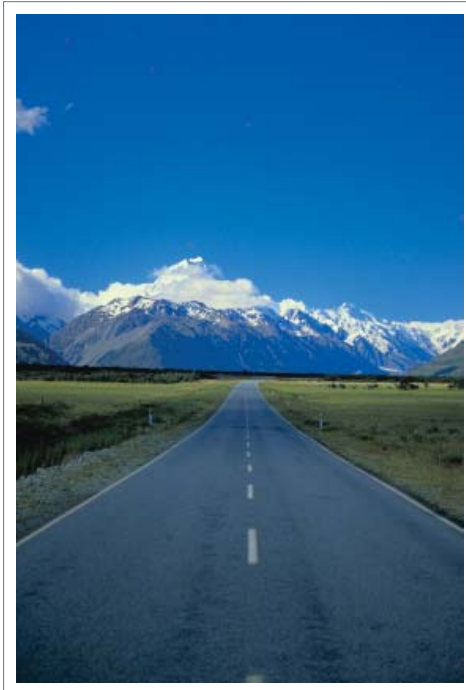




Freedom To Create. Spirit To Achieve.

Alberta Superintendent of Insurance

Annual Report



Business
2009

**Government
of Alberta** ■
Finance and
Enterprise

LETTER OF TRANSMITTAL TO MINISTER FROM SUPERINTENDENT OF INSURANCE

The Honourable Ted Morton
Minister of Finance and Enterprise
227 Legislature Building
Edmonton, Alberta

Dear Honourable Ted Morton;

Pursuant to section 799(2) of the *Insurance Act*, I am pleased to send you the 97th Annual Report of the Superintendent of Insurance which shows the insurance business transacted in Alberta for the year ending December 31, 2009. The report includes:

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

Yours truly,



Dennis Gartner
Superintendent of Insurance

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

SUMMARY OF INSURANCE BUSINESS IN ALBERTA

Alberta Insurance Statistics
Business of 2009

	(\$000)
Premiums Written	
Life	\$2,011,869
General	\$8,175,568
 Total Claims and Disbursements	
Life	\$1,628,873
General	\$4,660,707
 Total Amount of Life Insurance in Force	\$437,350,072
 Insurers Licensed in Alberta	
Life Insurers	78
Fraternal Benefit Societies	12
Reciprocal Insurance Exchanges	20
Alberta Incorporated Insurers	9
Property and Casualty Insurers	158
	<hr/>
TOTAL INSURERS LICENSED IN ALBERTA	277
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SUMMARY OF LICENCES ISSUED UNDER THE *INSURANCE ACT*

Insurers Licensed in 2009

(a) There were 277 insurance companies and reciprocal insurance exchanges licensed at December 31, 2009.

LICENSED	
Provincial Companies	9
Extra-Provincial Companies	37
Canadian Authorized Companies	199
Fraternal Societies	12
Reciprocal Exchanges	20
TOTAL	277

(b) The following four insurance companies and exchanges became licensed in Alberta during 2009.

- L'Unique General Insurance Inc.
- La Capitale General Insurance Inc.
- The Excellence Life Insurance Company
- The Union Life, a mutual assurance company

(c) The following eleven insurance companies withdrew from Alberta during 2009.

- ACA Assurance
- Cardif-Assurance Risques Divers
- Cardif Assurance Vie
- Forethought Life Insurance Company
- Fidelity Investments Insurance Company of Canada
- General American Life Insurance Company
- Kingsway General Insurance Company
- North West Commercial Travellers Association
- Stonebridge Life Insurance Company
- UAP – New Rotterdam Insurance N.V.
- Washington National Insurance Company

(d) The following five insurance companies changed their name during 2009.

Former Name	Current Name
AIG Commercial Insurance Company of Canada	Chartis Insurance Company of Canada
Zurich Insurance Company	Zurich Insurance company Ltd.
AIG Insurance Company of Canada	BMO Life Assurance Company
ING Novex Insurance Company of Canada	Novex Insurance Company
ING Insurance Company of Canada	Intact Insurance Company

Summary of Business

For the year 2009, the total insurance premiums paid to insurers was \$10,187,437 compared to the 2008 figure of \$9,967,589

SUMMARY OF LICENCES ISSUED UNDER THE *INSURANCE ACT*

Insurance Councils *

In 2009, the Alberta Insurance Council issued 35,648 Certificates. These included 32,221 Certificates of Authority to insurance agents and adjusters and 3,427 Corporate Certificates of Authority. A total of 476 complaint files were opened and a total of 134 disciplinary actions were taken. Decisions of the Insurance Councils were appealable to the Insurance Councils Appeal Board. A total of 16 appeals were heard. Of these appeals, two were allowed, one was varied, six appeals are pending, one appeal was abandoned, and six were dismissed.

The Appeal that was varied by the Appeal Panel produced the following result:

In the first instance the Council had found the Agent guilty of one offense pursuant to s. 480 (1) (b) in failing to complete sufficient Continuing Education (CE) hours and levied a civil penalty of \$300.00.

On appeal the Appeal Panel upheld the Council’s finding of guilt on the charge against him, however they further found that there were mitigating circumstances involved in this matter and directed that the civil penalty be set aside.

(*Information extracted from Alberta Insurance Council 2009 Annual Report)

Superintendent of Insurance Enforcement Activities in 2009

In 2009 the Superintendent of Insurance issued thirteen 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 \$163,000 from the following insurance companies.

