNA Life Insurance Company of Canada	56	-	-	56
Combined Insurance Company of America	293	-	1	294
Connecticut General Life Insurance Company	2	-	4	6
CT Financial Assurance Company	3	-	-	3
Cumis Life Insurance Company	4,845	2,130	1,578	8,553
CUNA Mutual Insurance Society	50	16	-	66
Desjardins Financial Security Life Assurance Company	15,220	829	19,542	35,591
Empire Life Insurance Company (The)	10,947	966	7,530	19,443
Equitable Life Insurance Company of Canada (The)	6,253	1,440	4,696	12,389
First Canadian Insurance Corporation	1,656	-	-	1,656
Forethought Life Insurance Company	119	-	367	486
Gerber Life Insurance Company	1	-	-	1
Great-West Life Assurance Company (The)	82,911	16,065	30,382	129,358
Household Life Insurance Company	771	-	-	771
Industrial Alliance Insurance and Financial Services Inc.	12,913	196	20,831	33,940
Industrial Alliance Pacific Insurance and Financial Servi	9,425	1,031	11,243	21,699
John Hancock Life Insurance Company	1	-	-	1
Life Insurance Company of North America	8	-	29	37
Life Investors Insurance Company of America	1,927	-	-	1,927

## ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - DIRECT CLAIMS, ANNUITIES AND DIVIDENDS**  
 In the Province of Alberta - 2006

Name of Company	Death Claims \$'000	Dividends \$'000	Annuity \$'000	Grand Total \$'000
London Life Insurance Company	57,682	48,228	103,213	209,123
Manufacturers Life Insurance Company (The)	131,759	26,535	180,782	339,076
Manulife Canada Ltd.	4,557	1,751	3	6,311
Massachusetts Mutual Life Insurance Company	-	-	24	24
MD Life Insurance Company	159	-	-	159
MetLife Insurance Company of Connecticut	-	-	38	38
Metropolitan Life Insurance Company	-	1	22	23
Minnesota Life Insurance Company	21	2	-	23
National Bank Life Insurance Company	117	-	-	117
New York Life Insurance Company	202	250	177	629
Penncorp Life Insurance Company	838	-	(8)	830
Primerica Life Insurance Company of Canada	7,202	-	-	7,202
Principal Life Insurance Company	-	-	13	13
Prudential Insurance Company of America (The)	196	2	-	198
RBC Life Insurance Company	30,138	201	1,015	31,354
Reassure America Life Insurance Company	4	1	-	5
Reliable Life Insurance Company	331	-	-	331
Scotia Life Insurance Company	1	-	-	1
SSQ Life Insurance Company Inc.	676	-	56	732
Standard Life Assurance Company 2006 (The)	981	415	2,398	3,794
Standard Life Assurance Company of Canada (The)	16,545	1,992	112,159	130,696
Standard Life Assurance Limited	-	-	239	239
State Farm Life Insurance Company (The)	898	735	2,551	4,184
Sun Life Assurance Company of Canada	152,232	50,728	168,323	371,283
TD Life Insurance Company	100	-	-	100
Trans Global Life Insurance Company	(6)	-	-	(6)
Transamerica Life Canada	25,192	56	8,174	33,422
United American Insurance Company	41	-	-	41
Unity Life of Canada	1,925	402	253	2,580
Wawanesa Life Insurance Company	2,923	675	5,365	8,963
Western Life Assurance Company	631	-	35	666
<b>TOTAL</b>	<b>671,082</b>	<b>173,157</b>	<b>724,209</b>	<b>1,568,448</b>

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)**  
 In the Province of Alberta - 2006

Name of Company		Gross in Force At end of 2005		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2006		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Aetna Life Insurance Company	ORDINARY GROUP	21	86	-	-	-	-	21	86	86
		114	9,769	5	221	1	87	118	9,903	16,355
	TOTAL	135	9,855	5	221	1	87	139	9,989	16,441
AIG Life Insurance Company of Canada	ORDINARY GROUP	11,439	2,712,552	2,676	608,688	965	123,730	13,150	3,197,510	720,601
		6,881	578,036	22	2,070	24	5,014	6,879	575,092	329,782
	TOTAL	18,320	3,290,588	2,698	610,758	989	128,744	20,029	3,772,602	1,050,383
Allianz Life Insurance Company of North America	ORDINARY GROUP	242	1,615	-	-	14	108	228	1,507	-
		16,551	136,770	45	-	45	44	16,551	136,726	136,726
	TOTAL	16,793	138,385	45	-	59	152	16,779	138,233	136,726
American Bankers Life Assurance Company of Florida	ORDINARY GROUP	451	8,735	31	-	-	1,785	482	6,950	6,950
		316,312	1,173,536	115,947	601,937	17,794	470,194	414,465	1,305,279	408,801
	TOTAL	316,763	1,182,271	115,978	601,937	17,794	471,979	414,947	1,312,229	415,751
American Health and Life Insurance Company	ORDINARY GROUP	2	100	-	-	-	-	2	100	100
		19,190	148,819	21,376	196,802	19,993	183,075	20,573	162,546	162,546
	TOTAL	19,192	148,919	21,376	196,802	19,993	183,075	20,575	162,646	162,646
American Income Life Insurance Company	ORDINARY GROUP	15,697	403,238	3,871	179,698	1,986	88,827	17,582	494,109	490,814
		-	-	-	-	-	-	-	-	-
	TOTAL	15,697	403,238	3,871	179,698	1,986	88,827	17,582	494,109	490,814
Assumption Mutual Life Insurance Company	ORDINARY GROUP	53	7,678	46	1,812	12	1,692	87	7,798	918
		17	1,105	3	331	-	-	20	1,436	1,436
	TOTAL	70	8,783	49	2,143	12	1,692	107	9,234	2,354
AXA Assurances Inc.	ORDINARY GROUP	45	8,016	23	5,189	1	4	67	13,201	5,575
		-	-	-	-	-	-	-	-	-
	TOTAL	45	8,016	23	5,189	1	4	67	13,201	5,575
AXA Equitable Life Insurance Company	ORDINARY GROUP	17	233	-	3	-	-	17	236	202,555
		-	-	-	-	-	-	-	-	-
	TOTAL	17	233	-	3	-	-	17	236	202,555
Blue Cross Life Insurance Company of Canada	ORDINARY GROUP	143	5,645	12	205	10	405	145	5,445	4,074
		39,083	2,760,949	3,767	450,204	3,741	253,176	39,109	2,957,977	2,414,946
	TOTAL	39,226	2,766,594	3,779	450,409	3,751	253,581	39,254	2,963,422	2,419,020
BMO Life Insurance Company	ORDINARY GROUP	1,424	228,856	1,044	154,529	286	39,475	2,182	343,910	51,587
		22,783	50,122	9,212	19,726	5,577	8,454	26,418	61,394	61,394
	TOTAL	24,207	278,978	10,256	174,255	5,863	47,929	28,600	405,304	112,981
Canada Life Assurance Company (The)	ORDINARY GROUP	73,504	12,929,024	5,030	1,945,079	1,681	620,351	76,853	14,253,752	3,293,875
		690,468	25,583,868	5,465	947,088	7,557	494,400	688,376	26,036,556	2,810,413
	TOTAL	763,972	38,512,892	10,495	2,892,167	9,238	1,114,751	765,229	40,290,308	6,104,288
Canada Life Insurance Company of Canada	ORDINARY GROUP	-	-	-	-	-	-	-	-	1,435,982
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	1,435,982
Canadian Premier Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		118,047	218,058	17,241	30,207	513	1,004	134,775	247,261	125,329
	TOTAL	118,047	218,058	17,241	30,207	513	1,004	134,775	247,261	125,329

