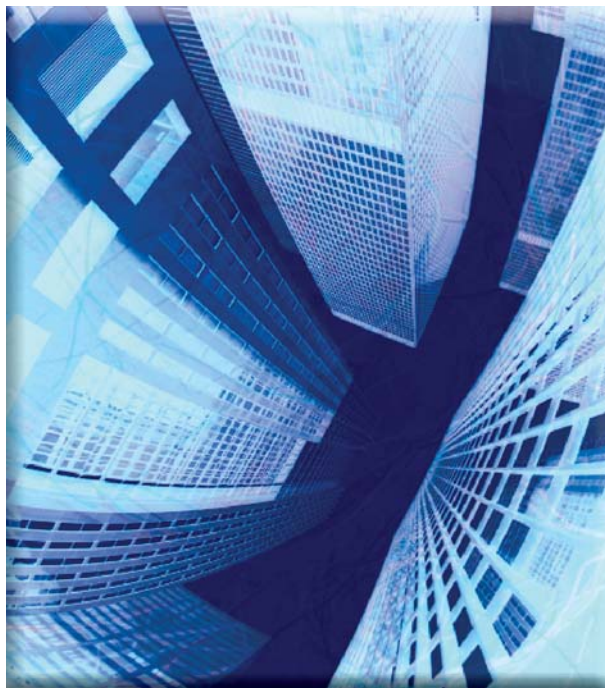




Freedom To Create. Spirit To Achieve.

Alberta Superintendent of Insurance

Annual Report



Business
2008

**Government
of Alberta** ■

Finance and
Enterprise

The Honourable Iris Evans
Minister of Finance and Enterprise
208 Legislature Building
Edmonton, Alberta

Dear Honourable Iris Evans:

Pursuant to section 799 (2) of the Insurance Act, I am pleased to send you the 96th Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ended December 31, 2008. The Annual Report includes:

- (a) a summary of insurance companies licensed under the *Insurance Act*,
- (b) summaries of premiums written and claims incurred.

Yours truly,

[ORIGINAL SIGNED]

Dennis Gartner
Superintendent of Insurance

cc: Mr. Tim Wiles
Deputy Minister, Finance and Enterprise

Alberta Insurance Statistics

Business of 2008

	(\$000)
Premiums Written	
Life	\$1,932,494
General	\$8,035,095
 Total Claims and Disbursements	
Life	\$1,555,688
General	\$4,927,877
 Total Amount of Life Insurance in Force	\$409,490,913
 Insurers Licensed in Alberta	
Life Insurers	82
Fraternal Benefit Societies	14
Reciprocal Insurance Exchanges	20
Alberta Incorporated Insurers	9
Property and Casualty Insurers	159
	<hr/>
TOTAL INSURERS LICENSED IN ALBERTA	284
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TABLE OF CONTENTS

	PAGE
LETTER OF TRANSMITTAL TO MINISTER FROM SUPERINTENDENT OF INSURANCE	I
SUMMARY OF INSURANCE BUSINESS IN ALBERTA	II
TABLE OF CONTENTS	1
SUMMARY OF LICENCES ISSUED UNDER THE INSURANCE	2
Comparative Analysis of Life Insurance in Force – Individual and Group.....	4
Total Direct Premiums Written and Disbursements – Life Insurance (Graph)	5
Total Direct Premiums Written and Disbursements – Other than Life (Graph)	6
Comparative Summary by Year of Total Direct Premiums Written and Claims Incurred	7
Life and Other than Life	7
LIST OF INSURANCE COMPANIES LICENSED IN ALBERTA	8
ABSTRACT OF RETURNS	
Life Insurance - Direct Premiums Written	31
Life Insurance - Direct Claims Annuities and Dividends	33
Life Insurance - Exhibit of Certificates.....	35
Fraternal Societies - Direct Premium (Including Dues) and Direct Claims Incurred	40
Fraternal Societies - Exhibit of Certificates	41
Automobile and Property Insurance	42
Accident and Sickness Insurance	46
Liability and Fidelity Insurance	49
Surety and Boiler & Machinery Insurance.....	52
Aircraft and Marine Insurance	54
Hail and Title Insurance.....	56
Mortgage and Credit Insurance.....	57
Legal Expense Insurance	58

SUMMARY OF LICENCES ISSUED UNDER THE *INSURANCE ACT*

Insurers Licensed in 2008

(a) There were 284 insurance companies and reciprocal insurance exchanges licensed at December 31, 2008.

Provincial Companies	9
Extra-Provincial Companies	36
Canadian Authorized Companies	205
Fraternal Societies	14
Reciprocal Exchanges	20
TOTAL	284

b) The following nine insurance companies and exchanges became licensed in Alberta during 2008.

- AXIS Reinsurance Company (Canadian Branch)
- Cardiff-Assurance
- Cardiff Assurance Risque Divers
- Global Reinsurance Company
- The Mutual Fire Insurance Company of British Columbia
- Poultry Insurance Exchange Reciprocal of Canada
- Safety National Casualty Corporation
- Triton Insurance Company
- Union of Canada Life Insurance

(c) The following eight insurance companies withdrew from Alberta during 2008.

- American Home Assurance Company
- AXA Corporate Solutions Assurance
- Innovative Insurance Company
- Life Investors Insurance Company of Canada
- London and Midland General Insurance Company
- North American Specialty Insurance Company
- Pennsylvania Life Insurance Company
- Triad Guaranty Insurance Corporation Canada

(d) The following three insurance companies changed their name during 2008.

<u>Former Name</u>		<u>Current Name</u>
Employers Reinsurance Corporation	to	Westport Insurance Corporation
Commerce and Industry Company of Canada	to	AIG Commercial Insurance Company of Canada
Lutheran Life Insurance Society of Canada	to	Faithlife Financial

(e) The following insurance companies amalgamated during 2008.

AIG Assurance Canada and AIG Life Insurance Company of Canada amalgamated and continued under the name of AIG life Insurance Company of Canada.

(f) The Canadian Farm Insurance Corporation continued into Alberta from Manitoba to become a provincial insurance company on August 27, 2008.

Summary of Business

For the year 2008, the total insurance premiums paid to insurers was \$9,967,589,000 compared to the 2007 figure \$9,613,359,000.

Insurance Councils

In 2008, the Alberta Insurance Council issued 33,335 Certificates. These included 29,199 Certificates of Authority to insurance agents and adjusters and 4,136 Corporate Certificates of Authority. A total of 544 complaint files were opened and a total of 96 disciplinary actions were taken. Decisions of the Insurance Councils were appealable to the Insurance Councils Appeal Board. A total of eight appeals were heard. Of these appeals, three were allowed, one was varied, four appeals are pending, one appeal was abandoned, and two were dismissed.

The appeal that was varied by the Appeal Panel produced the following result.

In the first instance the Council found the agent guilty of four offences pursuant to s. 480(1)(a) of the Act and ordered a civil penalty of \$2,500. on each count for total penalties of \$10,000. They further ordered that the Agent's certificate of authority be revoked. There was also a finding of guilt on four counts pursuant to s. 505(2) of the Act and the Council levied civil penalties of \$250. in each count for total civil penalties of \$1,000.

On appeal, the Appeal Panel confirmed the Council's finding of guilt under s. 480(1)(a), and confirmed the civil penalties, however, they altered the original decision by setting aside the revocation of the certificate of authority. On the findings under s. 505(2) the Appeal Panel upheld the Council's original decision.

With regard to one of the appeals which was dismissed the agent subsequently appealed the Appeal Panel's decision to the Court of Queen's Bench. The matter was heard in the Court of Queen's Bench and the decision of the Appeal Panel was upheld by the Court.¹

Administrative Penalties

In 2008 the Superintendent of Insurance issued nine 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 \$140,500 from the following insurance companies.

RBC Insurance Company of Canada	\$3,000
Coseco Insurance Company	\$44,000
Cumis General Insurance Company	\$46,000
Kingsway General Insurance Company	\$15,000
Kingsway General Insurance Company	\$2,500
American Home Assurance Company	\$25,000
Lloyd's Underwriters	\$3,000
Mennonite Mutual Insurance Company (Alberta) Ltd.	\$1,000
Lombard General Insurance Company of Canada	\$1,000
Total Penalties:	\$140,500

¹ *Source: Alberta Insurance Council Annual Report 2008*

Comparative Analysis of Life Insurance in Force

(Excluding Fraternal Societies)

Alberta Business Only – 2008

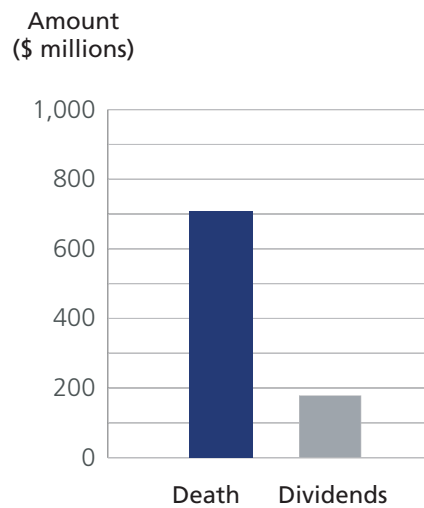
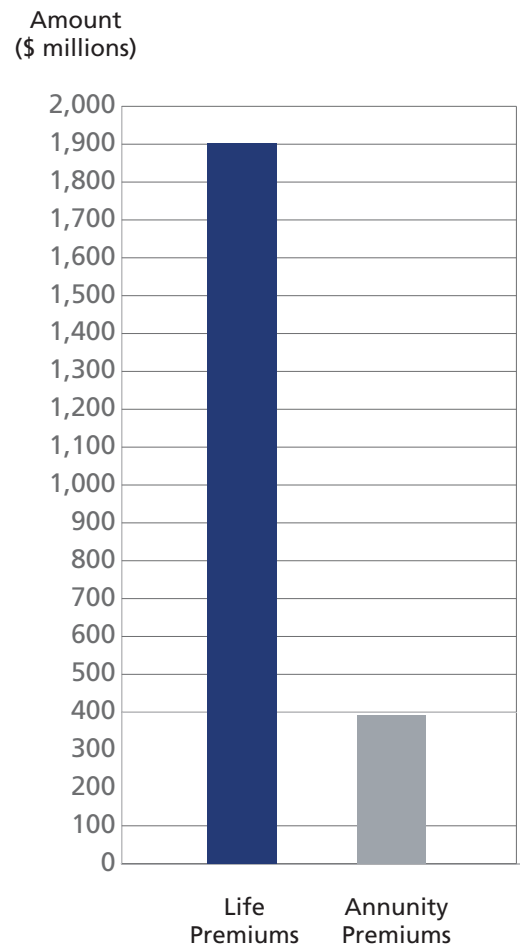
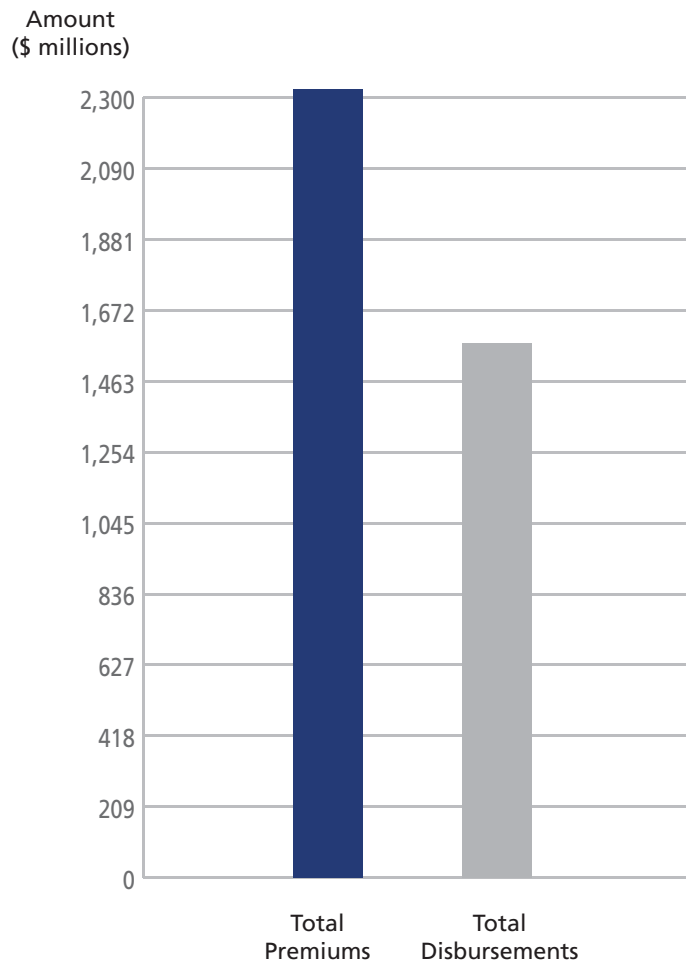
Year	INDIVIDUAL			GROUP		
	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premiums Per \$1,000 Insurance in Force	Amount of Insurance in \$1,000 Insurance in Force	Amount of Premiums Collected (\$'000)	Average Annual Premium Per \$1,000 Insurance in Force
1998	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	169,761,064	1,085,818	6.39	165,884,673	568,757	3.42
2007*	189,096,739	1,184,608	6.35	181,299,132	616,191	3.40
2008	208,198,989	1,251,645	6.01	201,291,924	680,849	3.38