ADMINISTRATIVE PENALTY ISSUED TO; VIOLATION AND SECTION OF THE INSURANCE ACT	TOTAL AMOUNT
Peace Hills General Insurance Company Charging private passenger automobile insurance premiums in excess of approved rates – Section 659.	\$10,000
Western Life Assurance Company Compensating an unauthorized insurance agent – Sections 499(1) and 452(5).	\$ 2,000
Intact Insurance Company Compensating an unauthorized insurance agent – Sections 499(1) and 452(5).	\$ 2,500
ACE INA Life Insurance Compensating an unauthorized insurance agent – Sections 499(1) AND 452(5)	\$ 1,000
Transamerica Life Canada Compensating an unauthorized insurance agent – Sections 499(1) and 452(5).	\$ 4,000
Saskatchewan Mutual Insurance Company Compensating an unauthorized insurance agent – Sections 499(1) and 452(5).	\$ 1,000
Security National Insurance Company - Charging private passenger automobile insurance premiums in excess of approved rates – Section 659.	\$75,000
Lombard General Insurance Company of Canada Refused to renew private passenger automobile insurance policies – Section 613.1.	\$32,500
Royal & Sun Alliance Insurance Company of Canada Use of non-approved endorsements – Section 610(1).	\$15,000
Industrial Alliance Pacific Insurance and Financial Services Inc. Compensating an unauthorized insurance agent – Sections 499(1) and 452(5).	\$ 2,500
Co-operators General Insurance Company Charging private passenger automobile insurance premiums in excess of approved rates – Section 659.	\$10,000
Industrial Alliance Pacific Insurance and Financial Services Inc. Compensating an unauthorized insurance agent – Sections 499(1) and 452 (5).	\$ 2,500
The Manufacturers Life Insurance Company Compensating an unauthorized insurance agent – Sections 499(1) and 452 (5).	\$ 5,000

STATISTICAL REVIEW OF INSURANCE BUSINESS IN ALBERTA

Comparative Analysis of Life Insurance in Force
(Excluding Fraternal Societies)

Alberta Business Only – 2009

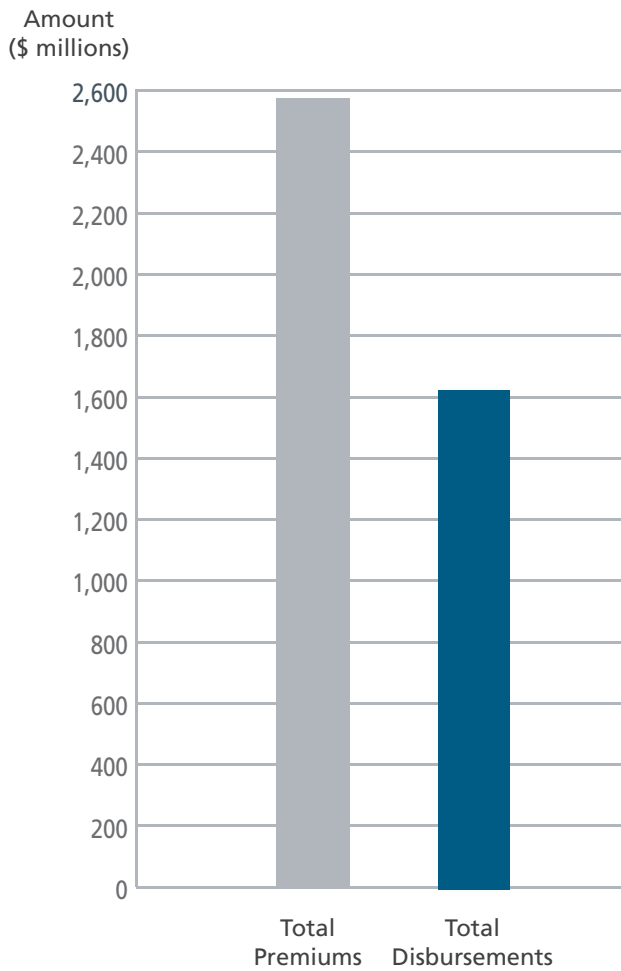
Year	INDIVIDUAL			GROUP		
	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premiums Per \$1,000 Insurance in Force	Amount of Insurance in \$1,000 Insurance in Force	Amount of Premiums Collected (\$'000)	Average Annual Premium Per \$1,000 Insurance in Force
1999	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*	208,217,446	1,251,645	6.01	198,695,779	680,849	3.42
2009	226,866,479	1,313,480	5.79	210,483,593	698,388	3.32

*Adjusted

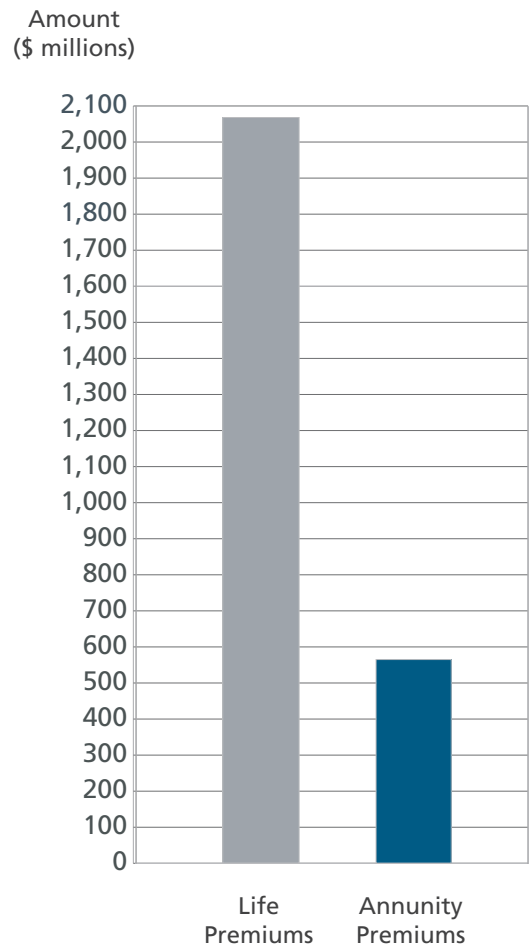
Note: The figures above do not include annuities

Total Direct Premiums Written and Disbursements to Policyholders
Alberta Business Only – 2009
LIFE INSURANCE

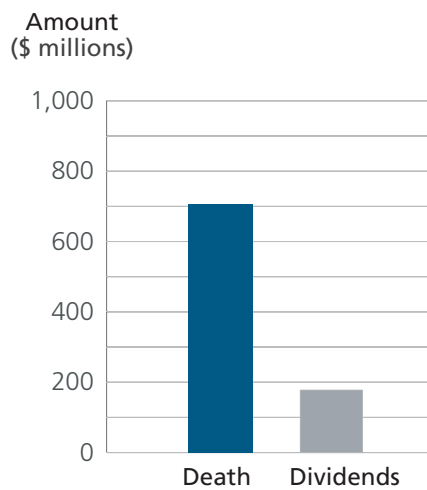
Summary of Total Premiums,
Claims and Disbursements