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)**  
 In the Province of Alberta - 2006

Name of Company		Gross in Force At end of 2005		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2006		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
CIBC Life Insurance Company Limited	ORDINARY GROUP	1,191	118,521	1	266	92	7,612	1,100	111,175	111,153
		-	-	-	-	-	-	-	-	39,190
	TOTAL	1,191	118,521	1	266	92	7,612	1,100	111,175	150,343
CIGNA Life Insurance Company of Canada	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		4,085	23,757	621	7,500	951	10,473	3,755	20,784	-
	TOTAL	4,085	23,757	621	7,500	951	10,473	3,755	20,784	-
Combined Insurance Company of America	ORDINARY GROUP	342	6,350	13	417	26	899	329	5,868	5,503
		189	3,600	42	1,434	61	1,620	170	3,414	3,414
	TOTAL	531	9,950	55	1,851	87	2,519	499	9,282	8,917
Connecticut General Life Insurance Company	ORDINARY GROUP	6	2,753	-	689	-	8	6	3,410	2,206
		-	-	-	-	-	-	-	-	-
	TOTAL	6	2,753	-	689	-	8	6	3,410	2,206
Crown Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	32,940
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	32,940
CT Financial Assurance Company	ORDINARY GROUP	95	20,205	1	-	3	300	93	19,905	1,991
		-	-	-	-	-	-	-	-	-
	TOTAL	95	20,205	1	-	3	300	93	19,905	1,991
Cumis Life Insurance Company	ORDINARY GROUP	2,127	373,166	619	134,145	129	20,479	2,617	486,832	103,065
		-	2,903,089	-	966,752	-	687,339	-	3,182,502	1,702,731
	TOTAL	2,127	3,276,255	619	1,100,897	129	707,818	2,617	3,669,334	1,805,796
CUNA Mutual Insurance Society	ORDINARY GROUP	287	1,241	-	10	23	70	264	1,181	591
		-	-	-	-	-	-	-	-	-
	TOTAL	287	1,241	-	10	23	70	264	1,181	591
Desjardins Financial Security Life Assurance Company	ORDINARY GROUP	14,425	1,795,976	864	153,425	1,324	168,891	13,965	1,780,510	831,455
		33,122	1,841,658	6,560	465,082	3,136	130,844	36,546	2,175,896	1,884,912
	TOTAL	47,547	3,637,634	7,424	618,507	4,460	299,735	50,511	3,956,406	2,716,367
Empire Life Insurance Company (The)	ORDINARY GROUP	12,554	2,881,820	1,924	859,764	683	186,849	13,795	3,554,735	2,169,832
		7,726	582,323	2,887	243,512	615	44,213	9,998	781,622	710,589
	TOTAL	20,280	3,464,143	4,811	1,103,276	1,298	231,062	23,793	4,336,357	2,880,421
Equitable Life Insurance Company of Canada (The)	ORDINARY GROUP	14,732	3,666,384	3,051	1,241,664	829	274,654	16,954	4,633,394	1,246,415
		11,772	914,165	2,296	250,302	368	120,448	13,700	1,044,019	846,585
	TOTAL	26,504	4,580,549	5,347	1,491,966	1,197	395,102	30,654	5,677,413	2,093,000
First Canadian Insurance Corporation	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		73,829	1,941,097	28,858	818,087	21,515	566,746	81,172	2,192,438	991,935
	TOTAL	73,829	1,941,097	28,858	818,087	21,515	566,746	81,172	2,192,438	991,935
Forethought Life Insurance Company	ORDINARY GROUP	326	1,357	-	-	25	127	301	1,230	1,230
		-	-	-	-	-	-	-	-	-
	TOTAL	326	1,357	-	-	25	127	301	1,230	1,230
General American Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	4,199,191
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	4,199,191

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)**  
 In the Province of Alberta - 2006

Name of Company		Gross in Force At end of 2005		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2006		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Gerber Life Insurance Company	ORDINARY GROUP	2,675	30,565	692	10,763	262	4,215	3,105	37,113	37,113
	TOTAL	-	-	-	-	-	-	-	-	-
Great-West Life Assurance Company (The)	ORDINARY GROUP	38,559	6,912,895	3,779	1,104,799	4,219	872,730	38,119	7,144,964	2,219,677
	TOTAL	562,996	39,584,895	394,321	3,346,023	30,640	1,098,931	926,677	41,831,987	25,111,534
Household Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	17,840	216,915	11,833	230,753	8,392	88,689	21,281	358,979	358,979
Industrial Alliance Insurance and Financial Services Inc.	ORDINARY GROUP	13,983	2,716,035	777	377,460	668	179,601	14,092	2,913,894	1,119,101
	TOTAL	5,091	547,891	2,204	272,412	429	31,295	6,866	789,008	708,278
Industrial Alliance Pacific Insurance and Financial Services Inc	ORDINARY GROUP	40,570	4,154,073	18,499	1,387,426	19,250	623,099	39,819	4,918,400	2,259,478
	TOTAL	59,469	1,391,092	20,862	491,354	19,422	347,940	60,909	1,534,506	1,327,032
John Hancock Life Insurance Company	ORDINARY GROUP	14	99	-	-	2	19	12	80	80
	TOTAL	-	-	-	-	-	-	-	-	-
Life Insurance Company of North America	ORDINARY GROUP	139	15,565	-	602	-	482	139	15,685	15,685
	TOTAL	139	15,565	-	602	-	482	139	15,685	15,685
Life Investors Insurance Company of America	ORDINARY GROUP	45,295	1,433	11,328	428	15,404	692	41,219	1,169	885
	TOTAL	45,295	1,433	11,328	428	15,404	692	41,219	1,169	885
London Life Insurance Company	ORDINARY GROUP	132,727	11,952,643	12,737	2,047,684	11,222	873,591	134,242	13,126,736	7,107,957
	TOTAL	3,101	35,073	-	-	79	2,346	3,022	32,727	1,546,820
Manufacturers Life Insurance Company (The)	ORDINARY GROUP	136,928	30,737,774	6,855	3,623,246	5,923	1,483,005	137,860	32,878,017	10,557,269
	TOTAL	247,126	25,058,456	54,475	8,076,598	55,706	6,524,802	245,895	26,610,252	26,193,315
Manulife Canada Ltd.	ORDINARY GROUP	10,234	1,604,631	194	28,996	392	68,331	10,036	1,565,296	750,811
	TOTAL	-	-	-	-	-	-	-	-	-
Massachusetts Mutual Life Insurance Company	ORDINARY GROUP	6	251	-	-	3	251	3	10	10
	TOTAL	-	-	-	-	-	-	-	-	-
MD Life Insurance Company	ORDINARY GROUP	441	424,425	102	143,862	3	12,108	540	556,179	77,819
	TOTAL	-	-	-	-	-	-	-	-	-
MetLife Insurance Company of Connecticut	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	8	24	-	-	8	24	-	-	-
	ORDINARY GROUP	8	24	-	-	8	24	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)**  
 In the Province of Alberta - 2006