*Adjusted

Note: The figures above do not include annuities

**Total Direct Premiums Written and Disbursements to Policyholders
Alberta Business Only – 2008**

LIFE INSURANCE

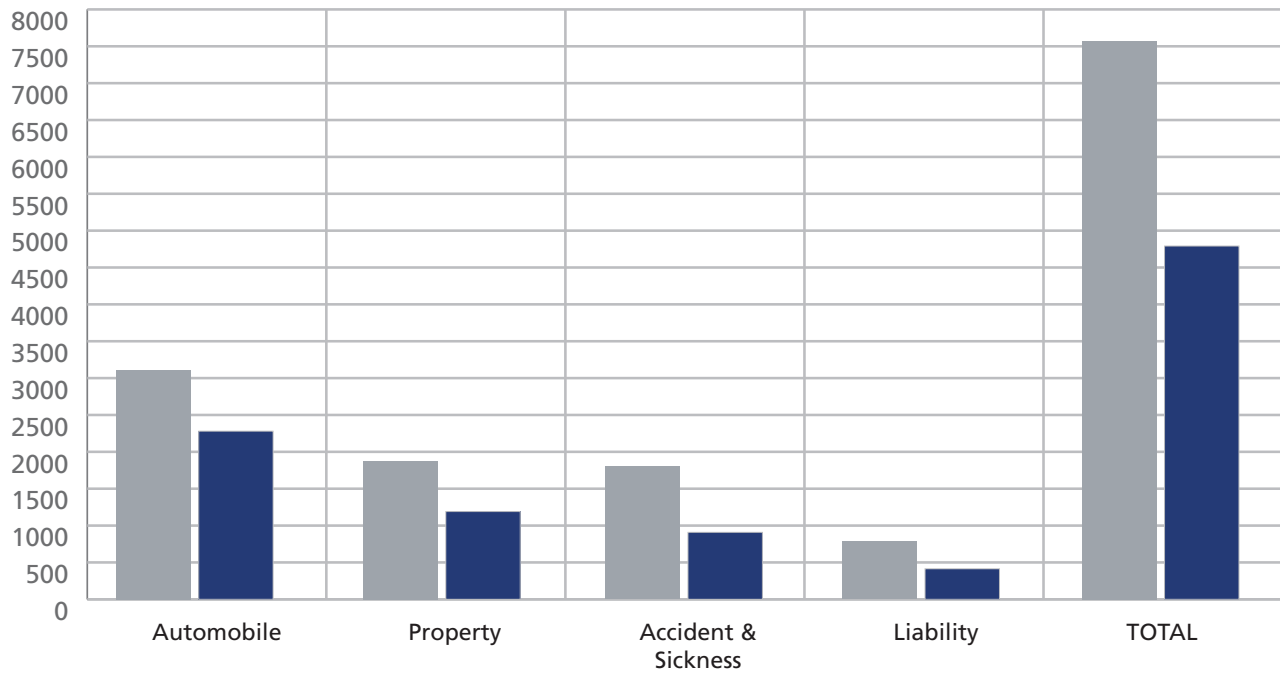


Direct Premiums and Claims

Alberta Business Only – 2008

OTHER THAN LIFE INSURANCE

Amount
(\$ millions)



**Comparative Summary of Total Direct Premiums Written and Claims Including Dividends
Alberta Business Only – 2008**

LIFE INSURANCE*				OTHER THAN LIFE		
Year	Premiums (\$'000)	Claims and Other Disbursements (\$'000)	Direct Claims Ratio	Premiums (\$'000)	Claims Including Adjustment Expenses (\$'000)	Direct Claims Ratio
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%
2007**	2,117,698	1,557,606	74.4%	7,506,155	4,271,336	56.9%
2008	2,324,825	1,555,688	66.9%	8,035,095	4,927,877	61.3%

* 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
Alberta Business Only – 2008**

OTHER THAN LIFE INSURANCE							
Premiums		Claims Including Adjustment Expenses	Claims Ratio				
Class	2008 (\$'000)		2008 (\$'000)	2008	2007	2006	2005
Accident & Sickness	1,800,756	907,944	50.4	52.5%	52.9%	56.3%	59.5%
Aircraft	45,982	32,070	69.7	14.2%	42.5%	25.2%	6.9%
Automobile	3,106,209	2,280,010	73.4	61.3%	61.4%	63.1%	63.9%
Boiler & Machinery	107,462	33,339	31.0	18.8%	15%	64.2%	75.4%
Credit	4,619	3,039	65.8	0.1%	116.7%	350.4%	229.7%
Fidelity	10,639	13,194	124.0	4.2%	50.8%	38.1%	32.8%
Hail	23,517	21,395	90.9	120.1%	78.0%	77.2%	85.8%
Legal Expense	3,368	767	22.8	0	5.4%	-	-
Liability	783,879	413,649	52.8	58.9%	36.6%	49.7%	62.3%
Marine	12,329	(3,777)	(30.6)	119.8%	13.9%	213.5%	8.4%
Mortgage	165,346	33,493	20.3	0.9%	-	11.1%	9.1%
Property	1,877,364	1,190,128	63.4	63.7%	37.4%	129.0%	51.8%
Surety	69,127	7,503	10.9	1.5%	11.7%	130%	7.3%
Title	26,620	6,932	26.0	20.2%	16.2%	18.1%	14.0%

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>ACA Assurance 3050 Boul St. Jean Trois-Rivieres, QC G9A-5E1</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>ACE INA Insurance 2 First Canadian Place, The Exchange Tower 130 King Street West 12th Floor Toronto, ON M5X 1A8</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety</p>
<p>ACE INA Life Insurance 130 King Street West, 12th Floor Toronto, ON M5X-1A6</p>	<p>Accident and Sickness, Life, Loss of Employment</p>
<p>Actra Fraternal Benefit Society 1000 Yonge Street Toronto, ON M4W 2K2</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Aetna Life Insurance Company 1145 Nicholson Rd. Unit 2 New Market, ON L3Y-9C3</p>	<p>Accident and Sickness, Life</p>
<p>Affiliated F.M. Insurance Company Suite 500, 165 Commerce Valley Drive West Thornhill, ON L3T-7V8</p>	<p>Boiler & Machinery, Fidelity, General Liability, Property, Surety</p>
<p>AIG Assurance Canada 60 Yonge Street Toronto, ON M5E 1H5</p>	<p>Accident and Sickness, Life</p>
<p>AIG Life Insurance Company of Canada 60 Yonge Street Toronto, ON M5E-1H5</p>	<p>Accident and Sickness, Life</p>
<p>AIG United Guaranty Mortgage Insurance Company Canada 123 Front St. West, Suite 909 Toronto, ON M5J-2M2</p>	<p>Mortgage</p>
<p>Alberta Local Authorities' Reciprocal Insurance Exchange 2510 Sparrow Drive Nisku, AB T9E-8N5</p>	<p>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</p>
<p>Alberta Motor Association Insurance Company 10310 G.A. MacDonald Avenue Edmonton, AB T6J 6R7</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, General Liability, Property</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Alberta Municipal Insurance Exchange 10507 Saskatchewan Drive Edmonton, AB T6E-4S1</p>	<p>Liability, Property</p>
<p>Alberta Roofing Contractors Reciprocal Insurance Exchange 2380 Pegasus Road NE Calgary, AB T2E-8G8</p>	<p>Liability</p>
<p>Alberta School Boards Insurance Exchange 535 Dickens Loop Edmonton, AB T6M-2S1</p>	<p>Fidelity, Liability, Property</p>
<p>Allianz Global Risk US Insurance Company 130 Adelaide Street West, Suite 1600 Toronto, ON M5H-3P5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Liability, Marine, Property</p>
<p>Allianz Life Insurance Company of North America Suite 700, 2005 Sheppard Avenue East Willowdale, ON M2J 5B4</p>	<p>Accident and Sickness, Life</p>
<p>Allstate Insurance Company 27 Allstate Parkway, Suite 100 Markham, ON L3R 5P8</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Property, Surety</p>
<p>Allstate Insurance Company of Canada 27 Allstate Parkway, Suite 100 Markham, ON L3R 5P8</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety</p>
<p>American Bankers Insurance Company of Florida 5160 Yonge Street, Northeast Tower, Suite 500 North York, ON M2N-7C7</p>	<p>Accident and Sickness, Automobile, Credit, Fidelity, General Liability, Property</p>
<p>American Bankers Life Assurance Company of Florida 5160 Yonge Street, Northeast Tower, Suite 500 North York, ON M2N-7C7</p>	<p>Accident and Sickness, Life</p>
<p>American Health and Life Insurance Company 201 Queens Avenue LONDON, ON N6A-1J1</p>	<p>Life</p>
<p>American Home Assurance Company 145 Wellington Street West, 14th Floor Toronto, ON M5J 1H8</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Property, Surety</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>American Income Life Insurance Company c/o McLean & Kerr Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5</p>	<p>Accident and Sickness, Life</p>
<p>American Road Insurance Company Unit 2 1145 Nicholson Road Newmarket, ON L3Y-9C3</p>	<p>Automobile, Boiler & Machinery, Credit, Property, Surety</p>
<p>AMEX Assurance Company 36 King Street East, Suite 500 Toronto, ON M5C-1E5</p>	<p>Accident and Sickness</p>
<p>Arch Insurance Company 95 Wellington Street, 20th Floor Toronto, ON M5J-2N7</p>	<p>Accident and Sickness, Aircraft, Boiler & Machinery, Fidelity, Hail, Legal Expense, Liability, Property, Surety</p>
<p>Ascentus Insurance Ltd. 10 Wellington Street East Toronto, ON M5E-1L5</p>	<p>Accident and Sickness, Automobile, Legal Expense, Liability, Marine, Property, Surety</p>
<p>Aspen Insurance (UK) Limited 40 King Street West Suite 2100 Toronto, ON M5E -1L5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery Fidelity, Hail, Liability, Property, Surety, Marine</p>
<p>Asset Protection Insurance Exchange 1221, 8th Street East Saskatoon, SK S7H-0S5</p>	<p>Boiler & Machinery, Property</p>
<p>Associated Electric c & Gas Insurance Services Limited 40 King Street West P.O. Box 160 Moncton, NB E1C 8L1</p>	<p>Aircraft, Automobile, Boiler & Machinery, Liability, Property</p>
<p>Assumption Mutual Life Insurance Company 770 Main Street, P.O. Box 160 Moncton, NB E1C-8L1</p>	<p>Accident and Sickness, Life</p>
<p>Assurant Life of Canada 5160 Yonge Street Suite 500 Toronto, On M2N 7C7</p>	<p>Accident and Sickness, Life</p>
<p>Atradius Credit Insurance N.V. 7 Mills Street East Annex, Suite 1000 Almonte, ON KOA-1AO</p>	<p>Credit</p>
<p>Aviva Insurance Company of Canada 2206 Eglinton Avenue East Scarborough, ON M1L-4S8</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Guarantee, Hail, Legal Expense, Liability, Livestock, Marine, Property, Surety, Weather</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Aviva International Insurance Limited 1400 Blair Place, Suite 500 Ottawa, ON K1J-9B8</p>	<p>Aircraft, Liability, Marine, Property</p>
<p>AXA Assurance Inc. 2020 University Street, Suite 700 Montreal, QC H3A-2A5</p>	<p>Accident and Sickness, Life</p>
<p>AXA Equitable Life Insurance Company Suite 606 P.O. Box 1455 Town Centre Court Scarborough, ON M1P-4X4</p>	<p>Accident and Sickness, Life</p>
<p>AXA General Insurance 5700 Yonge Street, Suite 1400 Toronto, ON M1P 4X4</p>	<p>Accident, Accident and Sickness, Discontinuing – To allow its existing contract to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta.</p>
<p>AXA Insurance (Canada) 5700 Yonge Street, Suite 1400 North York, ON M2M-4K2</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety, Loss of Employment</p>
<p>AXA Pacific Insurance Company 999 West Hasting Street Vancouver, BC V6C 2W2</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety, Loss of Employment</p>
<p>AXIS Reinsurance Company (Canadian Branch) HSBC Building, 70 York Street, Suite 1010 Toronto, ON M5J-1S9</p>	<p>Accident and Sickness – Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Property, Surety</p>
<p>Belair Insurance Company Inc. 7101 Jean-Talon, Suite 300 Montreal, QC H1M-3T6</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Legal Expense, Liability, Marine, Property, Surety</p>
<p>Berkley Insurance Company 7101 Jean-Talon, Suite 300 Montreal, QC H2M-3T6</p>	<p>Accident and Sickness, Aircraft, Liability, Property</p>
<p>Blue Cross Life Insurance Company of Canada 644 Main Street, P.O. Box 220 Moncton, NB E1C 8L3</p>	<p>Accident and Sickness, Life</p>
<p>BMO Life Insurance Company 55 Bloor Street West, 15th Floor Toronto, ON M4W-3N5</p>	<p>Accident and Sickness, Life, Loss of Employment</p>
<p>Boiler Inspection and Insurance Company of Canada 18 King Street East Toronto, ON M5C 1C4</p>	<p>Boiler & Machinery, General Liability, Property</p>
<p>British Aviation Insurance Company Limited (The) 100 Renfrew Drive Suite 200 Markham, ON L3R 9R6</p>	<p>Aircraft, General Liability, Inland Transportation</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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, ABT2R 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
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