Summary of Total Premiums



Claims and Disbursements

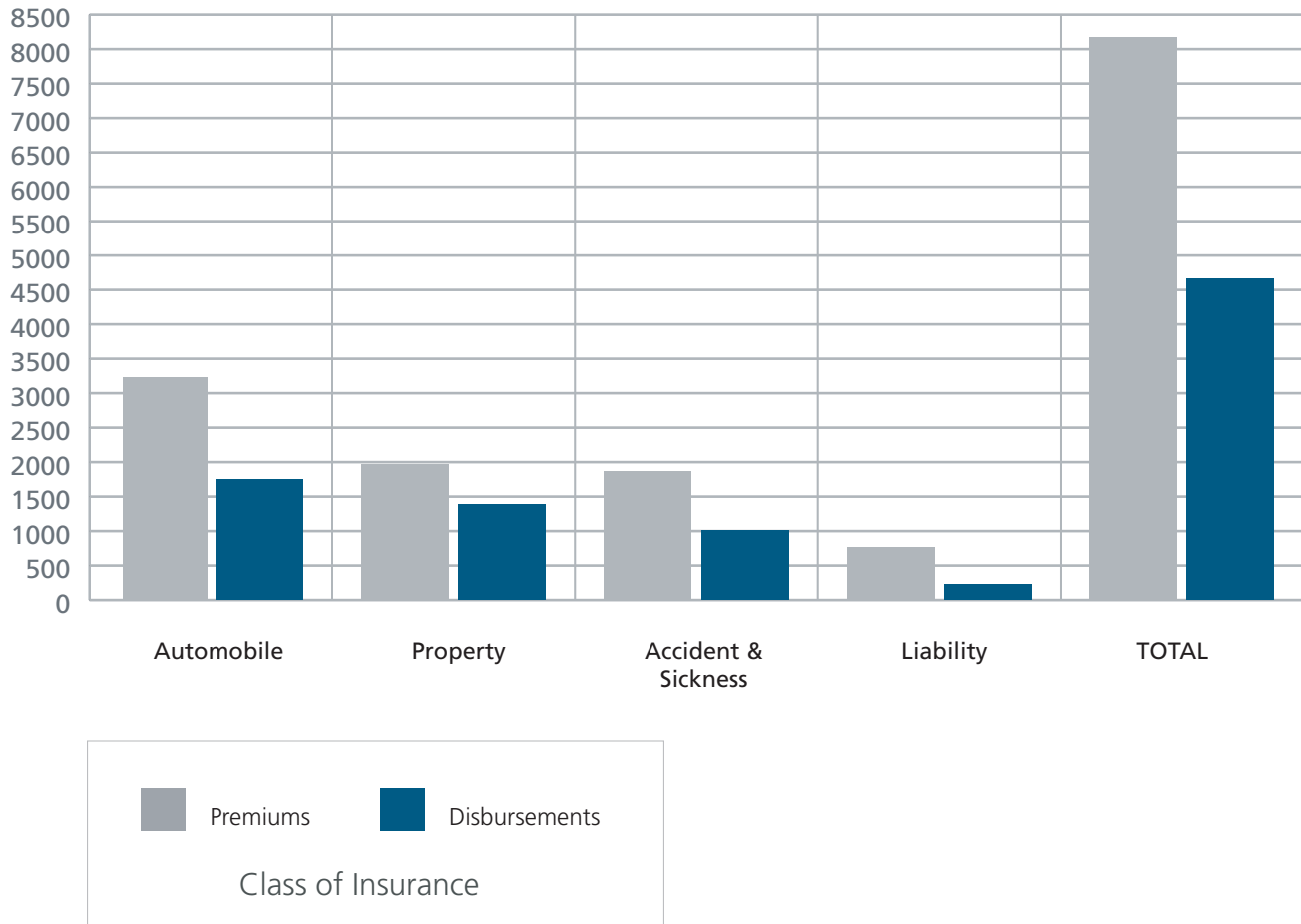


STATISTICAL REVIEW OF INSURANCE BUSINESS IN ALBERTA

Direct Premiums and Claims

Alberta Business Only – 2009

OTHER THAN LIFE INSURANCE



STATISTICAL REVIEW OF INSURANCE BUSINESS IN ALBERTA

Comparative Summary of Total Direct Premiums Written and Claims Including Dividends
Alberta Business Only – 2009

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
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%
2009	2,574,897	1,628,873	63.3%	8,175,568	4,660,707	57.0%

* Includes ordinary and group insurance and ordinary and group annuities

Comparative Summary of Total Direct Premiums Written and Claims by Class of Insurance
Alberta Business Only – 2009

OTHER THAN LIFE INSURANCE							
Premiums		Claims Including Adjustment Expenses	Claims Ratio				
Class	2009 (\$'000)		2009	2008	2007	2006	2005
Accident & Sickness	1,864,453	1,005,980	54.0	50.4	52.5%	52.9%	56.3%
Aircraft	48,408	16,772	34.6	69.7	14.2%	42.5%	25.2%
Automobile	3,228,708	1,748,421	54.2	73.4	61.3%	61.4%	63.1%
Boiler & Machinery	109,427	76,783	70.2	31.0	18.8%	15%	64.2%
Credit	4,469	1,210	27.1	65.8	0.1%	116.7%	350.4%
Fidelity	11,867	9,722	81.9	124.0	4.2%	50.8%	38.1%
Hail	13,702	11,167	81.5	90.9	120.1%	78.0%	77.2%
Legal Expense	878	644	73.3	22.8	0	5.4%	-
Liability	763,764	277,886	36.4	52.8	58.9%	36.6%	49.7%
Marine	16,714	6,532	39.1	(30.6)	119.8%	13.9%	213.5%
Mortgage	73,560	97,927	133.1	20.3	0.9%	-	11.1%
Property	1,963,112	1,387,573	70.7	63.4	63.7%	37.4%	129.0%
Surety	57,212	16,278	28.5	10.9	1.5%	11.7%	130%
Title	19,184	3,842	20.0	26.0	20.2%	16.2%	18.1%