Name of Company		Gross in Force At end of 2005		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2006		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Metropolitan Life Insurance Company	ORDINARY GROUP	2,519	1,955	-	-	2,519	1,955	-	-	-
		578	134,298	-	-	578	134,298	-	-	137,410
	TOTAL	3,097	136,253	-	-	3,097	136,253	-	-	137,410
Minnesota Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		33	17	15	696	5	2	43	711	711
	TOTAL	33	17	15	696	5	2	43	711	711
National Bank Life Insurance Company	ORDINARY GROUP	147	13,878	36	4,336	18	1,813	165	16,401	1,640
		-	46,156	-	15,143	-	8,514	-	52,785	6,232
	TOTAL	147	60,034	36	19,479	18	10,327	165	69,186	7,872
New York Life Insurance Company	ORDINARY GROUP	82	8,216	-	130	1	75	81	8,271	8,271
		339	132,775	11	8,448	18	1,051	332	140,172	140,172
	TOTAL	421	140,991	11	8,578	19	1,126	413	148,443	148,443
Penncorp Life Insurance Company	ORDINARY GROUP	2,590	139,423	23	2,737	88	3,794	2,525	138,366	112,076
		40	683	22	165	30	360	32	488	488
	TOTAL	2,630	140,106	45	2,902	118	4,154	2,557	138,854	112,564
Primerica Life Insurance Company of Canada	ORDINARY GROUP	26,095	9,354,132	2,638	2,379,282	1,479	1,369,435	27,254	10,363,979	7,876,883
		-	-	-	-	-	-	-	-	-
	TOTAL	26,095	9,354,132	2,638	2,379,282	1,479	1,369,435	27,254	10,363,979	7,876,883
Prudential Insurance Company of America (The)	ORDINARY GROUP	1,670	5,916	-	-	1,670	5,916	-	-	-
		343	43,589	27	63	370	43,652	-	-	-
	TOTAL	2,013	49,505	27	63	2,040	49,568	-	-	-
RBC Life Insurance Company	ORDINARY GROUP	26,205	9,102,253	8,110	2,964,555	7,421	1,997,673	26,894	10,069,135	1,819,984
		20,509	1,553,388	3,128	279,156	3,751	275,438	19,886	1,557,106	1,556,760
	TOTAL	46,714	10,655,641	11,238	3,243,711	11,172	2,273,111	46,780	11,626,241	3,376,744
Reassure America Life Insurance Company	ORDINARY GROUP	84	73	1	(1)	5	2	80	70	70
		-	-	-	-	-	-	-	-	-
	TOTAL	84	73	1	(1)	5	2	80	70	70
Reliable Life Insurance Company	ORDINARY GROUP	1,284	348,670	-	-	74	16,760	1,210	331,910	23,845
		-	-	-	-	-	-	-	-	-
	TOTAL	1,284	348,670	-	-	74	16,760	1,210	331,910	23,845
Revios Reinsurance Canada Ltd.	ORDINARY GROUP	-	-	-	-	-	-	-	-	508,041
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	508,041
RGA Life Reinsurance Company of Canada	ORDINARY GROUP	-	-	-	-	-	-	-	-	1,236,119
		-	-	-	-	-	-	-	-	55,927
	TOTAL	-	-	-	-	-	-	-	-	1,292,046
Scotia Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		-	-	574	88	-	-	574	88	88
	TOTAL	-	-	574	88	-	-	574	88	88
SSQ Life Insurance Company Inc.	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		2,124	153,193	13,065	967,594	771	37,697	14,418	1,083,090	1,080,710
	TOTAL	2,124	153,193	13,065	967,594	771	37,697	14,418	1,083,090	1,080,710

Abstract of The Returns of Companies Transacting  
**LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)**  
 In the Province of Alberta - 2006

Name of Company		Gross in Force At end of 2005		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2006		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Standard Life Assurance Company 2006 (The)	ORDINARY GROUP	5,523	254,704	19	1,401	5,542	256,105	-	-	-
	TOTAL	5,523	254,704	19	1,401	5,542	256,105	-	-	-
Standard Life Assurance Company of Canada (The)	ORDINARY GROUP	14,850	4,305,557	5,871	464,091	638	230,139	20,083	4,539,509	1,840,349
	TOTAL	16,351	1,887,217	2,101	358,518	1,127	107,021	17,325	2,138,714	2,138,714
State Farm Life Insurance Company (The)	ORDINARY GROUP	13,028	1,631,808	1,874	349,818	960	124,675	13,942	1,856,951	1,856,951
	TOTAL	160	15,039	-	67	-	-	160	15,106	15,106
Sun Life Assurance Company of Canada	ORDINARY GROUP	223,204	28,027,139	14,217	3,796,815	7,307	971,595	230,114	30,852,359	13,153,600
	TOTAL	563,394	41,561,836	38,008	7,364,065	9,497	704,205	591,905	48,221,696	41,835,865
TD Life Insurance Company	ORDINARY GROUP	2,600	499,769	150	32,681	114	22,486	2,636	509,964	254,054
	TOTAL	1,166	22,378	39	1,106	26	1,237	1,179	22,247	6,627
Trans Global Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	24,282	35,808	11,869	50,925	21	18	36,130	86,715	86,715
Transamerica Life Canada	ORDINARY GROUP	52,700	14,907,339	6,337	3,144,385	2,504	796,138	56,533	17,255,586	4,006,013
	TOTAL	-	122	-	-	-	-	-	122	2,191
United American Insurance Company	ORDINARY GROUP	72	757	2	31	7	68	67	720	720
	TOTAL	-	-	-	-	-	-	-	-	-
Unity Life of Canada	ORDINARY GROUP	7,970	845,570	367	108,371	322	46,922	8,015	907,020	197,713
	TOTAL	844	50,705	732	31,565	-	29,000	1,576	53,270	48,369
Washington National Insurance Company	ORDINARY GROUP	4	305	-	-	-	-	4	305	305
	TOTAL	-	-	-	-	-	-	-	-	-
Wawanesa Life Insurance Company	ORDINARY GROUP	9,870	1,650,770	1,376	528,072	526	102,274	10,720	2,076,568	714,169
	TOTAL	2,286	240,448	484	31,026	124	13,472	2,646	258,002	212,605
Western Life Assurance Company	ORDINARY GROUP	2,366	487,931	556	162,837	132	24,212	2,790	626,556	218,064
	TOTAL	23,806	133,026	8,772	83,157	364	15,874	32,214	200,309	200,309
TOTAL	ORDINARY GROUP	918,123	155,293,107	104,418	27,949,360	81,360	11,625,253	941,181	171,617,202	72,876,871
	TOTAL	2,957,489	151,732,742	788,217	26,611,207	228,653	12,444,171	3,517,053	165,899,778	115,434,611
	TOTAL	3,875,612	307,025,849	892,635	54,560,568	310,013	24,069,425	4,458,234	337,516,980	188,311,482