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Certas Direct Insurance Company 6300 boulevard de la Rive-Sud Levis, QC G6V-6P9</p>	<p>Automobile, Liability, Marine, Property, Surety</p>
<p>Chicago Title Insurance Company 2700 Argentia Road Mississauga, ON L5N-5V4</p>	<p>Title</p>
<p>Chrysler Insurance Company 2425 Matheson Blvd East, Suite 300 East Tower Mississauga, ON L4W-5N7</p>	<p>Automobile, General Liability, Property, Surety</p>
<p>Chubb Insurance Company of Canada One Financial Place, 16th Floor, 1 Adelaide Street East Toronto, ON M5C 2V9</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Property, Surety</p>
<p>CIBC Life Insurance Company Limited P.O Box 3020 Mississauga, ON L5A-4M2</p>	<p>Accident and Sickness, Life</p>
<p>CIGNA Life Insurance Company of Canada Suite 606 P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P-4X4</p>	<p>Accident and Sickness, Life</p>
<p>Co-operators General Insurance Company Priory Square Guelph, ON N1H 6P8</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Property, Surety</p>
<p>Co-operators Life Insurance Company 1920 College Avenue Regina, SK S4P 1C4</p>	<p>Accident and Sickness, Life</p>
<p>Combined Insurance Company of America 7300 Warden Avenue Markham, ON L3R 0X3</p>	<p>Accident and Sickness, Life</p>
<p>Commonwealth Insurance Company 1500, 595 Burrard Street Vancouver, BC V7X 1G4</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Community Newspapers Reciprocal Insurance Exchange Suite 103, 3050 Harvester Road Burlington, ON L7N 3J1</p>	<p>General Liability</p>
<p>Compagnie Francaise d'Assuarance Pour le Commerce Exterieur 40 King Street West, Suite 2100 Toronto, AB M5H-3C2</p>	<p>Credit</p>
<p>CompCorp Life Insurance Company Suite, 1600, 1 Queen Street East Toronto, ON M5C 2X9</p>	<p>Accident and Sickness, Life to the extent authorized by its incorporating instrument.</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Connecticut General Life Insurance Company Suite 606, P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P-4X4</p>	<p>Accident and Sickness, Life</p>
<p>Continental Casualty Company 250 Yonge Street, Suite 1500 Toronto, ON M5B-2L7</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Marine, Property, Surety</p>
<p>Coseco Insurance Company Priory Square Guelph, ON N1H-6P8</p>	<p>Accident and Sickness, Automobile, General Liability, Property</p>
<p>Croatian Fraternal Union of America Suite 1400, BCE Place 181 Bay Street Toronto, ON M5J-2V1</p>	<p>Life, Accident and Sickness – To the extend authorized by its Articles of Incorporation, Constitution and By-laws</p>
<p>Crown Life Insurance Company Suite 1900, 1874 Scarth Street Regina, SK S4P-4B3</p>	<p>Life</p>
<p>CT Financial Assurance Company Richmond Adelaide Centre, 120 Adelaide Street West, 2nd Floor Toronto, ON M5H-1T1</p>	<p>Accident and Sickness, Life</p>
<p>Cumis General Insurance Company 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety</p>
<p>Cumis Life Insurance Company 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2</p>	<p>Accident and Sickness, Life</p>
<p>CUNA Mutual Insurance Society 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2</p>	<p>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</p>
<p>Desjardins Financial Security Life Assurance Company 200 avenues des Commandeurs Levis, QC G6V-6R2</p>	<p>Accident and Sickness, Life</p>
<p>Dominion of Canada General Insurance Company (The) 165 University Avenue Toronto, ON M5H 3B9</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety</p>
<p>Eagle Star Insurance Company Limited Suite 500 36 King Street East Toronto, ON M5C 1E5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Ecclesiastical Insurance Office Public Limited Company Suite 2200, Box 2004, 20 Eglinton Avenue West Toronto, ON</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Echelon General Insurance Company 1550 Enterprise Road Suite 310 Mississauga, ON L4W-4P4</p>	<p>Accident and Sickness, Automobile, Legal Expense, Liability, Property, Surety</p>
<p>Economical Mutual Insurance Company 111 Westmount Road South Waterloo, ON N2J 4S4</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Electric Insurance Company 40 King Street West, Suite 2100 Toronto, ON M5H-3C2</p>	<p>Automobile, Liability, Property</p>
<p>Elite Insurance Company 4th Floor 2206 Eglinton Avenue East Scarborough, ON M1L 4S8</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Employers' Liability, Fidelity, General Liability, Hail, Marine, Property, Surety</p>
<p>Empire Life Insurance Company (The) 259 King Street East P.O. Box 1000 Kingston, ON K7L 3A8</p>	<p>Accident and Sickness, Life</p>
<p>Employers Insurance Company of Wausau 181 Bay Street Suite 1000 Toronto, ON M5J-2T3</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Employers Reinsurance Corporation Suite 400 P.O. Box 166, 200 Wellington Street West Toronto, ON M5V 3C7</p>	<p>Boiler & Machinery, General Liability, Property</p>
<p>Endurance Reinsurance Corporation of America 36 King Street East, Suite 500 Toronto, ON M5C-1E5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety, Loss of, Employment, Limited to the business of reinsurance</p>
<p>Energy Insurance Exchange (EIR) Suite 500, 717-7th Avenue SW Calgary, AB T2P-0Z3</p>	<p>Automobile, General Liability, Property</p>
<p>Equitable General Insurance Company (The) 2475 Laurier Boulevard Sillery, QC G1T 1C4</p>	<p>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</p>
<p>Equitable Life Insurance Company of Canada (The) One Westmount Road North Waterloo, ON</p>	<p>Accident and Sickness, Life</p>
<p>EULER American Credit Indemnity Company CIBC Tower, Suite 1702 1155 Rene Levesque Blvd. West Montreal, QC H3B-3Z7</p>	<p>Credit</p>
<p>Everest Insurance Company of Canada 130 King Street West, Suite 2520, P.O. Box 431 Toronto, ON M5X-1E3</p>	<p>Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Property, Surety</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Factory Mutual Insurance Company Suite 500, 165 Commerce Valley Drive West Thornhill, ON L3T-7V8</p>	<p>Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>FaithLife Financial 470 Weber Street North Waterloo, North N2J 4G4</p>	<p>Disability, Life, Accident and Sickness – To the extent authorized by its Articles of Incorporation, Constitution and By-laws.</p>
<p>FCT Insurance Company Ltd. 2235 Sheridan Garden Drive Oakville, ON L6J-7Y5</p>	<p>Liability, Property (limited to personal property title insurance), Title</p>
<p>Federal Insurance Company 1st Financial Place, One Adelaide Street East Toronto, ON M5C 2V9</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Federated Insurance Company of Canada P.O. Box 5800, 717 Portage Avenue Winnipeg, MB R3C 3C9</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety</p>
<p>Federation Insurance Company of Canada 1000, De La Gauchetiere Street W. Suite 500 Montreal, QC H3B 4W5</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety</p>
<p>FedGas Insurance Reciprocal Exchange #201, 115 Portage Close Sherwood Park, AB T8H-2R5</p>	<p>Automobile Physical Damage, Boiler & Machinery, Fidelity, Gene rality, Property</p>
<p>Fenchurch General Insurance Company Promotory 2, 2655 North Sheridan Way Unit 115 MISSISSAUGA, ON L5K-2P8</p>	<p>Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety, Vehicle Warranty</p>
<p>Fidelity Investments Insurance Company of Canada 483 Bay Street Suite 200 Toronto, ON M5G-2N7</p>	<p>Life</p>
<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>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

Fortress Insurance Company Suite 2505 Toronto Dominion Tower, 10088-102 Avenue Edmonton, AB T5J-2Z1	Automobile
GCAN Insurance Company Suite 1600 480 University Avenue Toronto, ON M5G 1V6	Aircraft, Automobile, Boiler & 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' Accident and Sickness, Life
General American Life Insurance Company Suite 1000, 1225 Peel Street Montreal, QC H3B-2T9	
Genesis Reciprocal Insurance Exchange 900, 10025-102 A Avenue Edmonton, AB T5J-0Y2	Liability, Property
Genworth Financial Mortgage Insurance Company Canada 2060 Winston Park Drive, Suite 300 Oakville, ON L6H-5R7	Mortgage
Gerber Life Insurance Company 1145 Nicholson Road, Unit # 2 New Market, ON L3Y-9C3	Life
Global Reinsurance Company 480 University Avenue Suite 1400 Toronto, ON M5G 1V2	Accident and Sickness, Aircraft, automobile, Boiler & Machinery, Fidelity, Hail, Legal Expense, Liability, Mortgage, Property, Surety
GMS Insurance Inc. #200, 3303 Hillsdate Street Regina, SK S4S-7J8	Accident and Sickness, Property, Theft, Weather
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

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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
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 Pacific General Insurance Corporation 2165 Broadway West PO Box 5900 Vancouver, BC V6B-5H6	Accident and Sickness, Boiler & Machinery, Property, Surety
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 Life Insurance Company 2165 Broadway West Vancouver, BC V6K-4N5	Accident and Sickness, Life, Loss of Employment
Innovative Insurance Corporation 200, 17920 - 105 Avenue Edmonton, AB T5S-2H5	Automobile limited to comprehensive coverage on automobile window glass, Boiler & Machinery, Property
INTACT Insurance Company 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

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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
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
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
Liberty Mutual Insurance Company 181 Bay Street, Suite 1000 Toronto, ON M5J-2T3	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Life Insurance Company of North America Suite 606, P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P-4X4</p>	<p>Accident and Sickness, Life</p>
<p>Life Investors Insurance Company of America c/o John Milnes & Associates, 1300 Bay Street 4th Floor Toronto, ON M5R-3K8</p>	<p>Accident and Sickness, Life</p>
<p>Lloyd's Underwriters Suite 1540, 1155 rue Metcalfe Montreal, QC H3B 2V6</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety</p>
<p>Lombard General Insurance Company of Canada 105 Adelaide Street West Toronto, ON M5H 1P9</p>	<p>Accident, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety</p>
<p>Lombard Insurance Company 105 Adelaide Street West Toronto, ON M5H 1P9</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety</p>
<p>London and Midland General Insurance Company 201 Queens Avenue London, ON N6A 1J1</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Legal Expense, Liability, Property, Surety, Loss of Employment</p>
<p>London Life Insurance Company 255 Dufferin Avenue London, ON N6A 4K1</p>	<p>Accident and Sickness, Life</p>
<p>Lumbermen's Underwriting Alliance Suite # 300, 455 Fenelon Boulevard Dorval, QC H9S-5T8</p>	<p>Boiler & Machinery, Inland Marine, Marine, Property</p>
<p>Lumbermens Mutual Casualty Company Suite 500, 7039 Woodwine Avenue Markham, ON L3R-6G2</p>	<p>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</p>
<p>Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, ON M4W-1E5</p>	<p>Accident and Sickness, Life</p>
<p>Manulife Canada Ltd. 500 King Street North Waterloo, ON N2J-4C6</p>	<p>Accident and Sickness, Life</p>
<p>Markel Insurance Company of Canada 55 University Avenue, 15th Floor Toronto, ON M5J-2H7</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety</p>
<p>Massachusetts Mutual Life Insurance Company Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5</p>	<p>Accident and Sickness, Life</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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 Canada 360 Albert Street, Suite 1750 Newmarket, ON K1R 7X7	Accident and Sickness, Life
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
Minnesota Life Insurance Company Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Life
Missisquoi Insurance Company (The) 50 rue Principale Freighsburg, 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

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>National Liability & Fire Insurance Company 3650 Victoria Park Avenue, Suite 201 Toronto, ON M2H-3P7</p>	<p>Aircraft, Liability</p>
<p>New York Life Insurance Company Suite 2100 Scotia Plaza, 40 King Street West Toronto, ON M5H 3C2</p>	<p>Accident and Sickness, Life</p>
<p>Nipponkoa Insurance Company, Limited 121 King Street West, Suite 1200 Box 93 Toronto, ON M5H-3T9</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Inland Marine, Marine, Property, Surety</p>
<p>Nordic Insurance Company of Canada (The) 700 University Avenue, Suite 1500-A Toronto, ON M5G-0A1</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Employers' Liability, Fidelity, General Liability, Guarantee, Legal Expense, Marine, Property, Surety</p>
<p>North American Specialty Insurance Company 150 King Street West, Suite 2200 Toronto, ON M5H-1J9</p>	<p>Aircraft, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Property, Surety</p>
<p>North Waterloo Farmers Mutual Insurance Company 100 Erb Street East Waterloo, ON N2J 1L9</p>	<p>Automobile, Boiler & Machinery, Fidelity, Hail, Liability, Property</p>
<p>North West Commercial Travellers 28 Queen Elizabeth Way Winnipeg, MB R3C 2H6</p>	<p>Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Novex Insurance Company of Canada 700 University Avenues, Suite 1500-A Toronto, ON M5G-0A1</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Legal Expense, Marine, Property, Surety</p>
<p>Old Republic Insurance Company of Canada Box 557, 100 King Street West Hamilton, ON L8N 3K9</p>	<p>Aircraft, Automobile, General Liability, Property, Vehicle Warranty</p>
<p>Omega General Insurance Company 36 King Street East Toronto, ON M5C-1E5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Property, Surety, Loss of Employment</p>
<p>Optimum West Insurance Company Suite 800, 1055 West Georgia Street, P.O. Box 11103 Vancouver, BC V6E-3P3</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Guarantee, Inland Marine, Marine, Property, Surety</p>
<p>Order of United Commercial Travelers of America (The) 901 Centre Street NW, Room 300 Calgary, AB T2E 2P6</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Pafco Insurance Company 27 Allstate Parkway, Suite 100 Markham, ON L3R-5P8</p>	<p>Automobile, Property</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Palliser Insurance Company Limited 103, 3502 Taylor Street East Saskatoon, SK S7H 5H9</p>	<p>Hail</p>
<p>PBC Health Benefits Society PO Box 7000 Vancouver, BC V6B-4E1</p>	<p>Accident and Sickness</p>
<p>Peace Hills General Insurance Company 3rd Floor, 10709 Jasper Avenue Edmonton, AB T5J-3N3</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & 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>PMI Mortgage Insurance Company of Canada First Canadian Place Suite 2610 PO Box 456, 100 King St. East Toronto, ON M5X 1E4</p>	<p>Mortgage</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 & Machinery, General Liability, Legal Expense, Property</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