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>ACE INA Insurance Suite 1400 25 York Street, Toronto, ON M5J-2V5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety</p>
<p>ACE INA Life Insurance Suite 1400, 25 York Street, Toronto, ON M5J-2V5</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, Marine, Property, Surety</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 11220 - 109 Street, Kingsway Centre Edmonton, AB T5G-2T6</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, General Liability, Property</p>
<p>Alberta Municipal Insurance Exchange #300, 8616-51 Avenue Edmonton, AB T6E-6E6</p>	<p>Automobile, limited to physical damage coverage to policyholder vehicles, 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 10509 76 Street, Edmonton, AB T6A-3B2</p>	<p>Fidelity, Liability, Property</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Allianz Global Risk US Insurance Company Suite 1600, 130 Adelaide Street, West, 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 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 355 Wellington Street, LONDON, ON N6A-3N7</p>	<p>Life</p>
<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, Suite 2000 Toronto, ON M5J-2N7</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

Ascentus Insurance Ltd. 10 Wellington Street, East Toronto, ON M5E-1L5	Accident and Sickness, Automobile, Legal Expense, Liability, Marine, Property, Surety
Aspen Insurance U.K. Limited 40 King Street, West, Suite 2100 Toronto, ON M5H-3C2	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Liability, Marine, Property, Surety
Asset Protection Insurance Exchange 1221, 8th Street, East Saskatoon, SK S7H-0S5	Boiler & Machinery, Property
Associated Electric & Gas Insurance Services Limited 40 King Street, West Suite 2100 Toronto, ON M5H-3C2	Aircraft, Automobile, Boiler & Machinery, Liability, Property
Assumption Mutual Life Insurance Company 770 Main Street, P.O. Box 160 Moncton, NB E1C-8L1	Accident and Sickness, Life
Assurant Life of Canada 5160 Yonge Street, Suite 500 Toronto, ON M2N-7C7	Life
Atradius Credit Insurance N.V 7 Mill Street, East Annex Suite 1000 Almonte, ON K0A-1A0	Credit
Aviva Insurance Company of Canada 2206 Eglinton Avenue East Liability, Livestock, Marine, Property, Surety, Weather Scarborough, ON M1L-4S8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Guarantee, Hail, Legal Expense,
Aviva International Insurance Limited 1400 Blair Place Suite 500 Ottawa, ON K1J-9B8	Aircraft, Liability, Marine, Property
AXA Assurances Inc. 2020 University Street, 7th Floor Montreal, QC H3A-2A5	Accident and Sickness, Life
AXA Equitable Life Insurance Company Suite 606 P.O. Box 14, 55 Town Centre Court Scarborough, ON M5G-0A1	Accident and Sickness, Life

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>AXA General Insurance 5700 Yonge Street, Suite 1400 Toronto, ON M2M-4K2</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>AXA Insurance (Canada) 5700 Yonge Street, Suite 1400 Surety, Loss of Employment Toronto, ON M2M-4K2</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property,</p>
<p>AXA Pacific Insurance Company 999 West Hasting Street, Marine, Property, Surety Vancouver, BC V6C 2W2</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Liability,</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 3650 Victoria Park Avenue, Suite 201 Toronto, ON M2H-3P7</p>	<p>Accident and Sickness, Aircraft, Fidelity, Liability, Marine, Property, Surety</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, Loss of Employment</p>
<p>BMO Life Assurance Company 60 Yonge Street, Toronto, ON M5E-1H5</p>	<p>Accident and Sickness, Life</p>
<p>BMO Life Insurance Company Toronto, ON M5X-1H3</p>	<p>Accident and Sickness, Life, Loss of Employment</p>
<p>Boiler Inspection and Insurance Company of Canada 250 Yonge Street, 30th Floor Toronto, ON M5B-2L7</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 Guaranty Mortgage Insurance Company 123 Front St. West, Suite 909 Toronto, ON M5J-2M2	Mortgage
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, Loss of Employment
Canadian Airports Reciprocal Insurance Exchange (CARIE) PO Box 9860 Edmonton International Airport Edmonton, AB T5J-2T2	Boiler & Machinery, Liability, Property
Canadian Applicators Insurance Reciprocal 1002 Warsaw Avenue Winnipeg, MB R3M-1E4	Aircraft, Liability, Property
Canadian Direct Insurance Incorporated Suite 600,750 Cambie Street, Vancouver, BC V6B-0A2	Accident and Sickness, Automobile, Liability, Property
Canadian Farm Insurance Corp. 303, 13220 St Alberta Trail Edmonton, AB T5L-4W1	Accident, Automobile, restricted to automobile glass, Boiler & Machinery, Fidelity, Liability, Property, Surety
Canadian Lawyers Insurance Association 600, 919 - 11th Avenue S.W. Calgary, AB T2R 1P3	Liability
Canadian Northern Shield Insurance Company 1900. 555 West Hastings Street, Vancouver, BC V6B 4N6	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety
Canadian Premier Life Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Accident and Sickness, Life, Loss of Employment
Canadian Union Insurance Company 2475, Boul Laurier Sillery, QC G1T 1C4	Aircraft

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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	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
Certas Direct Insurance Company 6300 boulevard de la Rive-Sud Levis, QC G6V-6P9	Automobile, Liability, Marine, Property, Surety
Chartis Insurance Company of Canada 145 Wellington Street, West 4th Floor Toronto, ON M5J 1H8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Marine, Property, Surety
Chicago Title Insurance Company 55 Superior Boulevard Mississauga, ON L5T-2X9	Title
Chrysler Insurance Company 2425 Matheson Blvd East Suite 300 East Tower Mississauga, ON L4W-5N7	Automobile, General Liability, Property, Surety
Chubb Insurance Company of Canada Dundee Place 24th Floor, 1 Adelaide Street, East Toronto, ON M5C 2V9	Accident and Sickness, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Property, Surety
CIBC Life Insurance Company Limited P.O Box 3020 Mississauga, ON L5A-4M2	Accident and Sickness, Life
CIGNA Life Insurance Company of Canada Suite 606 P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P-4X4	Accident and Sickness, Life
Co-operators General Insurance Company Priory Square Surety Guelph, ON N1H 6P8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Marine, Property,
Co-operators Life Insurance Company 1920 College Avenue Regina, SK S4P 1C4	Accident and Sickness, Life