## ABSTRACT OF RETURNS

Abstract of The Returns of Fraternal Societies Transacting  
**DIRECT PREMIUM (INCLUDING DUES) AND DIRECT CLAIMS INCURRED**  
 In the Province of Alberta - 2006

Name of Society	Direct Premiums, Contributions and Dues					Direct Claims				
	Life Insurance Fund	Annuity Fund	Accident Sickness Insurance Fund	Other Funds	Total	Life Insurance Fund	Annuity Fund	Accident Sickness Insurance Fund	Other Funds	Total
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
ACA Assurance	-	-	64	-	64	1	-	14	-	15
Actra Fraternal Benefit Society	30	-	268	-	298	155	-	133	-	288
Canadian Professional Sales Association	6	-	64	407	478	20	-	-	-	20
Croatian Fraternal Union of America	9	-	-	-	9	3	-	-	-	3
Grand Orange Lodge of British America Benefit Fund (The)	8	-	-	-	8	11	-	-	-	11
Independent Order of Foresters (The)	4,551	1,364	16	-	5,931	3,536	2,487	26	-	6,049
Knights of Columbus	14,299	6,236	295	41	20,871	2,149	4,632	4	-	6,785
Lutheran Life Insurance Society of Canada	3,463	665	84	-	4,212	1,804	1,694	72	-	3,570
North West Commercial Travellers	5	-	-	75	80	42	-	-	-	42
Order of United Commercial Travelers of America (The)	20	-	35	-	55	20	-	15	-	35
Sons of Scotland Benevolent Association	6	-	-	-	6	30	-	-	-	30
Ukrainian Fraternal Society of Canada	6	-	-	-	6	13	-	-	-	13
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	17	-	-	-	17	32	-	-	-	32
Ukrainian National Association Inc.	1	-	-	-	1	2	-	-	-	2
Women's Life Insurance Society	-	-	-	-	-	5	-	-	-	5
<b>TOTAL</b>	<b>22,421</b>	<b>8,265</b>	<b>826</b>	<b>523</b>	<b>32,036</b>	<b>7,823</b>	<b>8,813</b>	<b>264</b>	<b>-</b>	<b>16,900</b>

Abstract of The Returns of Fraternal Societies Transacting  
**LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)**  
 In the Province of Alberta - 2006

Name of Society	Gross in Force At end of 2005		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2006		Net in Force At Year End
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Actra Fraternal Benefit Society	447	9,526	57	1,055	43	1,041	461	9,540	6,524
Canadian Professional Sales Association	307	1,318	(5)	(53)	18	63	284	1,202	1,202
Croatian Fraternal Union of America	99	940	1	27	5	26	95	941	941
Grand Orange Lodge of British America Benefit Fund (The)	68	381	8	49	7	45	69	385	385
Independent Order of Foresters (The)	11,736	536,128	96	14,298	516	31,988	11,316	518,438	518,438
Knights of Columbus	18,327	1,312,495	1,749	251,256	570	66,922	19,506	1,496,829	1,496,149
Lutheran Life Insurance Society of Canada	6,019	375,955	157	29,908	152	13,311	6,024	392,552	268,133
North West Commercial Travellers	781	817	15	12	76	80	720	749	749
Order of United Commercial Travelers of America (The)	171	2,218	-	-	8	137	163	2,081	2,081
Sons of Scotland Benevolent Association	240	813	-	-	18	32	222	781	781
Ukrainian Fraternal Society of Canada	98	435	-	-	6	16	92	419	419
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	93	1,222	1	40	3	2	91	1,260	1,134
Ukrainian National Association Inc.	36	121	1	5	3	7	34	119	119
Women's Life Insurance Society	44	18	-	-	4	6	40	12	12
<b>TOTAL</b>	<b>38,466</b>	<b>2,242,387</b>	<b>2,080</b>	<b>296,597</b>	<b>1,429</b>	<b>113,676</b>	<b>39,117</b>	<b>2,425,308</b>	<b>2,297,067</b>

## ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**AUTOMOBILE - PROPERTY INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	13,528	10,510	77.7%	14,515	15,856	109.2%
Affiliated F.M. Insurance Company	-	-		3,851	1,103	28.6%
Alberta Motor Association Insurance Company	148,658	88,953	59.8%	34,593	19,295	55.8%
Alberta Municipal Insurance Exchange	-	-		5,331	3,425	64.2%
Allianz Global Risk US Insurance Company	4,688	3,943	84.1%	8,871	(8,268)	
Allstate Insurance Company of Canada	54,468	39,434	72.4%	13,753	7,090	51.6%
American Bankers Insurance Company of Florida	-	-		1,641	353	21.5%
American Home Assurance Company	9,799	7,443	76.0%	93,801	(27,305)	
American Road Insurance Company	946	1,275	134.8%	20	-	
Ascentus Insurance Ltd.	1,918	1,668	87.0%	521	106	20.3%
Asset Protection Insurance Exchange	-	-		605	136	22.5%
Aviva Insurance Company of Canada	129,691	68,225	52.6%	59,848	30,612	51.1%
AXA Corporate Solutions Assurance	-	-		33	(79)	
AXA Insurance (Canada)	(351)	(178)		201	1,219	606.5%
AXA Pacific Insurance Company	64,075	39,402	61.5%	29,899	17,097	57.2%
Boiler Inspection and Insurance Company of Canada	-	-		260	(22)	
Canadian Airports Reciprocal Insurance Exchange (CARIE)	-	-		608	60	9.9%
Canadian Direct Insurance Incorporated	32,868	19,829	60.3%	3,861	1,816	47.0%
Canadian Farm Insurance Corp.	-	-		3,594	1,835	51.1%
Canadian Northern Shield Insurance Company	-	-		1,066	361	33.9%
Canadian Universities Reciprocal Insurance Exchange	-	-		1,336	376	28.1%
Centennial Insurance Company	(1)	-		-	-	
Certas Direct Insurance Company	4,713	1,819	38.6%	504	205	40.7%
Chubb Insurance Company of Canada	1,665	1,311	78.7%	28,160	18,428	65.4%
Co-operators General Insurance Company	201,227	130,157	64.7%	133,747	93,021	69.5%
Commerce and Industry Insurance Company of Canada	535	507	94.8%	474	132	27.8%
Commonwealth Insurance Company	-	-		26,148	11,844	45.3%
Continental Casualty Company	4,075	1,505	36.9%	17,704	3,778	21.3%
Coseco Insurance Company	11,808	8,625	73.0%	2,944	964	32.7%
Cumis General Insurance Company	5,590	4,417	79.0%	2,842	2,069	72.8%
DaimlerChrysler Insurance Company	2,481	1,803	72.7%	10	7	70.0%
Dominion of Canada General Insurance Company (The)	98,646	57,020	57.8%	42,025	19,188	45.7%
Ecclesiastical Insurance Office Public Limited Company	-	-		1,456	327	22.5%
Echelon General Insurance Company	113	(848)		1,381	494	35.8%
Economical Mutual Insurance Company	98,249	72,531	73.8%	40,357	22,495	55.7%
Elite Insurance Company	8,666	3,971	45.8%	28,830	12,496	43.3%