Principal Life Insurance Company c/o John Milnes & Assoc., 1300 Bay Street 4th Floor Toronto, ON M5H-3K8	Accident and Sickness, Life
Protective Insurance Company c/o John Milnes & Associates 4th floor 1300 Bay Street Toronto, ON M5R-3K8	Automobile, Liability, Property
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 Insurance Company of Canada 9th Floor West Tower, 6880 Financial Drive Mississauga, ON L5N-7Y5	Accident and Sickness, Property
RBC Life Insurance Company 6880 Financial Drive West Tower Mississauga, ON L5N-7Y5	Accident and Sickness, Life
Real Estate Insurance Exchange 330, 2424 4th Street SW Calgary, AB T2S 2T4	Liability
Reassure America Life Insurance Company 150 King Street West, Suite 1000 Toronto, ON M5H-1J9	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
Reliable Life Insurance Company 100 King Street West, Box 557 Hamilton, ON L8N 3K9	Accident and Sickness, Life
Royal & Sun Alliance Insurance Company of Canada 10 Wellington Street East Toronto, ON M5E 1L5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Safety National Casualty Corporation 40 King Street West, Suite 2100 Toronto, ON M5H-3C2</p>	<p>Liability, Property</p>
<p>Saskatchewan Mutual Insurance Company 279 - 3rd Avenue North Saskatoon, SK S7K 2H8</p>	<p>Automobile, Boiler & Machinery, Fidelity, Liability, Property</p>
<p>Scotia General Insurance Company 100 Yonge Street, 4th Floor Toronto, ON M5H-1H1</p>	<p>Accident and Sickness, Legal Expense</p>
<p>Scotia Life Insurance Company 100 Yonge Street, 4th Floor Toronto, ON M5H-1H1</p>	<p>Accident and Sickness, Life</p>
<p>Scottish & York Insurance Co. Limited 2206 Eglinton Avenue East Scarborough, ON M1L 4S8</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety</p>
<p>SecuriCan General Insurance Company 777 Portage Avenue Winnipeg, MB R3G-0N3</p>	<p>Liability, Property</p>
<p>Security Insurance Company of Hartford Unit 2, 1145 Nicholson Road Newmarket, ON L3Y-9C3</p>	<p>Accident and Sickness, Automobile, General Liability, Marine, Property</p>
<p>Security National Insurance Company 12th Floor, 50 Place Cremazie Montreal, QC H2P 1B6</p>	<p>Accident and Sickness, Automobile, General Liability, Property</p>
<p>Sentry Insurance A Mutual Company Suite 2100 Scotia Tower, 40 King Street West Toronto, ON M5H-3C2</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety</p>
<p>SGI CANADA Insurance Services Ltd. 2260 - 11th Avenue Regina, SK S4P-0J9</p>	<p>Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety</p>
<p>Sompo Japan Insurance Inc. 2 First Canadian Place, 12th Floor Toronto, ON M5X 1A6</p>	<p>Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety</p>
<p>Sons of Scotland Benevolent Association Suite 202, 40 Eglinton Avenue East Toronto, ON M4P-3A2</p>	<p>Disability, Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Sovereign General Insurance Company (The) 500 Sovereign Centre, 6700 Macleod Trail SE Calgary, AB T2H-0L3</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Property, Surety</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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
Standard Life Assurance Company 2005 (The) Life Room 206 1245, Sherbrooke Street West Montreal, QC H3G 1G3	
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
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 International Life Insurance Company Ltd. 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
Sun Life Insurance (Canada) Limited 150 King Street, 7th Floor Toronto, ON M5H 1J9	Accident and Sickness, Life

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>T.H.E. Insurance Company 1010, 48 Yonge Street Toronto, ON M5E-1G6</p>	<p>Automobile, Liability, Property</p>
<p>TD General Insurance Company 12th Floor, 50 Place Cremazie Montreal, QC H2P 1B6</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety</p>
<p>TD Home and Auto Insurance Company 4th Floor, 2161 Yonge Street Toronto, ON M4S-3A6</p>	<p>Automobile, General Liability, Property</p>
<p>TD Life Insurance Company Richmond Adelaide Centre 120 Adelaide Street West, 2nd Floor Toronto, ON M5H-1T1</p>	<p>Accident and Sickness, Life</p>
<p>Temple Insurance Company 22nd Floor, 390 Bay Street Toronto, ON M5H-2Y2</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Property, Surety</p>
<p>The Mutual Fire Insurance Company of British Columbia #201, 9366- 200 A Street Langley, BC V1M 4B3</p>	<p>Automobile, restricted to non-owned automobile, Boiler & Machinery, Hail, Liability, Marine, Property</p>
<p>The Personal Insurance Company 6300 boulevard de la Rive-Sud Levis, QC G6V-6P9</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety</p>
<p>TIG Insurance Company P.O.Box 5800 Winnipeg, MB R3C-3C9</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety</p>
<p>Tokio Marine & Nichido Fire Insurance Co. 105 Adelaide Street West, 3rd Floor Toronto, ON M5H 1P9</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Traders General Insurance Company 2206 Eglinton Avenue East Scarborough, ON M1L 4S8</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety</p>
<p>Trafalgar Insurance Company of Canada 700 University Avenue, Suite 1500-A Toronto, ON M5G-0A1</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, General Liability, Marine, Property</p>
<p>Trans Global Insurance Company Suite 275, 16930 -114th Avenue Edmonton, AB T5M-3S2</p>	<p>Accident and Sickness, Boiler & Machinery, General Liability, Inland Marine, Marine, Property</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Trans Global Life Insurance Company Suite 275, 16930 - 114th Avenue Edmonton, AB T5M-3S2</p>	<p>Accident and Sickness, Life</p>
<p>Transamerica Life Canada 5000 Yonge Street Toronto, ON M2N-7J8</p>	<p>Accident and Sickness, Life</p>
<p>Travelers Guarantee Company of Canada 20 Queen Street West Suite 300 PO Box 6 Toronto, ON M5H-3R3</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal E Marine, Property, Surety, Title</p>
<p>Triad Guaranty Insurance Corporation Canada 20 Queen Street West Suite 1000 Toronto, ON M5H-3R3</p>	<p>Mortgage</p>
<p>Tripura Guarantee Insurance Company 70 York Street Suite 1100 Toronto, ON M5J-1S9</p>	<p>Boiler and Machinery, Fidelity, Legal Expense, Liability, Property Surety</p>
<p>Triton Insurance Company 355 Wellington Street London, ON N6A-3N7</p>	<p>Accident and Sickness, Fidelity, Liability, Mortgage, Property, Los Employment</p>
<p>UAP-New Rotterdam Insurance Company N.V. 2206 Eglinton Avenue East Scarborough, ON M1L-4S8</p>	<p>Automobile, Fidelity, General Liability, Hail, Property, Surety Discontinuing - To allow its existing contracts to maturity, to collect premiums and pay claims but not to undertakes or renews contracts of insurance in the Province of Alberta</p>
<p>Ukrainian Fraternal Society of Canada 235 McGregor Street Winnipeg, MB R2W-4W5</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, MB R2W 2N6</p>	<p>Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Ukrainian National Association Inc. Suite 406, 2800 14th Avenue Markham, ON L3R-0E4</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Unifund Assurance Company 95 Elizabeth Avenue St. John's, NF A1B 1R7</p>	<p>Accident and Sickness, Automobile, Liability, Property</p>
<p>Union of Canada Life Insurance 325 Dalhousie Street PO Box 717, Stn. "B" Ottawa, ON K1P 5P8</p>	<p>Accident and Sickness, Life</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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
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 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
Westport Insurance Corporation 150 King Street West Suite 2200 Toronto, ON M5H-1J9	Boiler & Machinery, General Liability, Property

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
 in the Province of Alberta - 2008

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary	Group	Total	Ordinary	Group	Total	
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	
Aetna Life Insurance Company	1	131	132	-	-	-	132
Allianz Life Insurance Company of North America	6	442	448	-	-	-	448
American Bankers Life Assurance Company of Florida	88	33,015	33,103	-	-	-	33,103
American Health and Life Insurance Company	-	5,693	5,693	-	-	-	5,693
American Income Life Insurance Company	9,640	-	9,640	-	-	-	9,640
Assumption Mutual Life Insurance Company	206	18	224	-	-	-	224
Assurant Life of Canada	1,054	4,733	5,787	473	6,319	6,792	12,579
AXA Equitable Life Insurance Company	1	-	1	-	-	-	1
Blue Cross Life Insurance Company of Canada	82	7,772	7,854	-	-	-	7,854
BMO Life Assurance Company	32,181	527	32,708	7,638	2,693	10,331	43,039
BMO Life Insurance Company	1,171	1,871	3,042	-	-	-	3,042
Canada Life Assurance Company (The)	122,564	154,660	277,224	6,290	3,219	9,509	286,733
Canadian Premier Life Insurance Company	-	17,180	17,180	-	-	-	17,180
CIBC Life Insurance Company Limited	700	-	700	-	-	-	700
Combined Insurance Company of America	93	20	113	-	-	-	113
Connecticut General Life Insurance Company	69	-	69	-	-	-	69
CT Financial Assurance Company	-	-	-	-	795	795	795
Cumis Life Insurance Company	1,768	18,169	19,937	-	905	905	20,842
CUNA Mutual Insurance Society	23	-	23	-	-	-	23
Desjardins Financial Security Life Assurance Company	14,778	8,302	23,080	1,851	1,447	3,298	26,378
Empire Life Insurance Company (The)	22,266	2,369	24,635	7,612	177	7,789	32,424
Equitable Life Insurance Company of Canada (The)	29,514	3,654	33,168	1,314	55	1,369	34,537
First Canadian Insurance Corporation	-	29,522	29,522	-	-	-	29,522
Forethought Life Insurance Company	3	-	3	-	71	71	74
Gerber Life Insurance Company	398	-	398	-	-	-	398
Great-West Life Assurance Company (The)	56,550	101,849	158,399	16,803	2,884	19,687	178,086
Household Life Insurance Company	19	2,762	2,781	-	-	-	2,781
Independent Order of Foresters (The)	4,338	-	4,338	395	-	395	4,733
Industrial Alliance Insurance and Financial Services Inc.	19,606	4,646	24,252	832	3,884	4,716	28,968
Industrial Alliance Pacific Insurance and Financial Services Inc	43,785	18,484	62,269	18,053	-	18,053	80,322
La Capitale Insurance and Financial Services Inc.	180	6	186	-	-	-	186
Life Insurance Company of North America	-	75	75	-	-	-	75
London Life Insurance Company	146,318	-	146,318	6,103	51,575	57,678	203,996
Manufacturers Life Insurance Company (The)	215,066	84,701	299,767	51,739	17,625	69,364	369,131
Manulife Canada Ltd.	8,857	-	8,857	-	-	-	8,857
Massachusetts Mutual Life Insurance Company	230	-	230	-	-	-	230

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
 in the Province of Alberta - 2008

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	11,487	-	11,487	-	-	-	11,487
MetLife Canada	22	1,631	1,653	-	-	-	1,653
Minnesota Life Insurance Company	22	5	27	-	-	-	27
National Bank Life Insurance Company	66	439	505	1	-	1	506
New York Life Insurance Company	65	558	623	-	-	-	623
Penncorp Life Insurance Company	1,649	2	1,651	22	-	22	1,673
Primerica Life Insurance Company of Canada	30,137	-	30,137	-	-	-	30,137
Principal Life Insurance Company	-	-	-	-	9	9	9
RBC Life Insurance Company	97,800	2,397	100,197	1,166	-	1,166	101,363
Reliable Life Insurance Company	925	-	925	-	-	-	925
Scotia Life Insurance Company	-	592	592	-	-	-	592
SSQ Life Insurance Company Inc.	-	5,768	5,768	-	48	48	5,816
Standard Life Assurance Company of Canada (The)	22,032	5,790	27,822	25,000	24,986	49,986	77,808
State Farm International Life Insurance Company Ltd.	7,636	70	7,706	697	-	697	8,403
Sun Life Assurance Company of Canada	237,255	159,745	397,000	35,124	77,057	112,181	509,181
TD Life Insurance Company	920	1	921	-	-	-	921
Trans Global Life Insurance Company	-	323	323	-	-	-	323
Transamerica Life Canada	93,885	-	93,885	1,392	-	1,392	95,277
Union of Canada Life Insurance	5	-	5	-	-	-	5
United American Insurance Company	38	-	38	-	-	-	38
Unity Life of Canada	3,412	551	3,963	6	7,830	7,836	11,799
Wawanesa Life Insurance Company	9,588	911	10,499	8,240	-	8,240	18,739
Western Life Assurance Company	3,146	1,465	4,611	-	-	-	4,611
TOTAL	1,251,645	680,849	1,932,494	190,751	201,579	392,330	2,324,825

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS, ANNUITIES AND DIVIDENDS
 in the Province of Alberta - 2008

Name of Company	Death Claims \$'000	Dividends \$'000	Annuity \$'000	Grand Total \$'000
Aetna Life Insurance Company	53	(34)	-	19
Allianz Life Insurance Company of North America	228	-	41	269
American Bankers Life Assurance Company of Florida	2,017	-	-	2,017
American Health and Life Insurance Company	529	-	-	529
American Income Life Insurance Company	1,815	-	-	1,815
Assumption Mutual Life Insurance Company	168	1	-	169
Assurant Life of Canada	2,317	-	2,203	4,520
AXA Equitable Life Insurance Company	10	2	8	20
Blue Cross Life Insurance Company of Canada	3,674	-	-	3,674
BMO Life Assurance Company	11,707	178	2,872	14,757
BMO Life Insurance Company	179	-	-	179
Canada Life Assurance Company (The)	51,145	21,976	39,146	112,267
Canadian Premier Life Insurance Company	2,235	-	-	2,235
CIBC Life Insurance Company Limited	331	-	-	331
Combined Insurance Company of America	178	-	-	178
Connecticut General Life Insurance Company	2	-	3	5
Cumis Life Insurance Company	5,226	3,857	3,568	12,651
CUNA Mutual Insurance Society	48	15	-	63
Desjardins Financial Security Life Assurance Company	13,623	1,228	17,990	32,841
Empire Life Insurance Company (The)	9,783	1,117	8,922	19,822
Equitable Life Insurance Company of Canada (The)	13,284	1,656	3,872	18,812
First Canadian Insurance Corporation	2,769	-	-	2,769
Forethought Life Insurance Company	97	-	375	472
Gerber Life Insurance Company	12	-	-	12
Great-West Life Assurance Company (The)	97,575	13,919	24,933	136,427
Household Life Insurance Company	402	-	-	402
Independent Order of Foresters (The)	2,411	1,222	2,486	6,119
Industrial Alliance Insurance and Financial Services Inc.	3,926	352	20,362	24,640
Industrial Alliance Pacific Insurance and Financial Servi	13,201	696	(7,195)	6,702
La Capitale Insurance and Financial Services Inc.	3	-	-	3
Life Insurance Company of North America	132	-	31	163
London Life Insurance Company	53,476	57,141	85,006	195,623