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Combined Insurance Company of America P.O. Box 3720 Markham, ON L3R-0X5</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'Assurance Pour le Commerce Exterieur 251 Consumers Road Suite 910 Toronto, ON M2J-1R3</p>	<p>Credit</p>
<p>CompCorp Life Insurance Company 250 Yonge Street, Suite 3110 PO Box 23 Toronto, ON M5B-2L7</p>	<p>Accident and Sickness, Life to the extent authorized by its incorporating instrument.</p>
<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 extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Crown Life Insurance Company 1900 Scarth Street, Regina, SK S4P-4L4</p>	<p>Life</p>
<p>CT Financial Assurance Company Richmond Adelaide Centre 120 Adelaide Street, West, 2nd Floor Toronto, ON M5G-0A1</p>	<p>Accident and Sickness, Life</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<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, Loss of Employment</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 Rue 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>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>Ecclesiastical Insurance Office Public Limited Company Suite 2200 Box 2004, 20 Eglinton Avenue West Toronto, ON M4R-1K8</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property</p>
<p>Echelon General Insurance Company 2680 Matheson Blvd. East Suite 300 Mississauga, ON L4W-0A5</p>	<p>Accident and Sickness, Automobile, Legal Expense, Liability, Property, Surety, Loss of Employment</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>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<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>Endurance Reinsurance Corporation of America 36 King Street, East Suite 500 Toronto, ON M5C-1E5</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>Energy Insurance Reciprocal (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 N2J 4C7</p>	<p>Accident and Sickness, Life</p>
<p>Euler Hermes 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>
<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, ON N2J 4G4</p>	<p>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>Legal Expense, Liability, Property, Title</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Federal Insurance Company Dundee 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 5 Place Ville-Marie Suite 1400 Montreal, QC H3B-0A8</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety</p>
<p>FedGas Insurance Reciprocal Exchange #900, 10025-102 A Avenue Edmonton, AB T5J-0Y2</p>	<p>Automobile Physical Damage, Boiler & Machinery, Fidelity, General Liability, Property</p>
<p>Fenchurch General Insurance Company Promotory 2, 2655 North Sheridan Way Unit 115 MISSISSAUGA, ON L5K-2P8</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety, Vehicle Warranty</p>
<p>Fidelity National Title Insurance Company Maclean & Kerr LLP 2800 - 130 Adelaide Street, West Toronto, ON M5H-3P5</p>	<p>Title</p>
<p>First American Title Insurance Company 2235 Sheridan Garden Drive Oakville, ON L6J-7Y5</p>	<p>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, Toronto, ON M2M-4G4</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Property, Loss of Employment</p>
<p>Fortress Insurance Company 4612-95 Street, Edmonton, AB T6E-5Z6</p>	<p>Automobile</p>
<p>GCAN Insurance Company 181 Univeristy Avenue, Suite 1000 Toronto, ON M5H-3M7</p>	<p>Aircraft, Automobile, Boiler & Machinery, Credit, Employers' Liability, Explosion, Fire, Guarantee, Hail, Inland Marine, Inland Transportation, Livestock, Marine, Plate Glass, Property, Property Damage, Public Liability, Sprinkler Leakage, Surety, Theft, Weather, Workers' Compensation</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

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. 2055 Albert Street, PO Box 1949 Regina, SK S4P-0E3	Accident and Sickness, Property, Theft, Weather
Gore Mutual Insurance Company 252 Dundas Street, Cambridge, ON N1R 5T3	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety
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 Toronto, ON M2N 1M5	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Great American Insurance Company Suite 2100, Scotia Plaza, 40 King Street, Toronto, ON M5H 3C2	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Great American Insurance Company of New York 2100 Scotia Plaza, 40 King Street, Toronto, ON M5H 3C2	Automobile, Boiler & Machinery - excluding Machinery, Hail, Liability, Property
Great-West Life Assurance Company (The) 100 Osborne Street, North Winnipeg, MB R3C 3A5	Accident and Sickness, Life

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Green Shield Canada 5140 Yonge Street, Suite 2100 Toronto, ON M2N-6L7</p>	<p>Accident and Sickness</p>
<p>Guarantee Company of North America (The) 4950 Yonge Street, Madison Centre Suite 1400 Toronto, ON M2N-6K1</p>	<p>Accident and Sickness, Automobile, Credit, Fidelity, Liability, Property, Surety</p>
<p>Hartford Fire Insurance Company PO Box 112, 121 King Street, West, Suite 1810 Toronto, ON M5H-3T9</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Liability, Marine, Property, Surety</p>
<p>Hartford Life Insurance Company 1145 Nicholson Road Unit 2 Newmarket, ON L3Y-9C3</p>	<p>Accident and Sickness, Life</p>
<p>Healthcare Insurance Reciprocal of Canada Suite 1600, 4711 Yonge Street, North York, ON M2N-6K8</p>	<p>Fidelity, Legal Expense, Liability, Property</p>
<p>Household Life Insurance Company 3381 Steeles Avenue East Suite 300 Toronto, ON M2H-3S7</p>	<p>Accident and Sickness, Life</p>
<p>Independent Order of Foresters (The) 15th Floor, 789 Don Mills Road Toronto, ON M3C 1T9</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Industrial Alliance Insurance and Financial Services Inc. 1080 Grande Allee Quest C.P. 1907, Succursale Terminus Quebec, QC G1K 7M3</p>	<p>Accident and Sickness, Life</p>
<p>Industrial Alliance Pacific General Insurance Corporation 2165 Broadway West PO Box 5900 Vancouver, BC V6B-5H6</p>	<p>Accident and Sickness, Boiler & Machinery, Property, Surety</p>
<p>Industrial Alliance Pacific Insurance and Financial Services Inc 2165 Broadway West Vancouver, BC V6K-4N5</p>	<p>Accident and Sickness, Life, Loss of Employment</p>
<p>Intact Insurance Company 700 University Avenue, Suite 1500 Toronto, ON M5G-0A1</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety, Loss of Employment</p>