Abstract of The Returns of Companies Transacting  
**AUTOMOBILE - PROPERTY INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Employers Insurance Company of Wausau	-	-		-	(218)	
Employers Reinsurance Corporation	-	-		4,554	792	17.4%
Energy Insurance Reciprocal (EIR)	-	-		6,247	573	9.2%
Factory Mutual Insurance Company	-	-		37,829	(4,861)	
Federal Insurance Company	-	-		67	(1)	
Federated Insurance Company of Canada	19,843	12,017	60.6%	11,318	2,575	22.8%
Federation Insurance Company of Canada	(230)	(73)		(15)	(39)	
First North American Insurance Company	-	-		160	(20)	
Fortress Insurance Company	915	990	108.2%	-	-	
GCAN Insurance Company	-	-		21,043	10,408	49.5%
GMS Insurance Inc.	-	-		3	-	
Gore Mutual Insurance Company	-	-		43	-	
Grain Insurance and Guarantee Company	-	-		4,161	1,045	25.1%
Great American Insurance Company	-	-		2,454	409	16.7%
Guarantee Company of North America (The)	507	193	38.1%	1,334	538	40.3%
Hartford Fire Insurance Company	88	(142)		4,522	2,765	61.1%
Healthcare Insurance Reciprocal of Canada	-	-		2	-	
ING Insurance Company of Canada	466,096	261,669	56.1%	177,257	94,606	53.4%
ING Novex Insurance Company of Canada	43,614	22,130	50.7%	11,606	5,951	51.3%
Innovative Insurance Corporation	3,462	1,403	40.5%	162	52	32.1%
Jevco Insurance Company	7,442	2,483	33.4%	42	9	21.4%
Jubilee Reciprocal Insurance Exchange	-	-		2,589	1,951	75.4%
Kingsway General Insurance Company	30,489	19,882	65.2%	3,674	1,857	50.5%
Legacy General Insurance Company	-	-		66	13	19.7%
Liberty Mutual Fire Insurance Company	-	(6)		-	-	
Liberty Mutual Insurance Company	4,735	2,720	57.4%	8,821	(3,520)	
Lloyd's Underwriters	3,984	2,183	54.8%	123,642	(52,292)	
Lombard General Insurance Company of Canada	27,955	26,977	96.5%	22,888	13,381	58.5%
Lombard Insurance Company	25	(1,367)		8	(2)	
London and Midland General Insurance Company	-	-		3,156	96	3.0%
Lumbermen's Underwriting Alliance	-	-		3,290	5,329	162.0%
Lumbermens Mutual Casualty Company	(16)	(222)		-	-	
Markel Insurance Company of Canada	35,806	20,642	57.6%	4,063	2,170	53.4%
MAX Canada Insurance Company	-	-		277	33	11.9%
Mennonite Mutual Insurance Co. (Alberta) Ltd.	-	-		3,488	1,952	56.0%
Millennium Insurance Corporation	15,781	8,523	54.0%	1,404	1,503	107.1%

## ABSTRACT OF RETURNS

 Abstract of The Returns of Companies Transacting  
**AUTOMOBILE - PROPERTY INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Missisquoi Insurance Company (The)	-	(431)		4	-	
Motors Insurance Corporation	1,615	1,357	84.0%	-	-	
Nipponkoa Insurance Company, Limited	-	-		38	8	21.1%
Nordic Insurance Company of Canada (The)	4,816	(1,424)		(2)	(1,280)	
North American Specialty Insurance Company	-	-		10,051	707	7.0%
Old Republic Insurance Company of Canada	9,201	4,849	52.7%	1,155	611	52.9%
Optimum West Insurance Company	5,389	3,513	65.2%	1,505	527	35.0%
Peace Hills General Insurance Company	61,880	37,619	60.8%	31,214	15,766	50.5%
Pembridge Insurance Company	1,240	4,418	356.3%	594	221	37.2%
Perth Insurance Company	(241)	(371)		-	-	
Pool Insurance Company	-	-		1,148	-	
Portage La Prairie Mutual Insurance Company (The)	18,379	9,718	52.9%	7,636	3,215	42.1%
Primum Insurance Company	61,364	38,915	63.4%	12,052	5,970	49.5%
Progressive Casualty Insurance Company	-	6		-	-	
Protective Insurance Company	271	203	74.9%	-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	-	-		2,448	249	10.2%
RBC General Insurance Company	14,189	8,315	58.6%	2,894	1,443	49.9%
RBC Insurance Company of Canada	-	-		1,814	661	36.4%
Royal & Sun Alliance Insurance Company of Canada	67,866	34,851	51.4%	41,053	14,345	34.9%
Saskatchewan Mutual Insurance Company	-	-		6,907	2,811	40.7%
Scottish & York Insurance Co. Limited	2,825	2,325	82.3%	601	259	43.1%
SecuriCan General Insurance Company	-	-		1,695	778	45.9%
Security National Insurance Company	221,053	141,688	64.1%	54,740	28,564	52.2%
Sentry Insurance A Mutual Company	85	104	122.2%	-	-	
SGI CANADA Insurance Services Ltd.	1,893	515	27.2%	482	107	22.2%
Sompo Japan Insurance Inc.	-	-		117	41	35.0%
Sovereign General Insurance Company (The)	13,993	9,748	69.7%	20,373	9,537	46.8%
St. Paul Fire and Marine Insurance Company	17,803	14,104	79.2%	12,680	3,162	24.9%
State Farm Fire and Casualty Company (The)	-	-		27,505	15,308	55.7%
State Farm Mutual Automobile Insurance Company	89,640	69,651	77.7%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	461	186	40.3%	2,420	39	1.6%
TD Home and Auto Insurance Company	27,686	11,229	40.6%	8,247	5,426	65.8%
Temple Insurance Company	-	-		1,472	286	19.4%
The Personal Insurance Company	29,805	18,195	61.0%	6,487	3,426	52.8%
TIG Insurance Company	(1)	-		-	-	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	223	75	33.6%	975	701	71.9%

Abstract of The Returns of Companies Transacting  
**AUTOMOBILE - PROPERTY INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Traders General Insurance Company	22,512	9,553	42.4%	3,586	2,828	78.9%
Trafalgar Insurance Company of Canada	13,040	6,951	53.3%	2,525	2,064	81.7%
Trans Global Insurance Company	-	-		4,424	94	2.1%
Unifund Assurance Company	108,171	54,467	50.4%	22,213	10,616	47.8%
Utica Mutual Insurance Company	-	(2)		-	-	
Waterloo Insurance Company	7,500	3,135	41.8%	1,146	911	79.5%
Wawanesa Mutual Insurance Company (The)	377,331	256,554	68.0%	143,711	99,575	69.3%
Western Reciprocal Group	-	-		1,174	202	17.2%
XL Insurance Company Limited	39	23	59.0%	1,908	(537)	
York Fire & Casualty Insurance Company	34,525	24,184	70.0%	1,664	3,526	211.9%
Zenith Insurance Company	(704)	(2,152)		199	(336)	
Zurich Insurance Company	54,192	29,427	54.3%	47,366	10,892	23.0%
<b>TOTAL</b>	<b>2,826,592</b>	<b>1,734,822</b>	<b>61.4%</b>	<b>1,553,166</b>	<b>580,292</b>	<b>37.4%</b>