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS, ANNUITIES AND DIVIDENDS
 in the Province of Alberta - 2008

Name of Company	Death Claims \$'000	Dividends \$'000	Annuity \$'000	Grand Total \$'000
Manufacturers Life Insurance Company (The)	150,112	26,816	140,891	317,819
Manulife Canada Ltd.	4,254	573	12	4,840
Massachusetts Mutual Life Insurance Company	-	18	26	44
MD Life Insurance Company	279	-	-	279
MetLife Canada	1,973	(486)	337	1,824
Minnesota Life Insurance Company	1	1	-	2
National Bank Life Insurance Company	131	-	-	131
New York Life Insurance Company	309	302	-	611
Penncorp Life Insurance Company	604	-	46	650
Primerica Life Insurance Company of Canada	9,978	-	-	9,978
Principal Life Insurance Company	-	-	29	29
RBC Life Insurance Company	48,818	138	433	49,389
Reassure America Life Insurance Company	-	1	-	1
Reliable Life Insurance Company	493	-	-	493
Scotia Life Insurance Company	10	-	-	10
SSQ Life Insurance Company Inc.	3,828	-	567	4,395
Standard Life Assurance Company of Canada (The)	15,055	1,778	83,856	100,689
State Farm International Life Insurance Company Ltd.	1,702	786	623	3,111
Sun Life Assurance Company of Canada	183,572	58,519	167,869	409,960
TD Life Insurance Company	100	-	-	100
Trans Global Life Insurance Company	50	-	-	50
Transamerica Life Canada	27,427	68	5,989	33,484
United American Insurance Company	43	-	-	43
Unity Life of Canada	2,947	384	2,190	5,521
Wawanesa Life Insurance Company	4,284	762	4,924	9,970
Western Life Assurance Company	1,630	-	130	1,760
TOTAL	750,156	192,986	612,546	1,555,688

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2008

Name of Company		Gross in Force At end of 2007		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2008		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	21	84	-	-	-	-	21	84	212
	GROUP	-	-	1	3	1	3	-	-	-
	TOTAL	21	84	1	3	1	3	21	84	212
Allianz Life Insurance Company of North America	ORDINARY	199	1,316	-	-	37	245	162	1,071	-
	GROUP	16,551	165,958	1,678	10,626	1,267	69,168	16,962	107,416	107,416
	TOTAL	16,750	167,274	1,678	10,626	1,304	69,413	17,124	108,487	107,416
American Bankers Life Assurance Company of Florida	ORDINARY	413	5,853	-	-	22	319	391	5,534	5,534
	GROUP	488,904	1,417,233	160,718	454,921	20,935	363,880	628,687	1,508,274	488,116
	TOTAL	489,317	1,423,086	160,718	454,921	20,957	364,199	629,078	1,513,808	493,650
American Health and Life Insurance Company	ORDINARY	2	100	-	-	-	-	2	100	100
	GROUP	23,911	177,188	23,769	192,711	25,027	80,979	22,653	288,920	147,206
	TOTAL	23,913	177,288	23,769	192,711	25,027	80,979	22,655	289,020	147,306
American Income Life Insurance Company	ORDINARY	19,243	606,322	3,618	222,219	2,300	141,106	20,561	687,435	681,534
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	19,243	606,322	3,618	222,219	2,300	141,106	20,561	687,435	681,534
Assumption Mutual Life Insurance Company	ORDINARY	144	10,634	241	14,748	43	4,026	342	21,356	6,987
	GROUP	40	3,914	60	2,975	15	1,258	85	5,631	4,749
	TOTAL	184	14,548	301	17,723	58	5,284	427	26,987	11,736
Assurant Life of Canada	ORDINARY	7,596	43,279	505	4,432	502	3,180	7,599	44,531	44,531
	GROUP	2,731	13,145	805	4,543	150	592	3,386	17,096	17,096
	TOTAL	10,327	56,424	1,310	8,975	652	3,772	10,985	61,627	61,627
AXA Equitable Life Insurance Company	ORDINARY	17	239	-	3	1	13	16	229	391,612
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	17	239	-	3	1	13	16	229	391,612
Blue Cross Life Insurance Company of Canada	ORDINARY	148	6,037	24	1,516	30	1,988	142	5,565	3,555
	GROUP	42,901	3,338,418	5,398	391,185	2,568	161,881	45,731	3,567,722	2,723,217
	TOTAL	43,049	3,344,455	5,422	392,701	2,598	163,869	45,873	3,573,287	2,726,772
BMO Life Assurance Company	ORDINARY	22,638	3,932,782	2,609	545,540	1,865	184,273	23,382	4,294,049	1,003,123
	GROUP	7,120	629,544	356	28,643	235	28,917	7,241	629,270	358,684
	TOTAL	29,758	4,562,326	2,965	574,183	2,100	213,190	30,623	4,923,319	1,361,807
BMO Life Insurance Company	ORDINARY	2,465	411,643	618	127,829	370	63,681	2,713	475,791	71,369
	GROUP	28,953	73,916	5,753	28,894	6,623	15,003	28,083	87,808	87,808
	TOTAL	31,418	485,559	6,371	156,723	6,993	78,684	30,796	563,599	159,176
Canada Life Assurance Company (The)	ORDINARY	78,161	15,985,206	6,219	3,045,002	3,440	967,895	80,940	18,062,313	3,515,474
	GROUP	785,836	28,230,508	52,938	3,701,358	1,250	57,905	837,524	31,873,961	3,127,255
	TOTAL	863,997	44,215,714	59,157	6,746,360	4,690	1,025,800	918,464	49,936,274	6,642,729
Canada Life Insurance Company of Canada	ORDINARY	-	-	-	-	-	-	-	-	1,755,029
	GROUP	-	-	-	-	-	-	-	-	6,726,715
	TOTAL	-	-	-	-	-	-	-	-	8,481,744
Canadian Premier Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	1,396
	GROUP	136,492	250,440	76,434	768,389	46,887	299,470	166,039	719,359	646,895
	TOTAL	136,492	250,440	76,434	768,389	46,887	299,470	166,039	719,359	648,291

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2008

Name of Company		Gross in Force At end of 2007		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2008		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	1,018	103,322	-	71	60	6,336	958	97,057	97,057
		-	-	-	-	-	-	-	-	16,718
	TOTAL	1,018	103,322	-	71	60	6,336	958	97,057	113,775
Combined Insurance Company of America	ORDINARY GROUP	350	6,061	7	217	15	486	342	5,792	4,429
		170	3,276	33	1,011	36	1,202	167	3,085	3,085
	TOTAL	520	9,337	40	1,228	51	1,688	509	8,877	7,514
Connecticut General Life Insurance Company	ORDINARY GROUP	6	3,079	-	171	-	-	6	3,949	2,705
		-	-	-	-	-	-	-	-	-
	TOTAL	6	3,079	-	171	-	-	6	3,949	2,705
CT Financial Assurance Company	ORDINARY GROUP	88	19,185	-	-	1	50	87	19,135	1,913
		-	-	-	-	-	-	-	-	-
	TOTAL	88	19,185	-	-	1	50	87	19,135	1,913
Cumis Life Insurance Company	ORDINARY GROUP	2,757	562,993	238	90,177	142	28,757	2,853	624,413	110,138
		-	3,302,148	-	818,765	-	682,472	-	3,438,441	1,868,914
	TOTAL	2,757	3,865,141	238	908,942	142	711,229	2,853	4,062,854	1,979,052
CUNA Mutual Insurance Society	ORDINARY GROUP	302	1,334	-	10	12	425	290	919	459
		-	-	-	-	-	-	-	-	-
	TOTAL	302	1,334	-	10	12	425	290	919	459
Desjardins Financial Security Life Assurance Company	ORDINARY GROUP	13,595	1,804,909	414	176,157	867	142,731	13,142	1,838,355	1,051,899
		44,320	2,747,926	9,062	1,414,975	4,447	310,377	48,975	3,852,524	3,645,860
	TOTAL	57,915	4,552,835	9,476	1,591,132	5,314	453,108	62,117	5,690,879	4,697,759
Empire Life Insurance Company (The)	ORDINARY GROUP	15,029	4,244,640	1,847	906,825	865	325,047	16,011	4,826,418	2,778,757
		10,520	828,592	1,639	209,561	1,170	112,423	10,989	925,730	836,133
	TOTAL	25,549	5,073,232	3,486	1,116,386	2,035	437,470	27,000	5,752,148	3,614,890
Equitable Life Insurance Company of Canada (The)	ORDINARY GROUP	20,408	6,566,951	5,520	2,795,565	1,408	529,549	24,520	8,832,967	2,688,012
		15,320	1,204,723	1,979	371,335	78	115,555	17,221	1,460,503	1,228,340
	TOTAL	35,728	7,771,674	7,499	3,166,900	1,486	645,104	41,741	10,293,470	3,916,352
First Canadian Insurance Corporation	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		87,562	2,443,217	27,019	798,087	24,591	680,467	89,990	2,560,837	1,234,518
	TOTAL	87,562	2,443,217	27,019	798,087	24,591	680,467	89,990	2,560,837	1,234,518
Forethought Life Insurance Company	ORDINARY GROUP	283	1,200	-	-	283	1,200	-	-	-
		-	-	-	-	-	-	-	-	-
	TOTAL	283	1,200	-	-	283	1,200	-	-	-
General American Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	3,900,140
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	3,900,140
Gerber Life Insurance Company	ORDINARY GROUP	3,352	41,957	592	11,670	333	5,944	3,611	47,683	46,127
		-	-	-	-	-	-	-	-	-
	TOTAL	3,352	41,957	592	11,670	333	5,944	3,611	47,683	46,127
Great-West Life Assurance Company (The)	ORDINARY GROUP	37,804	7,518,612	4,681	1,372,698	5,185	1,106,317	37,300	7,784,993	3,998,006
		1,005,042	43,968,785	97,130	6,587,870	19,187	607,517	1,082,985	49,949,138	38,913,695
	TOTAL	1,042,846	51,487,397	101,811	7,960,568	24,372	1,713,834	1,120,285	57,734,131	42,911,701

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Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2008

Name of Company		Gross in Force At end of 2007		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2008		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Household Life Insurance Company	ORDINARY	9	1,750	35	7,350	11	-	33	9,100	6,800
	GROUP	22,912	451,141	4,418	158,977	8,769	155,196	18,561	454,922	454,922
	TOTAL	22,921	452,891	4,453	166,327	8,780	155,196	18,594	464,022	461,722
Independent Order of Foresters (The)	ORDINARY	10,861	497,439	68	11,915	443	27,760	10,486	481,594	481,594
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	10,861	497,439	68	11,915	443	27,760	10,486	481,594	481,594
Industrial Alliance Insurance and Financial Services Inc.	ORDINARY	14,028	2,949,824	508	203,191	683	224,385	13,853	2,928,630	1,582,274
	GROUP	6,791	830,542	2,435	324,488	1,377	161,125	7,849	993,905	916,409
	TOTAL	20,819	3,780,366	2,943	527,679	2,060	385,510	21,702	3,922,535	2,498,683
Industrial Alliance Pacific Insurance and Financial Services Inc	ORDINARY	41,444	5,728,749	18,614	1,824,731	17,532	809,616	42,526	6,743,864	2,540,320
	GROUP	60,909	1,666,474	18,917	488,091	15,250	410,375	64,576	1,744,190	1,460,988
	TOTAL	102,353	7,395,223	37,531	2,312,822	32,782	1,219,991	107,102	8,488,054	4,001,308
John Hancock Life Insurance Company	ORDINARY	11	62	-	-	11	62	-	-	-
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	11	62	-	-	11	62	-	-	-
La Capitale Insurance and Financial Services Inc.	ORDINARY	49	15,876	125	30,600	7	2,825	167	43,351	-
	GROUP	3	52	19	347	-	10	22	389	276
	TOTAL	52	15,928	144	30,947	7	2,835	189	43,740	276
Life Insurance Company of North America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	212	15,921	10	940	3	133	219	16,728	16,728
	TOTAL	212	15,921	10	940	3	133	219	16,728	16,728
London Life Insurance Company	ORDINARY	130,597	13,551,610	5,497	1,916,925	6,101	871,323	129,993	14,597,212	8,061,413
	GROUP	2,970	21,723	-	-	102	1,827	2,868	19,896	3,580,433
	TOTAL	133,567	13,573,333	5,497	1,916,925	6,203	873,150	132,861	14,617,108	11,641,846
Manufacturers Life Insurance Company (The)	ORDINARY	138,658	35,622,335	7,734	4,905,409	7,293	1,827,029	139,099	38,702,323	11,677,602
	GROUP	258,208	30,553,080	25,221	5,418,339	20,562	2,944,631	262,867	33,026,788	32,326,214
	TOTAL	396,865	66,175,415	32,955	10,323,748	27,855	4,771,660	401,965	71,729,111	44,003,816
Manulife Canada Ltd.	ORDINARY	9,910	1,535,315	170	31,184	386	78,075	9,694	1,488,424	410,951
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	9,910	1,535,315	170	31,184	386	78,075	9,694	1,488,424	410,951
Massachusetts Mutual Life Insurance Company	ORDINARY	4	8,130	1	138	-	6,915	5	9,871	9,871
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	4	8,130	1	138	-	6,915	5	9,871	9,871
MD Life Insurance Company	ORDINARY	608	632,073	96	132,553	8	5,737	696	758,889	94,625
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	608	632,073	96	132,553	8	5,737	696	758,889	94,625
MetLife Canada	ORDINARY	2,189	1,731	1	27	146	116	2,044	1,642	1,642
	GROUP	603	153,131	147	36,563	7	1,742	743	187,952	-
	TOTAL	2,792	154,862	148	36,590	153	1,858	2,787	189,594	1,642
Metropolitan Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	-	-	-	-	-	-	-	-	187,951
	TOTAL	-	-	-	-	-	-	-	-	187,951