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
Jubilee Reciprocal Insurance Exchange Suite 900, 10025-102 A Avenue Edmonton, AB T5J 0Y2	Property
Knights of Columbus 139 Front Street, Suite 100 PO Box 757 Belleville, ON K8N-5B5	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
L'Unique General Insurance Inc. 925 Grande-Allee Quest, Bureau 240 Quebec City, QC G1S-1C1	Boiler & Machinery, Credit, Fidelity, Legal Expense, Liability, Property, Surety
La Capitale General Insurance Inc. 625 St-Amble Quebec, QC G1R-2G5	Boiler & Machinery, Fidelity, Legal Expense, Liability, Property, Surety
La Capitale Insurance and Financial Services Inc. 625 rue St-Amable, QC G1R-2G5	Accident and Sickness, Life
Lawyers' Professional Indemnity Company 250 Yonge Street, Suite 3101 Toronto, ON M5B-2L7	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>Lloyd's Underwriters Suite 2220, 1155 rue Metcalfe Property, Surety Montreal, QC H3B 2V6</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine,</p>
<p>Lombard General Insurance Company of Canada 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>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 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 36 King Street, East Toronto, ON M5C-1E5</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 2100 40 King Street, W Toronto, ON M5H-3C2</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
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, Loss of Employment
Minnesota Life Insurance Company Suite 2800 130 Adelaide Street, West Toronto, ON M5H 3P5	Life
Missisquoi Insurance Company (The) 5 Place Ville-Marie Suite 1400 Montreal, QC H3B-0A8	Automobile, Property
Mitsui Sumitomo Insurance Company, Limited 1 Adelaide Street, East, Dundee Place 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

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>National Bank Life Insurance Company 600 de La Gauchetiere West, 4th Floor Montreal, QC H3B 4L2</p>	<p>Accident and Sickness, Life</p>
<p>National Liability & Fire Insurance Company 3650 Victoria Park Avenue, Suite 201 Toronto, ON M2H-3P7</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety</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 Suite 200, PO Box 5, 20 Queen Street, West Toronto, ON M5H-3R3</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 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 Waterloo Farmers Mutual Insurance Company 100 Erb Street, East Waterloo, ON N2J 1L9</p>	<p>Automobile, Boiler & Machinery, Fidelity, Hail, Liability, Property</p>
<p>Novex Insurance Company 700 University Avenue, 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 Suite 500, 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 600 4211 Kingsway Burnaby, BC V5H-1Z6</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>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Pafco Insurance Company 27 Allstate Parkway, Suite 100 Markham, ON L3R-5P8</p>	<p>Automobile, Property</p>
<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 Center Suite 100 Markham, ON L3R-5P8</p>	<p>Automobile, Property</p>
<p>Penncorp Life Insurance Company 7150 Derrycrest Drive Mississauga, ON L5W-0E5</p>	<p>Accident and Sickness, Life</p>
<p>Perth Insurance Company 111 Westmount Road South P.O. Box 2000 Waterloo, ON M5G-0A1</p>	<p>Automobile, General Liability, Property</p>
<p>Pilot Insurance Company 2206 Eglinton Avenue East Scarborough, ON M1L-4S8</p>	<p>Fidelity, Surety</p>
<p>PMI Mortgage Insurance Company Canada 5300 Commerce Court West, 199 Bat Street, Toronto, ON M5L-1B9</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>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

Poultry Insurance Exchange Reciprocal of Canada 806, 3000 Creekside Drive Dundas, ON L9H-7S8	Property
Primerica Life Insurance Company of Canada 2000 Argentia Road Mississauga, ON L5N-2R7	Accident and Sickness, Life
Primum Insurance Company 2161 Yonge Street, 4th Floor Toronto, ON M4S-3A6	Automobile, Boiler & Machinery, General Liability, Legal Expense, Property
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	Accident and Sickness, Automobile, Liability, Property
Provincial Health Authorities of Alberta Liability and Property Insurance Plan 900, 9925-109 Street, Edmonton, AB T5J-3S7	Liability, Property
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 6880 Financial Drive West Tower Mississauga, ON L5N-7Y5	Accident and Sickness, Automobile, Liability, Property
RBC Life Insurance Company 6880 Financial Drive West Tower Mississauga, ON L5N-7Y5	Accident and Sickness, Life
Real Estate Insurance Exchange 205, 4954 - Richard Road SW Calgary, AB T3E-6L1	Liability