\*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

## ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**ACCIDENT AND SICKNESS INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	1,012	(27)	
Aetna Life Insurance Company	623	189	30.3%
AIG Life Insurance Company of Canada	3,015	2,510	83.3%
Alberta Motor Association Insurance Company	915	406	44.4%
Allianz Global Risk US Insurance Company	3,565	2,227	62.5%
Allianz Life Insurance Company of North America	128	3	2.3%
American Bankers Insurance Company of Florida	6,543	235	3.6%
American Bankers Life Assurance Company of Florida	23,119	3,709	16.0%
American Home Assurance Company	2,312	2,652	114.7%
American Income Life Insurance Company	1,138	268	23.6%
AMEX Assurance Company	294	-	
Assumption Mutual Life Insurance Company	42	16	38.1%
Aviva Insurance Company of Canada	209	(3)	
AXA Assurances Inc.	4,969	970	19.5%
AXA Equitable Life Insurance Company	17	-	
AXA Insurance (Canada)	2,136	794	37.2%
AXA Pacific Insurance Company	9	-	
Blue Cross Life Insurance Company of Canada	16,110	5,858	36.4%
BMO Life Insurance Company	6,431	266	4.1%
Canada Life Assurance Company (The)	60,936	19,036	31.2%
Canadian Premier Life Insurance Company	16,045	1,871	11.7%
Canassurance Insurance Company	126	25	19.8%
Chubb Insurance Company of Canada	36	-	
CIBC Life Insurance Company Limited	2,502	428	17.1%
CIGNA Life Insurance Company of Canada	410	8	2.0%
Co-operators General Insurance Company	145	37	25.5%
Combined Insurance Company of America	19,728	6,381	32.3%
Commerce and Industry Insurance Company of Canada	112	78	69.6%
Connecticut General Life Insurance Company	198	221	111.6%
CT Financial Assurance Company	934	206	22.1%
Cumis General Insurance Company	28	-	
Cumis Life Insurance Company	10,080	1,932	19.2%
Desjardins Financial Security Life Assurance Company	40,825	18,000	44.1%
Echelon General Insurance Company	102	36	35.3%
Empire Life Insurance Company (The)	16,842	10,739	63.8%
Equitable Life Insurance Company of Canada (The)	25,143	17,561	69.8%

Abstract of The Returns of Companies Transacting  
**ACCIDENT AND SICKNESS INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
First Canadian Insurance Corporation	34,444	2,345	6.8%
GMS Insurance Inc.	1,426	1,061	74.4%
Great-West Life Assurance Company (The)	368,192	225,697	61.3%
Green Shield Canada	2,333	1,880	80.6%
Heritage General Insurance Company	3,531	(155)	
Household Life Insurance Company	3,580	448	12.5%
Industrial Alliance Insurance and Financial Services Inc.	20,263	10,624	52.4%
Industrial Alliance Pacific Insurance and Financial Services Inc	36,114	5,690	15.8%
ING Insurance Company of Canada	-	(35)	
ING Novex Insurance Company of Canada	541	102	18.9%
Legacy General Insurance Company	-	211	
Life Insurance Company of North America	88	-	
Life Investors Insurance Company of America	5,114	1,121	21.9%
Lloyd's Underwriters	6,733	4,328	64.3%
Lombard General Insurance Company of Canada	4	-	
London and Midland General Insurance Company	5,322	503	9.5%
London Life Insurance Company	-	5,893	
Manufacturers Life Insurance Company (The)	270,377	176,742	65.4%
Manulife Canada Ltd.	20	53	265.2%
National Bank Life Insurance Company	374	96	25.7%
New York Life Insurance Company	106	23	21.7%
PBC Health Benefits Society	702	501	71.4%
Penncorp Life Insurance Company	11,137	2,684	24.1%
Primerica Life Insurance Company of Canada	4	3	75.0%
Prudential Insurance Company of America (The)	59	61	103.4%
RBC Insurance Company of Canada	30,845	9,365	30.4%
RBC Life Insurance Company	67,010	34,404	51.3%
Reliable Life Insurance Company	7,082	1,701	24.0%
Royal & Sun Alliance Insurance Company of Canada	13,089	253	1.9%
Scotia Life Insurance Company	3,162	1,447	45.8%
SSQ Life Insurance Company Inc.	10,912	5,875	53.8%
Standard Life Assurance Company of Canada (The)	30,071	22,762	75.7%
Stonebridge Life Insurance Company	-	-	
Sun Life Assurance Company of Canada	278,480	170,405	61.2%
TD Life Insurance Company	4,073	1,892	46.5%
Trans Global Life Insurance Company	1,314	87	6.6%

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**ACCIDENT AND SICKNESS INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Transamerica Life Canada	655	-	
Unity Life of Canada	1,765	102	5.8%
Washington National Insurance Company	56	-	
Wawanesa Life Insurance Company	2,977	2,778	93.3%
Western Life Assurance Company	5,051	2,336	46.2%
<b>TOTAL</b>	<b>1,493,785</b>	<b>789,914</b>	<b>52.9%</b>

\*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting  
**LIABILITY - FIDELITY INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
ACE INA Insurance	22,285	9,610	43.1%	239	(16)	
Alberta Municipal Insurance Exchange	3,791	4,616	121.8%	-	-	
Alberta Roofing Contractors Reciprocal Insurance Exchange	576	13	2.3%	-	-	
Alberta School Boards Insurance Exchange	1,080	565	52.3%	-	-	
Allianz Global Risk US Insurance Company	1,307	5,493	420.3%	-	-	
American Bankers Insurance Company of Florida	4,141	617	14.9%	-	-	
American Home Assurance Company	41,900	635	1.5%	848	530	62.5%
Ascentus Insurance Ltd.	2	14	700.0%	-	-	
Aviva Insurance Company of Canada	28,500	880	3.1%	151	152	100.7%
Aviva International Insurance Limited	-	(55)		-	-	
AXA Corporate Solutions Assurance	84	(12)		-	-	
AXA Insurance (Canada)	48	451	939.6%	6	3	50.0%
AXA Pacific Insurance Company	42,769	19,231	45.0%	235	109	46.4%
British Aviation Insurance Company Limited (The)	-	(3)		-	-	
Canadian Direct Insurance Incorporated	168	112	66.7%	-	-	
Canadian Lawyers Insurance Association	3,591	3,227	89.9%	-	-	
Canadian Northern Shield Insurance Company	266	1,049	394.4%	2	(4)	
Canadian Universities Reciprocal Insurance Exchange	1,156	843	72.9%	-	-	
Chubb Insurance Company of Canada	50,620	22,354	44.2%	2,172	963	44.3%
Co-operators General Insurance Company	33,772	10,818	32.0%	195	(4)	
Commerce and Industry Insurance Company of Canada	14,120	16,368	115.9%	-	-	
Commonwealth Insurance Company	19,798	5,751	29.0%	-	-	
Community Newspapers Reciprocal Insurance Exchange	19	13	68.4%	-	-	
Continental Casualty Company	20,442	5,657	27.7%	44	31	70.5%
Cumis General Insurance Company	593	514	86.7%	555	296	53.3%
Dominion of Canada General Insurance Company (The)	15,186	(7,117)		254	4	1.6%
Ecclesiastical Insurance Office Public Limited Company	923	31	3.4%	-	-	
Echelon General Insurance Company	277	93	33.6%	-	-	
Economical Mutual Insurance Company	15,721	4,866	31.0%	251	137	54.6%
Employers Insurance Company of Wausau	-	(34)		-	-	
Employers Reinsurance Corporation	3,676	2,933	79.8%	-	-	
Energy Insurance Reciprocal (EIR)	1,920	364	19.0%	-	-	
Federal Insurance Company	514	135	26.3%	-	-	
Federated Insurance Company of Canada	10,686	7,715	72.2%	44	(56)	
Federation Insurance Company of Canada	-	(27)		-	-	
GCAN Insurance Company	19,247	10,036	52.1%	40	-	

## ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**LIABILITY - FIDELITY INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Genesis Reciprocal Insurance Exchange	4,024	2,303	57.2%	-	-	
Gore Mutual Insurance Company	15	46	306.7%	-	-	
Grain Insurance and Guarantee Company	901	366	40.6%	7	(1)	
Great American Insurance Company	2,888	39	1.4%	8	-	
Guarantee Company of North America (The)	533	-		2,414	1,274	52.8%
Hartford Fire Insurance Company	3,256	2,474	76.0%	-	-	
Healthcare Insurance Reciprocal of Canada	504	66	13.1%	-	-	
ING Insurance Company of Canada	45,379	13,712	30.2%	-	-	
ING Novex Insurance Company of Canada	5,289	6,854	129.6%	-	-	
Jevco Insurance Company	33	-		-	-	
Kingsway General Insurance Company	1,877	448	23.9%	-	-	
Liberty Mutual Fire Insurance Company	-	5		-	-	
Liberty Mutual Insurance Company	19,693	12,890	65.5%	317	45	14.2%
Lloyd's Underwriters	76,296	14,375	18.8%	144	(70)	
Lombard General Insurance Company of Canada	19,074	1,749	9.2%	174	26	14.9%
Lombard Insurance Company	-	368		-	-	
London and Midland General Insurance Company	-	-		75	-	
Lumbermens Mutual Casualty Company	-	(87)		-	-	
Markel Insurance Company of Canada	418	(3)		-	-	
MAX Canada Insurance Company	26	-		-	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	334	171	51.2%	-	-	
Millennium Insurance Corporation	-	-		30	14	46.7%
Nipponkoa Insurance Company, Limited	8	46	575.0%	-	-	
Nordic Insurance Company of Canada (The)	6	474	7900.0%	-	(1)	
Old Republic Insurance Company of Canada	214	(2)		-	-	
Optimum West Insurance Company	464	43	9.3%	3	-	
Pembridge Insurance Company	-	18		-	-	
Portage La Prairie Mutual Insurance Company (The)	542	580	107.0%	-	-	
Primum Insurance Company	266	167	62.8%	-	-	
Protective Insurance Company	2	1	50.0%	-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	11,090	11,507	103.8%	-	-	
RBC General Insurance Company	60	-		-	-	
Real Estate Insurance Exchange	2,847	714	25.1%	-	-	
Royal & Sun Alliance Insurance Company of Canada	11,317	5,336	47.2%	87	69	79.3%
Saskatchewan Mutual Insurance Company	2,139	1,304	61.0%	23	(10)	
Scottish & York Insurance Co. Limited	6,108	(1,647)		-	-	

Abstract of The Returns of Companies Transacting  
**LIABILITY - FIDELITY INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Security Insurance Company of Hartford	-	(1,208)		-	-	
Sentry Insurance A Mutual Company	35	23	67.8%	-	-	
SGI CANADA Insurance Services Ltd.	302	14	4.6%	1	-	
Sompo Japan Insurance Inc.	41	(225)		-	-	
Sovereign General Insurance Company (The)	15,687	5,455	34.8%	68	(10)	
St. Paul Fire and Marine Insurance Company	17,880	5,332	29.8%	318	303	95.3%
State Farm Fire and Casualty Company (The)	4,673	840	18.0%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	592	287	48.5%	27	4	14.8%
T.H.E. Insurance Company	-	(56)		-	-	
Temple Insurance Company	17,304	4,348	25.1%	-	-	
TIG Insurance Company	-	(707)		-	-	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	76	-		-	-	
Traders General Insurance Company	-	(121)		-	-	
Trafalgar Insurance Company of Canada	12	213	1775.0%	-	-	
Travelers Guarantee Company of Canada	6,294	2,805	44.6%	812	1,121	138.0%
Utica Mutual Insurance Company	-	(58)		-	-	
Waterloo Insurance Company	51	73	143.1%	-	-	
Wawanesa Mutual Insurance Company (The)	7,749	1,052	13.6%	-	-	
Western Surety Company	-	-		1	-	
XL Insurance Company Limited	11,806	6,157	52.2%	-	-	
XL Reinsurance America Inc.	7,700	3,115	40.5%	-	-	
York Fire & Casualty Insurance Company	23	54	234.8%	-	-	
Zurich Insurance Company	45,217	30,782	68.1%	409	144	35.2%
<b>TOTAL</b>	<b>710,223</b>	<b>260,248</b>	<b>36.6%</b>	<b>9,954</b>	<b>5,053</b>	<b>50.8%</b>

\*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

## ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**SURETY - BOILER AND MACHINERY**  
 In the Province of Alberta - 2006

NAME OF COMPANY	SURETY			BOILER MACHINERY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	260	58	22.3%	(1)	321	
Affiliated F.M. Insurance Company	-	-		152	47	30.9%
Allianz Global Risk US Insurance Company	-	-		1,070	(2,629)	
American Home Assurance Company	301	896	297.7%	2,347	(202)	
Aviva Insurance Company of Canada	1,437	4	0.3%	1,542	56	3.6%
AXA Pacific Insurance Company	8,435	1,014	12.0%	929	256	27.6%
Boiler Inspection and Insurance Company of Canada	-	-		3,378	1,991	58.9%
Canadian Farm Insurance Corp.	38	1	2.6%	-	-	
Canadian Northern Shield Insurance Company	1	-		-	-	
Chubb Insurance Company of Canada	755	31	4.1%	1,065	178	16.7%
Co-operators General Insurance Company	113	70	61.9%	1,315	(43)	
Commerce and Industry Insurance Company of Canada	-	-		-	12	
Continental Casualty Company	-	-		52	(42)	
Cumis General Insurance Company	-	-		96	-	
Dominion of Canada General Insurance Company (The)	52	-		467	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		44	-	
Economical Mutual Insurance Company	48	1	2.1%	749	12	1.6%
Employers Reinsurance Corporation	-	-		21	-	
Factory Mutual Insurance Company	-	-		9,817	1,597	16.3%
Federal Insurance Company	-	-		1	-	
Federated Insurance Company of Canada	47	3	6.4%	65	20	30.8%
Federation Insurance Company of Canada	70	-		-	13	
Fenchurch General Insurance Company	-	-		745	196	26.3%
GCAN Insurance Company	-	-		4,802	1,058	22.0%
Gore Mutual Insurance Company	-	-		3	-	
Grain Insurance and Guarantee Company	4	-		76	4	5.3%
Great American Insurance Company	-	-		4	-	
Guarantee Company of North America (The)	11,570	491	4.2%	-	-	
Hartford Fire Insurance Company	1	-		3	-	
ING Insurance Company of Canada	2,370	1,761	74.3%	1,195	223	18.7%
ING Novex Insurance Company of Canada	-	-		49	6	12.2%
Kingsway General Insurance Company	189	-		-	-	
Lloyd's Underwriters	-	-		6,419	2,597	40.5%
Lombard General Insurance Company of Canada	-	-		353	11	3.1%
Lumbermen's Underwriting Alliance	-	-		32	150	468.8%
Millennium Insurance Corporation	-	-		40,652	4,019	9.9%