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2008

Name of Company		Gross in Force At end of 2007		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2008		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Minnesota Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		40	611	-	-	3	202	37	409	409
	TOTAL	40	611	-	-	3	202	37	409	409
National Bank Life Insurance Company	ORDINARY GROUP	178	17,563	13	1,017	47	4,815	144	13,765	1,377
		-	60,145	-	21,820	-	16,308	-	65,657	7,512
	TOTAL	178	77,708	13	22,837	47	21,123	144	79,422	8,889
New York Life Insurance Company	ORDINARY GROUP	77	7,403	-	131	3	311	74	8,969	8,969
		654	184,770	59	9,558	349	37,579	364	156,749	156,749
	TOTAL	731	192,173	59	9,689	352	37,890	438	165,718	165,718
Penncorp Life Insurance Company	ORDINARY GROUP	2,546	162,748	319	11,756	377	10,488	2,488	164,016	133,840
		27	405	15	115	13	55	29	465	465
	TOTAL	2,573	163,153	334	11,871	390	10,543	2,517	164,481	134,305
Primerica Life Insurance Company of Canada	ORDINARY GROUP	28,210	11,370,614	3,254	2,980,472	2,054	1,923,387	29,410	12,427,699	9,983,613
		-	-	-	-	-	-	-	-	-
	TOTAL	28,210	11,370,614	3,254	2,980,472	2,054	1,923,387	29,410	12,427,699	9,983,613
RBC Life Insurance Company	ORDINARY GROUP	27,351	11,027,597	1,941	1,655,291	1,140	488,760	28,152	12,194,128	1,986,122
		20,088	1,612,159	1,612	176,781	578	51,504	21,122	1,737,436	1,736,942
	TOTAL	47,439	12,639,756	3,553	1,832,072	1,718	540,264	49,274	13,931,564	3,723,064
Reassure America Life Insurance Company	ORDINARY GROUP	77	76	-	4	12	10	65	70	70
		-	-	-	-	-	-	-	-	-
	TOTAL	77	76	-	4	12	10	65	70	70
Reliable Life Insurance Company	ORDINARY GROUP	1,126	308,074	1	20	75	20,971	1,052	287,123	20,871
		-	-	-	-	-	-	-	-	-
	TOTAL	1,126	308,074	1	20	75	20,971	1,052	287,123	20,871
Scotia Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		1,199	72,549	1,110	65,415	460	27,835	1,849	110,129	110,129
	TOTAL	1,199	72,549	1,110	65,415	460	27,835	1,849	110,129	110,129
SSQ Life Insurance Company Inc.	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		17,388	1,320,046	22,054	1,510,558	5,686	441,831	33,756	2,389,373	2,369,637
	TOTAL	17,388	1,320,046	22,054	1,510,558	5,686	441,831	33,756	2,389,373	2,369,637
Standard Life Assurance Company of Canada (The)	ORDINARY GROUP	19,408	4,197,223	174	44,614	799	227,127	18,783	4,014,710	1,125,528
		18,573	2,299,333	4,640	660,448	4,251	755,540	18,962	2,204,241	2,204,241
	TOTAL	37,981	6,496,556	4,814	705,062	5,050	982,667	37,745	6,218,951	3,329,769
State Farm International Life Insurance Company Ltd.	ORDINARY GROUP	14,616	2,070,271	1,975	400,983	1,104	165,126	15,487	2,306,128	2,306,128
		144	15,890	-	457	7	-	137	16,347	16,347
	TOTAL	14,760	2,086,161	1,975	401,440	1,111	165,126	15,624	2,322,475	2,322,475
Sun Life Assurance Company of Canada	ORDINARY GROUP	237,912	32,872,646	15,593	4,230,801	11,766	1,409,775	241,739	35,693,672	11,218,583
		616,827	52,569,043	29,793	4,713,270	10,919	997,891	635,701	56,304,851	50,192,984
	TOTAL	854,739	85,441,689	45,386	8,944,071	22,685	2,407,666	877,440	91,998,523	61,411,567
Sun Life Insurance (Canada) Limited	ORDINARY GROUP	-	-	-	-	-	-	-	-	3,258,968
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	3,258,968

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2008

Name of Company		Gross in Force At end of 2007		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2008		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
TD Life Insurance Company	ORDINARY	2,617	506,399	113	31,006	187	38,943	2,543	498,462	248,127
	GROUP	1,129	20,658	-	-	944	2,315	185	18,343	5,651
	TOTAL	3,746	527,057	113	31,006	1,131	41,258	2,728	516,805	253,778
Trans Global Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	29,132	34,389	-	-	-	-	29,132	34,389	-
	TOTAL	29,132	34,389	-	-	-	-	29,132	34,389	-
Transamerica Life Canada	ORDINARY	60,069	19,784,626	5,920	3,486,391	3,322	1,260,629	62,667	22,010,388	1,907,959
	GROUP	-	101	-	-	-	54	-	47	47
	TOTAL	60,069	19,784,727	5,920	3,486,391	3,322	1,260,683	62,667	22,010,435	1,908,006
Union of Canada Life Insurance	ORDINARY	26	974	-	-	3	358	23	616	516
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	26	974	-	-	3	358	23	616	516
United American Insurance Company	ORDINARY	52	542	1	26	6	72	47	496	496
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	52	542	1	26	6	72	47	496	496
Unity Life of Canada	ORDINARY	8,386	1,009,350	1,041	171,532	538	57,505	8,889	1,123,377	268,003
	GROUP	1,783	75,290	443	27,662	450	33,939	1,776	69,013	67,408
	TOTAL	10,169	1,084,640	1,484	199,194	988	91,444	10,665	1,192,390	335,411
Washington National Insurance Company	ORDINARY	5	330	-	-	5	330	-	-	-
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	5	330	-	-	5	330	-	-	-
Wawanesa Life Insurance Company	ORDINARY	11,550	2,570,816	1,587	714,641	590	167,995	12,547	3,117,462	929,322
	GROUP	2,947	299,207	1,678	136,595	1,354	110,934	3,271	324,868	258,209
	TOTAL	14,497	2,870,023	3,265	851,236	1,944	278,929	15,818	3,442,330	1,187,531
Western Life Assurance Company	ORDINARY	3,300	766,855	539	189,445	232	63,031	3,607	893,269	262,450
	GROUP	36,005	243,540	13,948	188,275	409	12,693	49,544	419,122	338,147
	TOTAL	39,305	1,010,395	14,487	377,720	641	75,724	53,151	1,312,391	600,597
TOTAL	ORDINARY	991,913	189,096,739	92,453	32,297,003	72,662	13,207,044	1,011,704	208,198,989	80,688,132
	GROUP	3,794,917	181,299,132	591,291	29,724,551	225,960	9,752,788	4,160,288	201,291,924	158,591,217
	TOTAL	4,786,829	370,395,870	683,744	62,021,554	298,622	22,959,832	5,171,991	409,490,913	239,279,349

ABSTRACT OF RETURNS

Abstract of The Returns of Fraternal Societies
 DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED
 in the Province of Alberta - 2008

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	1	-	5	-	6	-	-	-	-	-
Actra Fraternal Benefit Society	30	-	215	-	245	16	-	91	-	107
Croatian Fraternal Union of America	8	-	-	-	8	7	-	-	-	7
FaithLife Financial	3,447	354	124	-	3,925	2,227	1,239	41	-	3,507
Grand Orange Lodge of British America Benefit Fund (The)	7	-	-	-	7	2	-	-	-	2
Knights of Columbus	17,330	7,268	420	70	25,088	3,671	3,788	7	-	7,466
North West Commercial Travellers	4	-	-	29	33	44	-	-	-	44
Order of United Commercial Travelers of America (The)	19	-	35	-	54	26	-	12	-	38
Sons of Scotland Benevolent Association	5	-	-	-	5	54	-	-	-	54
Ukrainian Fraternal Society of Canada	6	-	-	-	6	30	-	-	-	30
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	13	-	-	-	13	21	-	-	-	21
Ukrainian National Association Inc.	1	-	-	-	1	-	-	-	-	-
TOTAL	20,871	7,622	799	99	29,391	6,098	5,027	151	-	11,276

Abstract of The Returns of Fraternal Societies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2008

Name of Society	Gross in Force At end of 2007		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2008		Net in Force At Year End
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Actra Fraternal Benefit Society	393	9,643	22	430	8	1,084	407	8,990	6,702
Croatian Fraternal Union of America	87	820	-	2	4	31	83	791	791
FaithLife Financial	6,006	420,948	189	46,262	241	25,823	5,954	441,387	262,081
Grand Orange Lodge of British America Benefit Fund (The)	67	376	12	32	6	13	73	395	412
Knights of Columbus	-	1,698,375	-	266,824	-	86,145	-	1,879,054	1,869,886
North West Commercial Travellers	682	692	8	14	123	123	567	583	583
Order of United Commercial Travelers of America (The)	159	1,971	-	-	17	70	142	1,901	1,901
Sons of Scotland Benevolent Association	204	745	-	-	12	73	192	672	672
Ukrainian Fraternal Society of Canada	88	427	2	2	11	38	79	391	391
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	89	1,261	-	100	4	3	85	1,358	1,143
Ukrainian National Association Inc.	34	119	-	-	-	-	-	119	-
Women's Life Insurance Society	39	12	-	-	3	1	36	11	11
TOTAL	7,848	2,135,389	233	313,666	429	113,404	7,618	2,335,652	2,144,573

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY INSURANCE

in the Province of Alberta - 2008

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	
ACE INA Insurance	14,584	15,170	104.0%	27,524	7,038	25.6%
Affiliated F.M. Insurance Company	-	-		5,288	2,314	43.8%
AIG Commercial Insurance Company of Canada	9,086	2,083	22.9%	68,412	5,635	8.2%
Alberta Motor Association Insurance Company	183,152	130,245	71.1%	45,579	24,006	52.7%
Alberta Municipal Insurance Exchange	-	-		6,843	3,886	56.8%
Alberta School Boards Insurance Exchange	-	-		671	526	78.4%
Allianz Global Risk US Insurance Company	8,352	2,757	33.0%	15,141	9,783	64.6%
Allstate Insurance Company of Canada	62,364	56,052	89.9%	17,853	11,818	66.2%
American Bankers Insurance Company of Florida	-	-		1,353	111	8.2%
American Home Assurance Company	3,876	5,466	141.0%	50,293	54,283	107.9%
American Road Insurance Company	1,305	773	59.2%	-	-	
Arch Insurance Company	-	-		8,012	4,068	50.8%
Ascentus Insurance Ltd.	(178)	(98)		-	5	
Asset Protection Insurance Exchange	-	-		761	198	26.0%
Associated Electric & Gas Insurance Services Limited	-	-		3,071	818	26.6%
Aviva Insurance Company of Canada	170,276	108,632	63.8%	80,999	68,176	84.2%
Aviva International Insurance Limited	-	-		-	(1)	
AXA Insurance (Canada)	-	(289)		536	(179)	
AXA Pacific Insurance Company	75,491	50,792	67.3%	41,271	11,515	27.9%
AXIS Reinsurance Company (Canadian Branch)	-	-		1	-	
Boiler Inspection and Insurance Company of Canada	-	-		277	323	116.6%
Canadian Airports Reciprocal Insurance Exchange (CARIE)	-	-		627	592	94.4%
Canadian Direct Insurance Incorporated	38,353	28,564	74.5%	5,530	3,401	61.5%
Canadian Farm Insurance Corp.	-	1,681		4,443	2,112	47.5%
Canadian Northern Shield Insurance Company	-	-		895	303	33.9%
Canadian Universities Reciprocal Insurance Exchange	-	-		1,271	153	12.0%
Certas Direct Insurance Company	4,081	3,749	91.9%	564	221	39.2%
Chrysler Insurance Company	2,625	909	34.6%	-	-	
Chubb Insurance Company of Canada	1,455	574	39.5%	30,445	13,646	44.8%
Commonwealth Insurance Company	-	-		16,539	18,483	111.8%
Community Newspapers Reciprocal Insurance Exchange	-	-		-	-	
Continental Casualty Company	5,675	3,001	52.9%	23,183	7,397	31.9%
Co-operators General Insurance Company	226,958	187,315	82.5%	164,367	112,476	68.4%
Coseco Insurance Company	11,227	7,492	66.7%	3,428	2,328	67.9%
Cumis General Insurance Company	3,113	1,457	46.8%	2,966	1,114	37.6%
Dominion of Canada General Insurance Company (The)	82,902	66,190	79.8%	49,394	32,773	66.4%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY INSURANCE

in the Province of Alberta - 2008

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 *
Ecclesiastical Insurance Office Public Limited Company	-	-		2,496	164	6.6%
Echelon General Insurance Company	719	165	22.9%	2,132	132	6.2%
Economical Mutual Insurance Company	114,902	87,531	76.2%	56,288	37,577	66.8%
Electric Insurance Company	113	90	79.6%	-	-	
Elite Insurance Company	15,404	7,524	48.8%	36,470	20,711	56.8%
Employers Insurance Company of Wausau	-	(1)		-	-	
Energy Insurance Reciprocal (EIR)	-	-		5,343	126	2.4%
Factory Mutual Insurance Company	-	-		28,441	(8,101)	
Federal Insurance Company	16	6	37.5%	66	(6)	
Federated Insurance Company of Canada	20,842	13,760	66.0%	12,608	9,625	76.3%
Federation Insurance Company of Canada	9	(215)		223	9	4.0%
FedGas Insurance Reciprocal Exchange	-	-		161	252	156.5%
First North American Insurance Company	-	-		291	26	8.9%
Fortress Insurance Company	919	2,012	218.9%	-	-	
GCAN Insurance Company	1,723	778	45.2%	20,978	3,697	17.6%
GMS Insurance Inc.	-	-		52	-	
Gore Mutual Insurance Company	-	-		700	139	19.9%
Grain Insurance and Guarantee Company	-	-		4,652	2,348	50.5%
Great American Insurance Company	-	-		5,563	1,162	20.9%
Guarantee Company of North America (The)	833	629	75.6%	1,978	938	47.4%
Hartford Fire Insurance Company	83	106	127.7%	3,697	2,242	60.6%
Healthcare Insurance Reciprocal of Canada	-	-		2	-	
Intact Insurance Company	506,277	348,081	68.8%	196,902	127,448	64.7%
Jevco Insurance Company	13,749	4,754	34.6%	34	(6)	
Jewelers Mutual Insurance Company	-	-		179	100	55.9%
Jubilee Reciprocal Insurance Exchange	-	-		3,514	2,195	62.5%
Kingsway General Insurance Company	25,028	20,041	80.1%	2,982	736	24.7%
Legacy General Insurance Company	-	-		76	(1)	
Liberty Mutual Insurance Company	8,817	5,906	67.0%	11,000	3,453	31.4%
Lloyd's Underwriters	3,528	830	23.5%	128,902	53,849	41.8%
Lombard General Insurance Company of Canada	30,649	38,124	124.4%	25,681	16,352	63.7%
Lombard Insurance Company	30	23	76.7%	18	-	
Lumbermens Mutual Casualty Company	-	42		-	-	
Lumbermen's Underwriting Alliance	-	-		3,318	33,022	995.2%
Markel Insurance Company of Canada	30,573	27,044	88.5%	3,166	2,480	78.3%
MAX Canada Insurance Company	-	-		336	97	28.9%