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Reassure America Life Insurance Company 150 King Street, West, Suite 1000 Toronto, ON M5H-1J9</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>Reliable Life Insurance Company 100 King Street, West Box 557 Hamilton, ON L8N 3K9</p>	<p>Accident and Sickness, Life</p>
<p>Royal & Sun Alliance Insurance Company of Canada 10 Wellington Street, East Toronto, ON M5E 1L5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety</p>
<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, Suite 400 Toronto, ON M5H 1H1</p>	<p>Accident and Sickness, Legal Expense</p>
<p>Scotia Life Insurance Company c/o Scotia Insurance 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>Security Insurance Company of Hartford Unit 2 1145 Nicholson Road Newmarket, ON L3Y-9C3</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>Security National Insurance Company 50 Place Cremazie, 12th Floor 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>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<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. Suite 1400 25 York Street, Toronto, ON M5J-2V5</p>	<p>Automobile, Boiler & Machinery, Fidelity, Liability, Marine, 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) 140 Sovereign Centre , 6700 Macleod Trail SE Calgary, AB T2H-0L3</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Property, Surety</p>
<p>SSQ Life Insurance Company Inc. 2525 Boulevard Laurier Quebec, QC G1V-4H6</p>	<p>Accident and Sickness, Life</p>
<p>St. Paul Fire and Marine Insurance Company Suite 200, PO Box 5 20 Queen Street, West Toronto, ON M5H-3R3</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Standard Life Assurance Company 2006 (The) Room 206 1245, Sherbrooke Street, West Montreal, QC H3G 1G3</p>	<p>Life</p>
<p>Standard Life Assurance Company of Canada (The) Room 206 1245 Sherbrooke Street, West Montreal, QC H3G 1G3</p>	<p>Accident and Sickness, Life</p>
<p>Standard Life Assurance Limited 1245 Sherbrooke Street, West, Suite 200 Montreal, QC H3G-1G3</p>	<p>Life</p>
<p>State Farm Fire and Casualty Company (The) 333 First Commerce Drive Aurora, ON L4G-8A4</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>State Farm International Life Insurance Company Ltd. 333 First Commerce Drive Aurora, ON L4G-8A4</p>	<p>Life</p>
<p>State Farm Mutual Automobile Insurance Company 333 First Commerce Drive Aurora, ON L4G-8A4</p>	<p>Accident, Automobile</p>
<p>Stewart Title Guaranty Company Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2200 Toronto, ON M5J-2J2</p>	<p>Title</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<p>Sun Life Assurance Company of Canada 150 King Street, 7th Floor Toronto, ON M5H-1J9</p>	<p>Accident and Sickness, Life, Loss of Employment</p>
<p>Sun Life Insurance (Canada) Limited 150 King Street, West Toronto, ON M5H-1J9</p>	<p>Accident and Sickness, Life</p>
<p>T.H.E. Insurance Company 200 University Avenue, 14th Floor Toronto, ON M5H-3C5</p>	<p>Automobile, Liability, Property</p>
<p>TD General Insurance Company 50 Place Cremazie, 12th Floor 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 & Mach Credit, Fidelity, Hail, Liability, Property, Surety</p>
<p>The Excellence Life Insurance Company 1080 Grande Alle West, PO Box 1907, Station Terminus Quebec City, QC G1K-7M3</p>	<p>Accident and Sickness, Life</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 L Legal Expense, Property, Surety</p>
<p>The Union Life Mutual Assurance Company 142 Heriot Drummondville, QC J2C-1J8</p>	<p>Accident and Sickness, Life, Loss of Employment</p>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<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., Ltd. 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 Legal Toronto, ON M5G-0A1</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, General Liability, Legal Expense, 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, Loss of Employment</p>
<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 Expense, Marine, Property, Surety, Title</p>
<p>Trisura Guarantee Insurance Company 70 York Street Suite 1100 Toronto, ON M5J-1S9</p>	<p>Boiler & 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, Loss of Employment</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>

SUMMARY OF LICENSED INSURERS UNDER THE *INSURANCE ACT*

<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 501 90 Allstate Parkway Markham, ON L3R-6H3</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>
<p>United American Insurance Company 130 Adelaide Street, West Suite 2800 Toronto, ON M5H-3P5</p>	<p>Accident and Sickness, Life</p>
<p>Unity Life of Canada 1660 Tech Avenue, Suite 3 Mississauga, ON L4W-5S8</p>	<p>Accident and Sickness, Life</p>
<p>Utica Mutual Insurance Company 1145 Nicholson Road Unit #2 Newmarket, ON L3Y-9C3</p>	<p>Automobile, Boiler & Machinery, Fidelity, Liability, Property</p>
<p>Virginia Surety Company, Inc. 3650 Victoria Park Avenue Suite 201 Toronto, ON M2H-3P7</p>	<p>Automobile, Boiler & Machinery, Liability, Property</p>
<p>VSP Canada Vision Care Insurance 1865 Trans-Canada Highway Dorval, QC H9P-1J1</p>	<p>Accident and Sickness</p>
<p>Waterloo Insurance Company 111 Westmount Road South P.O. Box 2000 Waterloo, ON N2J 4S4</p>	<p>Automobile, General Liability, Property</p>
<p>Wawanesa Life Insurance Company 9th Floor - 191 Broadway Avenue Winnipeg, MB R3C 3P1</p>	<p>Accident and Sickness, Life</p>

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
 in the Province of Alberta - 2009

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
Aetna Life Insurance Company	1	161	162	-	-	-	162
Allianz Life Insurance Company of North America	4	372	376	-	-	-	376
American Bankers Life Assurance Company of Florida	87	35,101	35,188	-	-	-	35,188
American Health and Life Insurance Company	1	3,047	3,048	-	-	-	3,048
American Income Life Insurance Company	10,690	-	10,690	-	-	-	10,690
Assumption Mutual Life Insurance Company	344	19	363	-	10	10	373
Assurant Life of Canada	899	5,560	6,459	111	6,078	6,189	12,648
AXA Assurances Inc.	297	6	303	63	-	63	366
AXA Equitable Life Insurance Company	2	-	2	-	-	-	2
Blue Cross Life Insurance Company of Canada	97	8,155	8,252	-	-	-	8,252
BMO Life Assurance Company	24,199	548	24,747	1,105	883	1,988	26,735
BMO Life Insurance Company	1,237	2,241	3,478	-	-	-	3,478
Canada Life Assurance Company (The)	126,768	162,370	289,138	16,293	3,013	19,306	308,444
Canadian Premier Life Insurance Company	-	20,499	20,499	-	-	-	20,499
CIBC Life Insurance Company Limited	720	-	720	-	-	-	720
Combined Insurance Company of America	87	50	137	-	-	-	137
Connecticut General Life Insurance Company	72	-	72	-	-	-	72
CT Financial Assurance Company	62	5	67	-	-	-	67
Cumis Life Insurance Company	1,910	18,824	20,734	-	856	856	21,590
CUNA Mutual Insurance Society	21	-	21	-	-	-	21
Desjardins Financial Security Life Assurance Company	15,095	9,444	24,539	1,070	8,212	9,282	33,821
Empire Life Insurance Company (The)	22,007	2,380	24,387	17,877	489	18,366	42,753
Equitable Life Insurance Company of Canada (The)	34,330	3,830	38,160	12,338	57	12,395	50,555
First Canadian Insurance Corporation	-	19,531	19,531	-	-	-	19,531
Gerber Life Insurance Company	429	-	429	-	-	-	429
Great-West Life Assurance Company (The)	59,588	109,118	168,706	29,245	1,946	31,191	199,897
Household Life Insurance Company	26	2,841	2,867	-	-	-	2,867
Independent Order of Foresters (The)	4,382	-	4,382	727	-	727	5,109
Industrial Alliance Insurance and Financial Services Inc.	19,015	4,690	23,705	1,377	12,402	13,779	37,484
Industrial Alliance Pacific Insurance and Financial Services Inc	45,273	10,683	55,956	19,275	-	19,275	75,231
La Capitale Insurance and Financial Services Inc.	376	4	380	437	-	437	817
Life Insurance Company of North America	-	88	88	-	-	-	88
London Life Insurance Company	154,459	-	154,459	14,818	42,233	57,051	211,510
Manufacturers Life Insurance Company (The)	222,928	92,998	315,926	126,948	25,451	152,399	468,325
Manulife Canada Ltd.	8,797	-	8,797	-	-	-	8,797
Massachusetts Mutual Life Insurance Company	253	-	253	-	-	-	253