Abstract of The Returns of Companies Transacting  
**SURETY - BOILER AND MACHINERY**  
 In the Province of Alberta - 2006

NAME OF COMPANY	SURETY			BOILER_MACHINERY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Motors Insurance Corporation	-	-		4,941	630	12.8%
Nordic Insurance Company of Canada (The)	-	-		-	(22)	
Optimum West Insurance Company	-	-		6	-	
Pembridge Insurance Company	-	-		-	210	
Royal & Sun Alliance Insurance Company of Canada	1	-		3,778	514	13.6%
Saskatchewan Mutual Insurance Company	-	-		45	-	
Scottish & York Insurance Co. Limited	-	-		6	-	
SGI CANADA Insurance Services Ltd.	-	-		4	-	
Sompo Japan Insurance Inc.	-	-		-	(4)	
Sovereign General Insurance Company (The)	3,056	(369)		108	(64)	
St. Paul Fire and Marine Insurance Company	-	-		195	69	35.4%
State Farm Fire and Casualty Company (The)	4	-		-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		31	(1)	
Temple Insurance Company	-	-		-	(71)	
Travelers Guarantee Company of Canada	5,813	1,531	26.3%	6,957	2,839	40.8%
Virginia Surety Company, Inc.	-	-		(1)	-	
Wawanesa Mutual Insurance Company (The)	1	9	900.0%	372	27	7.3%
Western Surety Company	4,583	10	0.2%	-	-	
Zurich Insurance Company	2,115	(693)		1,895	373	19.7%
<b>TOTAL</b>	<b>41,264</b>	<b>4,818</b>	<b>11.7%</b>	<b>95,779</b>	<b>14,351</b>	<b>15.0%</b>

\*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

## ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**AIRCRAFT - MARINE INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	1,693	426	25.2%	38	(126)	
Allianz Global Risk US Insurance Company	5,279	1,195	22.6%	-	(1,166)	
American Home Assurance Company	454	(651)		19	(96)	
Avemco Insurance Company	-	(136)		-	-	
Aviva International Insurance Limited	-	(337)		-	-	
AXA Corporate Solutions Assurance	924	46	5.0%	-	(1)	
AXA Insurance (Canada)	-	-		821	826	100.6%
AXA Pacific Insurance Company	-	2,814		583	(123)	
British Aviation Insurance Company Limited (The)	-	32		-	-	
Canadian Applicators Insurance Reciprocal	390	-		-	-	
Canadian Union Insurance Company	1,348	435	32.3%	-	-	
Centennial Insurance Company	-	(1)		-	-	
Chubb Insurance Company of Canada	-	4		14	1	7.1%
Co-operators General Insurance Company	-	48		-	-	
Commonwealth Insurance Company	-	-		66	(64)	
Continental Casualty Company	-	17		543	167	30.8%
Eagle Star Insurance Company Limited	(12)	(31)		-	-	
Employers Reinsurance Corporation	2,550	-		-	-	
Federation Insurance Company of Canada	-	-		-	72	
GCAN Insurance Company	2,042	200	9.8%	51	37	72.5%
Great American Insurance Company	-	-		72	2	2.8%
Hartford Fire Insurance Company	1,623	510	31.4%	(4)	-	
ING Insurance Company of Canada	-	-		3	(5)	
Liberty Mutual Insurance Company	-	-		315	468	148.6%
Lloyd's Underwriters	14,014	7,964	56.8%	8,052	359	4.5%
Lombard General Insurance Company of Canada	785	-		98	1	1.0%

Abstract of The Returns of Companies Transacting  
**AIRCRAFT - MARINE INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Lumbermens Mutual Casualty Company	-	3		-	-	
National Liability & Fire Insurance Company	5,428	731	13.5%	-	-	
Royal & Sun Alliance Insurance Company of Canada	420	(336)		1,232	1,179	95.7%
Sovereign General Insurance Company (The)	-	(10)		-	-	
St. Paul Fire and Marine Insurance Company	-	(4)		242	158	65.3%
Sumitomo Marine and Fire Insurance Company Limited (The)	852	(60)		-	-	
Temple Insurance Company	3,372	4,624	137.1%	-	-	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-	-		6	-	
Zurich Insurance Company	-	-		30	-	
<b>TOTAL</b>	<b>41,162</b>	<b>17,483</b>	<b>42.5%</b>	<b>12,181</b>	<b>1,689</b>	<b>13.9%</b>

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**HAIL - TITLE INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	HAIL			TITLE		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	436	231	53.0%	-	-	
Chicago Title Insurance Company	-	-		2,899	-	
First American Title Insurance Company	-	-		5,749	840	14.6%
Lawyers Title Insurance Corporation	-	-		3	(780)	
Lawyers' Professional Indemnity Company	-	-		184	171	92.9%
Lombard General Insurance Company of Canada	1,141	764	67.0%	-	-	
Palliser Insurance Company Limited	5,846	5,077	86.8%	-	-	
Rain and Hail Insurance Corporation	607	108	17.8%	-	-	
Stewart Title Guaranty Company	-	-		5,575	2,088	37.5%
Travelers Guarantee Company of Canada	-	-		(85)	-	
Western Agricultural Insurance Corporation	2,130	1,742	81.8%	-	-	
<b>TOTAL</b>	<b>10,160</b>	<b>7,922</b>	<b>78.0%</b>	<b>14,325</b>	<b>2,319</b>	<b>16.2%</b>

\*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting  
**MORTGAGE - CREDIT INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	MORTGAGE			CREDIT		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000		Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
American Home Assurance Company	-	-		569	537	94.4%
Continental Casualty Company	-	-		-	12	
Euler Hermes American Credit Indemnity Company	-	-		448	1,942	433.5%
Genworth Financial Mortgage Insurance Company Canada	106,947	(1,647)		-	-	
Guarantee Company of North America (The)	-	-		19	-	
Travelers Guarantee Company of Canada	-	-		1,011	238	23.6%
Zurich Insurance Company	-	-		503	246	48.9%
<b>TOTAL</b>	<b>106,947</b>	<b>(1,647)</b>		<b>2,550</b>	<b>2,975</b>	<b>116.7%</b>

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting  
**LEGAL EXPENSE - INSURANCE**  
 In the Province of Alberta - 2006

NAME OF COMPANY	LEGAL EXPENSE			Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *			
	Echelon General Insurance Company	6	-			
ING Novex Insurance Company of Canada	291	16	5.5%			
Lloyd's Underwriters	1	-				
<b>TOTAL</b>	<b>298</b>	<b>16</b>	<b>5.4%</b>			

\*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