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY INSURANCE

in the Province of Alberta - 2008

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	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	-	-		4,044	3,715	91.9%
Millennium Insurance Corporation	17,541	12,224	69.7%	1,988	1,026	51.6%
Missisquoi Insurance Company (The)	1	(612)		2	1	50.0%
Motors Insurance Corporation	1,484	386	26.0%	8,343	1,297	15.5%
Nipponkoa Insurance Company, Limited	-	-		-	(10)	
Nordic Insurance Company of Canada (The)	(6,755)	(7,068)		-	(1,613)	
North American Specialty Insurance Company	-	-		1,151	90	7.8%
Novex Insurance Company	54,402	38,457	70.7%	16,858	9,516	56.4%
Old Republic Insurance Company of Canada	6,004	4,459	74.3%	779	384	49.3%
Omega General Insurance Company	-	-		46	(15)	
Optimum West Insurance Company	4,458	5,385	120.8%	1,366	265	19.4%
Peace Hills General Insurance Company	64,595	46,451	71.9%	42,251	25,499	60.4%
Pembridge Insurance Company	6,317	3,763	59.6%	1,390	511	36.8%
Perth Insurance Company	1	(62)		-	-	
Pool Insurance Company	-	-		2,597	561	21.6%
Portage La Prairie Mutual Insurance Company (The)	19,787	14,467	73.1%	8,690	3,913	45.0%
Primum Insurance Company	75,961	53,783	70.8%	20,925	12,707	60.7%
Protective Insurance Company	98	36	36.7%	-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	-	-		603	906	150.2%
RBC General Insurance Company	21,153	16,066	76.0%	5,396	-	
RBC Insurance Company of Canada	797	127	15.9%	1,708	622	36.4%
Royal & Sun Alliance Insurance Company of Canada	69,529	46,956	67.5%	46,206	69,357	150.1%
Saskatchewan Mutual Insurance Company	1	-		7,553	3,978	52.7%
Scottish & York Insurance Co. Limited	4,803	3,316	69.0%	923	185	20.0%
SecuriCan General Insurance Company	-	-		3,433	1,747	50.9%
Security National Insurance Company	247,671	166,500	67.2%	82,286	47,122	57.3%
Sentry Insurance A Mutual Company	91	69	75.8%	-	-	
SGI CANADA Insurance Services Ltd.	14,799	10,617	71.7%	4,904	4,024	82.1%
Sompo Japan Insurance Inc.	-	-		110	75	68.2%
Sovereign General Insurance Company (The)	11,489	7,661	66.7%	21,162	11,087	52.4%
St. Paul Fire and Marine Insurance Company	15,933	13,400	84.1%	17,920	22,449	125.3%
State Farm Fire and Casualty Company (The)	-	-		33,569	18,985	56.6%
State Farm Mutual Automobile Insurance Company	115,969	94,634	81.6%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	550	466	84.7%	1,303	4,824	370.2%
TD Home and Auto Insurance Company	24,520	13,332	54.4%	9,428	5,922	62.8%
Temple Insurance Company	-	-		3,557	1,766	49.6%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY INSURANCE

in the Province of Alberta - 2008

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 *
The Mutual Fire Insurance Company of British Columbia	-	-		94	-	
The Personal Insurance Company	31,022	26,048	84.0%	7,657	3,378	44.1%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	199	(24)		2,217	3,181	143.5%
Traders General Insurance Company	21,924	13,543	61.8%	4,697	4,557	97.0%
Trafalgar Insurance Company of Canada	14,039	9,722	69.2%	3,349	2,763	82.5%
Trans Global Insurance Company	-	-		4,501	90	2.0%
Triton Insurance Company	-	-		1,967	205	10.4%
Unifund Assurance Company	142,560	88,513	62.1%	30,262	24,585	81.2%
Utica Mutual Insurance Company	-	(2)		-	-	
Waterloo Insurance Company	7,564	4,850	64.1%	1,729	2,285	132.2%
Wawanesa Mutual Insurance Company (The)	404,782	334,938	82.7%	181,192	158,122	87.3%
Westport Insurance Corporation	-	-		5,645	(1,283)	
XL Insurance Company Limited	37	154	416.2%	1,758	67	3.8%
XL Reinsurance America Inc.	123	48	39.0%	-	-	
York Fire & Casualty Insurance Company	(4,122)	1,479		49	(54)	
Zenith Insurance Company	940	(1,075)		206	104	50.5%
Zurich Insurance Company Ltd.	56,633	41,191	72.7%	51,591	35,353	68.5%
TOTAL	3,125,811	2,293,943	73.4%	1,883,191	1,194,337	63.4%

*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 - 2008

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	716	(77)	
Aetna Life Insurance Company	285	114	40.0%
AIG Commercial Insurance Company of Canada	857	(254)	
Alberta Motor Association Insurance Company	1,211	366	30.2%
Allianz Global Risk US Insurance Company	4,359	1,347	30.9%
Allianz Life Insurance Company of North America	197	27	13.7%
American Bankers Insurance Company of Florida	17,069	340	2.0%
American Bankers Life Assurance Company of Florida	24,417	3,608	14.8%
American Home Assurance Company	2,665	2,001	75.1%
American Income Life Insurance Company	1,593	416	26.1%
AMEX Assurance Company	195	-	
Arch Insurance Company	17	-	
Assumption Mutual Life Insurance Company	177	59	33.3%
Aviva Insurance Company of Canada	91	28	30.8%
AXA Equitable Life Insurance Company	2	-	
AXA Insurance (Canada)	(2)	(130)	
AXA Pacific Insurance Company	22	4	18.2%
Blue Cross Life Insurance Company of Canada	20,787	8,645	41.6%
BMO Life Assurance Company	3,802	3,563	93.7%
BMO Life Insurance Company	8,682	171	2.0%
Canada Life Assurance Company (The)	75,108	14,437	19.2%
Canadian Premier Life Insurance Company	24,027	2,641	11.0%
Canassurance Insurance Company	414	72	17.4%
Chubb Insurance Company of Canada	41	1	2.4%
CIBC Life Insurance Company Limited	3,420	545	15.9%
Combined Insurance Company of America	20,380	288	1.4%
Connecticut General Life Insurance Company	187	164	87.7%
Continental Casualty Company	-	(17)	
Co-operators General Insurance Company	152	24	15.8%
CT Financial Assurance Company	5	235	4700.0%
Cumis General Insurance Company	19	(115)	
Cumis Life Insurance Company	10,919	1,722	15.8%
Desjardins Financial Security Life Assurance Company	57,912	31,347	54.1%
Echelon General Insurance Company	2,869	2,227	77.6%
Empire Life Insurance Company (The)	23,873	16,101	67.4%
Equitable Life Insurance Company of Canada (The)	35,877	23,712	66.1%

Abstract of The Returns of Companies Transacting
 ACCIDENT and SICKNESS INSURANCE
 in the Province of Alberta - 2008

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
First Canadian Insurance Corporation	35,216	3,076	8.7%
GMS Insurance Inc.	2,748	-	
Great-West Life Assurance Company (The)	409,838	252,253	61.5%
Green Shield Canada	23,816	20,343	85.4%
Household Life Insurance Company	1,604	523	32.6%
Independent Order of Foresters (The)	12	39	325.0%
Industrial Alliance Insurance and Financial Services Inc.	29,258	16,325	55.8%
Industrial Alliance Pacific Insurance and Financial Services Inc	40,495	6,510	16.1%
Intact Insurance Company	-	1	
La Capitale Insurance and Financial Services Inc.	72	27	37.5%
Legacy General Insurance Company	2,419	139	5.7%
Liberty Life Assurance Company of Boston	-	59	
Life Insurance Company of North America	123	136	110.6%
Lloyd's Underwriters	16,332	7,207	44.1%
Lombard General Insurance Company of Canada	5	-	
London Life Insurance Company	-	4,601	
Manufacturers Life Insurance Company (The)	303,372	192,037	63.3%
Manulife Canada Ltd.	18	13	69.3%
MetLife Canada	204	143	70.1%
National Bank Life Insurance Company	464	120	25.9%
New York Life Insurance Company	58	19	32.8%
Novex Insurance Company	1,195	1,558	130.4%
PBC Health Benefits Society	458	381	83.2%
Penncorp Life Insurance Company	11,068	2,995	27.1%
Primerica Life Insurance Company of Canada	-	3	
RBC Insurance Company of Canada	22,900	7,001	30.6%
RBC Life Insurance Company	66,964	17,529	26.2%
Reliable Life Insurance Company	13,051	2,527	19.4%
Royal & Sun Alliance Insurance Company of Canada	22,140	442	2.0%
Scotia Life Insurance Company	4,519	362	8.0%
SSQ Life Insurance Company Inc.	23,713	12,046	50.8%
Standard Life Assurance Company of Canada (The)	36,825	26,894	73.0%
Sun Life Assurance Company of Canada	364,204	210,515	57.8%
TD Life Insurance Company	7,760	1,133	14.6%
Trans Global Life Insurance Company	1,901	208	10.9%
Transamerica Life Canada	605	-	

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
 ACCIDENT and SICKNESS INSURANCE
 in the Province of Alberta - 2008

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Triton Insurance Company	3,318	1,772	53.4%
Union of Canada Life Insurance	3	5	166.7%
Unity Life of Canada	735	31	4.2%
Washington National Insurance Company	46	-	
Wawanesa Life Insurance Company	4,262	2,100	49.3%
Western Life Assurance Company	6,690	3,259	48.7%
TOTAL	1,800,756	907,944	50.4%

*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 - 2008

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	21,886	16,838	76.9%	215	1	0.5%
AIG Commercial Insurance Company of Canada	57,895	1,636	2.8%	714	139	19.5%
Alberta Municipal Insurance Exchange	5,146	6,939	134.8%	-	-	
Alberta Roofing Contractors Reciprocal Insurance Exchange	214	497	232.2%	-	-	
Alberta School Boards Insurance Exchange	1,328	656	49.4%	-	-	
Allianz Global Risk US Insurance Company	1,991	235	11.8%	-	-	
American Bankers Insurance Company of Florida	5,919	1,147	19.4%	-	-	
American Home Assurance Company	17,661	14,271	80.8%	250	456	182.4%
Arch Insurance Company	4,057	2,351	57.9%	-	-	
Ascentus Insurance Ltd.	-	(23)		-	-	
Associated Electric & Gas Insurance Services Limited	7,848	5,015	63.9%	-	-	
Aviva Insurance Company of Canada	38,546	12,912	33.5%	158	24	15.2%
Aviva International Insurance Limited	-	(197)		-	-	
AXA Insurance (Canada)	297	(846)		9	-	
AXA Pacific Insurance Company	44,792	29,027	64.8%	215	(40)	
British Aviation Insurance Company Limited (The)	-	28		-	-	
Canadian Direct Insurance Incorporated	224	332	148.2%	-	-	
Canadian Farm Insurance Corp.	24	-		-	-	
Canadian Lawyers Insurance Association	4,125	5,114	124.0%	-	-	
Canadian Northern Shield Insurance Company	224	36	16.1%	2	-	
Canadian Universities Reciprocal Insurance Exchange	1,397	195	14.0%	-	-	
Chubb Insurance Company of Canada	41,907	39,781	94.9%	1,818	7,314	402.3%
Commonwealth Insurance Company	10,087	22,271	220.8%	-	-	
Community Newspapers Reciprocal Insurance Exchange	20	-		-	-	
Continental Casualty Company	20,804	12,939	62.2%	44	378	859.1%
Co-operators General Insurance Company	36,752	11,962	32.5%	348	24	6.9%
Cumis General Insurance Company	905	607	67.1%	1,342	143	10.7%
Dominion of Canada General Insurance Company (The)	15,656	3,381	21.6%	255	43	16.9%
Ecclesiastical Insurance Office Public Limited Company	1,097	935	85.2%	-	-	
Echelon General Insurance Company	740	24	3.2%	-	-	
Economical Mutual Insurance Company	14,823	9,124	61.6%	255	13	5.1%
Electric Insurance Company	296	301	101.7%	-	-	
Employers Insurance Company of Wausau	-	3		-	-	
Energy Insurance Reciprocal (EIR)	1,567	3,746	239.1%	-	-	
Federal Insurance Company	1	88	8800.0%	-	-	
Federated Insurance Company of Canada	10,775	3,919	36.4%	56	(74)	

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY INSURANCE

in the Province of Alberta - 2008

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Federation Insurance Company of Canada	17	(77)		-	-	
FedGas Insurance Reciprocal Exchange	161	155	96.3%	-	-	
GCAN Insurance Company	22,721	13,497	59.4%	116	1	0.9%
Genesis Reciprocal Insurance Exchange	4,009	2,791	69.6%	-	-	
GMS Insurance Inc.	-	4		-	-	
Gore Mutual Insurance Company	187	3	1.6%	-	-	
Grain Insurance and Guarantee Company	1,011	214	21.2%	18	-	
Great American Insurance Company	3,345	(92)		51	5	9.8%
Guarantee Company of North America (The)	447	69	15.4%	2,287	2,343	102.4%
Hartford Fire Insurance Company	3,044	665	21.8%	-	-	
Healthcare Insurance Reciprocal of Canada	693	-		-	-	
Intact Insurance Company	39,604	7,536	19.0%	-	-	
Jevco Insurance Company	15	-		-	-	
Jewelers Mutual Insurance Company	17	-		-	-	
Kingsway General Insurance Company	802	818	102.0%	-	-	
Liberty Mutual Insurance Company	15,130	8,931	59.0%	335	204	60.9%
Lloyd's Underwriters	113,544	79,224	69.8%	503	88	17.5%
Lombard General Insurance Company of Canada	19,400	36,659	189.0%	205	21	10.2%
Lombard Insurance Company	-	(2,130)		-	-	
Lumbermens Mutual Casualty Company	(3)	36		-	-	
Markel Insurance Company of Canada	477	89	18.7%	-	-	
MAX Canada Insurance Company	23	15	65.2%	-	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	449	183	40.8%	-	-	
Millennium Insurance Corporation	23	18	78.3%	-	-	
National Liability & Fire Insurance Company	21	6	28.6%	-	-	
Nipponkoa Insurance Company, Limited	-	(13)		-	-	
Nordic Insurance Company of Canada (The)	-	(1,079)		-	-	
North American Specialty Insurance Company	45	133	295.6%	-	-	
Novex Insurance Company	2,001	(1,569)		-	-	
Old Republic Insurance Company of Canada	247	65	26.3%	-	-	
Omega General Insurance Company	-	(3)		-	-	
Optimum West Insurance Company	437	(244)		1	-	
Portage La Prairie Mutual Insurance Company (The)	515	648	125.8%	-	-	
Primum Insurance Company	2,236	1,811	81.0%	-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	11,116	13,394	120.5%	-	-	
Real Estate Insurance Exchange	2,366	1,612	68.1%	-	-	

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY INSURANCE

in the Province of Alberta - 2008

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	
Royal & Sun Alliance Insurance Company of Canada	12,269	718	5.9%	103	106	102.9%
Saskatchewan Mutual Insurance Company	2,183	1,674	76.7%	19	5	26.3%
Scottish & York Insurance Co. Limited	4,899	1,832	37.4%	-	-	
Security Insurance Company of Hartford	-	(4,726)		-	-	
Sentry Insurance A Mutual Company	9	11	122.2%	-	-	
SGI CANADA Insurance Services Ltd.	1,744	534	30.6%	2	-	
Sompo Japan Insurance Inc.	75	646	861.3%	-	-	
Sovereign General Insurance Company (The)	15,470	3,632	23.5%	96	-	
St. Paul Fire and Marine Insurance Company	17,338	2,752	15.9%	115	755	656.5%
State Farm Fire and Casualty Company (The)	4,854	(1,502)		1	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	806	1,417	175.8%	11	(14)	
Temple Insurance Company	12,763	8,251	64.6%	-	-	
The Mutual Fire Insurance Company of British Columbia	3	-		-	-	
TIG Insurance Company	-	(41)		-	-	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	43	(118)		-	-	
Traders General Insurance Company	-	(57)		-	-	
Trafalgar Insurance Company of Canada	3	(24)		-	-	
Travelers Guarantee Company of Canada	7,649	3,207	41.9%	897	817	91.1%
Trisura Guarantee Insurance Company	996	239	24.0%	101	83	82.2%
Triton Insurance Company	-	-		3	-	
Virginia Surety Company, Inc.	1,553	-		-	-	
Waterloo Insurance Company	57	16	28.1%	-	-	
Wawanesa Mutual Insurance Company (The)	8,297	3,653	44.0%	-	-	
Western Surety Company	-	-		2	-	
Westport Insurance Corporation	6,252	6,938	111.0%	-	-	
XL Insurance Company Limited	14,787	7,100	48.0%	-	-	
XL Reinsurance America Inc.	7,402	1,943	26.2%	-	-	
Zurich Insurance Company Ltd.	57,966	9,307	16.1%	94	359	381.9%
TOTAL	790,522	416,015	52.6%	10,641	13,194	124.0%

*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 INSURANCE
 in the Province of Alberta - 2008

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	
ACE INA Insurance	495	(17)		-	6	
Affiliated F.M. Insurance Company	-	-		245	108	44.1%
AIG Commercial Insurance Company of Canada	23	1	4.3%	1,872	69	3.7%
Allianz Global Risk US Insurance Company	-	-		1,596	561	35.2%
American Home Assurance Company	(19)	(9)		1,276	311	24.4%
Aviva Insurance Company of Canada	9,065	369	4.1%	2,281	259	11.4%
AXA Insurance (Canada)	-	-		2	-	
AXA Pacific Insurance Company	11,860	4,087	34.5%	1,129	477	42.2%
Boiler Inspection and Insurance Company of Canada	-	-		2,572	1,008	39.2%
Canadian Farm Insurance Corp.	116	-		-	-	
Canadian Northern Shield Insurance Company	1	-		-	-	
Chrysler Insurance Company	19	-		-	-	
Chubb Insurance Company of Canada	1,991	103	5.2%	781	(10)	
Continental Casualty Company	285	-		85	12	14.1%
Co-operators General Insurance Company	127	-		1,561	295	18.9%
Cumis General Insurance Company	-	-		102	-	
Dominion of Canada General Insurance Company (The)	72	-		612	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		92	28	30.4%
Economical Mutual Insurance Company	61	(4)		1,111	185	16.7%
Factory Mutual Insurance Company	-	-		8,678	15,071	173.7%
Federal Insurance Company	-	-		1	-	
Federated Insurance Company of Canada	45	16	35.6%	115	25	21.7%
Federation Insurance Company of Canada	37	-		-	-	
GCAN Insurance Company	-	-		3,820	3,298	86.3%
Gore Mutual Insurance Company	-	-		51	5	9.8%
Grain Insurance and Guarantee Company	1	-		82	15	18.3%
Great American Insurance Company	-	-		34	1	2.9%
Guarantee Company of North America (The)	17,186	304	1.8%	-	-	
Hartford Fire Insurance Company	2	-		2	-	
Intact Insurance Company	3,418	64	1.9%	1,304	67	5.1%
Jevco Insurance Company	59	-		-	-	
Kingsway General Insurance Company	285	-		4	-	
Lloyd's Underwriters	-	-		6,234	(1,130)	
Lombard General Insurance Company of Canada	91	-		384	-	
Lumbermen's Underwriting Alliance	-	-		65	29	44.6%
Millennium Insurance Corporation	-	-		60,249	7,119	11.8%

Abstract of The Returns of Companies Transacting
 SURETY - BOILER and MACHINERY INSURANCE
 in the Province of Alberta - 2008

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 *
Novex Insurance Company	-	-		25	-	
Optimum West Insurance Company	-	-		6	-	
Royal & Sun Alliance Insurance Company of Canada	1	-		3,622	1,441	39.8%
Saskatchewan Mutual Insurance Company	-	-		37	71	191.9%
Scottish & York Insurance Co. Limited	-	-		24	-	
SGI CANADA Insurance Services Ltd.	13	-		16	16	100.0%
Sovereign General Insurance Company (The)	3,520	305	8.7%	140	(23)	
St. Paul Fire and Marine Insurance Company	-	-		380	98	25.8%
State Farm Fire and Casualty Company (The)	7	-		-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		15	(6)	
Temple Insurance Company	-	-		21	4	19.0%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-	-		21	-	
Travelers Guarantee Company of Canada	10,931	1,972	18.0%	2,944	3,207	108.9%
Trisura Guarantee Insurance Company	2,532	238	9.4%	199	16	8.0%
Virginia Surety Company, Inc.	-	-		-	3	
Wawanesa Mutual Insurance Company (The)	-	-		387	33	8.5%
Western Surety Company	4,705	56	1.2%	-	-	
Westport Insurance Corporation	-	-		133	-	
XL Insurance Company Limited	-	-		652	343	52.6%
Zurich Insurance Company Ltd.	2,211	18	0.8%	2,540	343	13.5%
TOTAL	69,140	7,503	10.9%	107,502	33,355	31.0%

*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 - 2008

NAME OF COMPANY	AIRCRAFT			MARINE		
	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	1,973	(2,564)		115	316	274.8%
Affiliated F.M. Insurance Company	-	-		397	18	4.5%
AIG Commercial Insurance Company of Canada	1,042	731	70.2%	451	164	36.4%
Allianz Global Risk US Insurance Company	6,306	3,223	51.1%	-	-	
American Home Assurance Company	543	1,904	350.6%	644	372	57.8%
Arch Insurance Company	52	(2)		-	-	
Ascentus Insurance Ltd.	-	-		813	-	
Avemco Insurance Company	-	3		-	-	
Aviva International Insurance Limited	-	(6)		-	-	
AXA Insurance (Canada)	-	-		1,069	651	60.9%
AXA Pacific Insurance Company	1,505	637	42.3%	924	331	35.8%
British Aviation Insurance Company Limited (The)	-	148		-	-	
Canadian Applicators Insurance Reciprocal	513	270	52.6%	-	-	
Canadian Union Insurance Company	1,287	-		-	-	
Centennial Insurance Company	-	(1)		-	-	
Chubb Insurance Company of Canada	-	(1)		94	9	9.6%
Commonwealth Insurance Company	-	-		4	(19)	
Continental Casualty Company	-	(11)		944	1,337	141.6%
Co-operators General Insurance Company	-	523		-	-	
Eagle Star Insurance Company Limited	-	60		-	-	
GCAN Insurance Company	1,190	890	74.8%	41	76	185.4%
Great American Insurance Company	-	-		43	(3)	
Hartford Fire Insurance Company	-	(251)		-	-	
Intact Insurance Company	-	-		1	3	300.0%
Liberty Mutual Insurance Company	-	-		203	166	81.8%
Lloyd's Underwriters	19,708	10,443	53.0%	3,207	(8,838)	

Abstract of The Returns of Companies Transacting

AIRCRAFT - MARINE INSURANCE

in the Province of Alberta - 2008

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 *
Lombard General Insurance Company of Canada	1,296	7,334	565.9%	883	929	105.2%
Lumbermens Mutual Casualty Company	-	(3)		-	-	
National Liability & Fire Insurance Company	3,981	3,056	76.8%	-	(19)	
Royal & Sun Alliance Insurance Company of Canada	1	(439)		2,182	1,032	47.3%
Sovereign General Insurance Company (The)	-	-		-	(160)	
St. Paul Fire and Marine Insurance Company	-	78		272	(182)	
Sumitomo Marine and Fire Insurance Company Limited (The)	931	520	55.9%	-	26	
Temple Insurance Company	5,442	5,461	100.3%	-	-	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-	-		11	14	127.3%
XL Insurance Company Limited	212	67	31.6%	-	-	
Zurich Insurance Company Ltd.	-	-		31	-	
TOTAL	45,982	32,070	69.7%	12,329	(3,777)	

*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

HAIL - TITLE INSURANCE

in the Province of Alberta - 2008

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	540	809	149.8%	-	-	
Chicago Title Insurance Company	-	-		2,990	315	10.5%
FCT Insurance Company Ltd.	-	-		17,679	5,155	29.2%
First American Title Insurance Company	-	-		2,927	339	11.6%
GCAN Insurance Company	4,020	6,688	166.4%	-	-	
Lawyers' Professional Indemnity Company	-	-		101	34	33.7%
Lawyers Title Insurance Corporation	-	-		17	-	
Palliser Insurance Company Limited	15,757	16,020	101.7%	-	-	
Rain and Hail Insurance Corporation	1,078	-		-	-	
Stewart Title Guaranty Company	-	-		2,906	1,089	37.5%
TOTAL	21,395	23,517	109.9%	26,620	6,932	26.0%

*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 - 2008

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 *
AIG Commercial Insurance Company of Canada	-	-		218	-	
AIG United Guaranty Mortgage Insurance Company Canada	12,093	1,003	8.3%	-	-	
American Home Assurance Company	-	-		274	237	86.5%
Atradius Credit Insurance N.V	-	-		3,293	1,761	53.5%
Compagnie Francaise d'Assuarance Pour le Commerce Exterieur	-	-		126	196	155.6%
Euler Hermes American Credit Indemnity Company	-	-		727	845	116.2%
Genworth Financial Mortgage Insurance Company Canada	152,335	32,330	21.2%	-	-	
Guarantee Company of North America (The)	-	-		(19)	-	
PMI Mortgage Insurance Company Canada	918	160	17.4%	-	-	
TOTAL	165,346	33,493	20.3%	4,619	3,039	65.8%

*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

LEGAL EXPENSE

in the Province of Alberta - 2008

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	14	-				
Intact Insurance Company	2,188	273	12.5%			
Novex Insurance Company	959	469	48.9%			
Trafalgar Insurance Company of Canada	207	25	12.1%			
TOTAL	3,368	767	22.8%			

*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.