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
 in the Province of Alberta - 2009

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
MetLife Canada	16	625	641	-	-	-	641
Minnesota Life Insurance Company	28	5	33	-	-	-	33
National Bank Life Insurance Company	75	486	561	-	-	-	561
New York Life Insurance Company	103	520	623	-	-	-	623
Penncorp Life Insurance Company	1,797	2	1,799	21	-	21	1,820
Primerica Life Insurance Company of Canada	32,385	-	32,385	-	-	-	32,385
Principal Life Insurance Company	-	-	-	-	9	9	9
RBC Life Insurance Company	139,766	2,985	142,751	46	-	46	142,797
Reassure America Life Insurance Company	1	-	1	-	-	-	1
Reliable Life Insurance Company	870	-	870	-	-	-	870
Scotia Life Insurance Company	-	960	960	-	-	-	960
SSQ Life Insurance Company Inc.	-	6,811	6,811	10	-	10	6,821
Standard Life Assurance Company of Canada (The)	21,426	4,973	26,399	39,993	25,217	65,210	91,609
Standard Life Assurance Limited	-	-	-	-	52	52	52
State Farm International Life Insurance Company Ltd.	8,384	81	8,465	682	-	682	9,147
Sun Life Assurance Company of Canada	241,237	165,543	406,780	54,035	80,468	134,503	541,283
TD Life Insurance Company	1,085	6	1,091	-	-	-	1,091
The Excellence Life Insurance Company	4	-	4	-	-	-	4
Trans Global Life Insurance Company	-	247	247	-	-	-	247
Transamerica Life Canada	93,886	-	93,886	2,673	-	2,673	96,559
Union of Canada Life Insurance	4	-	4	-	-	-	4
United American Insurance Company	30	-	30	-	-	-	30
Unity Life of Canada	3,732	(39)	3,693	-	8,182	8,182	11,875
Wawanesa Life Insurance Company	10,629	928	11,557	8,322	-	8,322	19,879
Western Life Assurance Company	3,570	1,690	5,260	-	-	-	5,260
TOTAL	1,313,484	698,388	2,011,873	347,466	215,559	563,025	2,574,897

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS, ANNUITIES AND DIVIDENDS
 in the Province of Alberta - 2009

Name of Company	Death Claims \$'000	Dividends \$'000	Annuity \$'000	Grand Total \$'000
Aetna Life Insurance Company	-	46	-	46
Allianz Life Insurance Company of North America	568	-	1	569
American Bankers Life Assurance Company of Florida	2,285	-	-	2,285
American Health and Life Insurance Company	900	-	-	900
American Income Life Insurance Company	1,227	-	-	1,227
Assumption Mutual Life Insurance Company	73	3	6	82
Assurant Life of Canada	2,252	-	2,726	4,978
AXA Equitable Life Insurance Company	-	2	3	5
Blue Cross Life Insurance Company of Canada	4,181	-	-	4,181
BMO Life Assurance Company	10,838	152	2,131	13,121
BMO Life Insurance Company	168	-	-	168
Canada Life Assurance Company (The)	51,784	23,876	38,904	114,564
Canadian Premier Life Insurance Company	3,614	-	-	3,614
CIBC Life Insurance Company Limited	382	-	-	382
Combined Insurance Company of America	166	-	2	168
Connecticut General Life Insurance Company	4	-	3	7
CT Financial Assurance Company	11	-	-	11
Cumis Life Insurance Company	8,891	2,192	1,096	12,179
CUNA Mutual Insurance Society	47	14	-	61
Desjardins Financial Security Life Assurance Company	13,728	1,144	18,276	33,148
Empire Life Insurance Company (The)	10,207	1,177	11,565	22,949
Equitable Life Insurance Company of Canada (The)	15,383	1,706	4,373	21,462
First Canadian Insurance Corporation	2,490	-	-	2,490
Gerber Life Insurance Company	12	-	-	12
Great-West Life Assurance Company (The)	113,547	18,647	13,985	146,179
Household Life Insurance Company	1,343	-	-	1,343
Independent Order of Foresters (The)	2,988	1,264	1,239	5,491
Industrial Alliance Insurance and Financial Services Inc	18,605	339	21,770	40,714
Industrial Alliance Pacific Insurance and Financial Serv	17,941	688	3,577	22,206
La Capitale Insurance and Financial Services Inc.	28	-	7	35
Life Insurance Company of North America	34	-	32	66
London Life Insurance Company	59,207	61,045	60,816	181,068

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS, ANNUITIES AND DIVIDENDS
 in the Province of Alberta - 2009

Name of Company	Death Claims \$'000	Dividends \$'000	Annuity \$'000	Grand Total \$'000
Manufacturers Life Insurance Company (The)	166,472	27,781	119,621	313,875
Manulife Canada Ltd.	5,158	589	13	5,760
Massachusetts Mutual Life Insurance Company	-	20	29	49
MetLife Canada	395	549	276	1,220
Minnesota Life Insurance Company	-	1	-	1
National Bank Life Insurance Company	143	-	-	143
New York Life Insurance Company	237	404	-	641
Penncorp Life Insurance Company	986	-	71	1,057
Primerica Life Insurance Company of Canada	8,751	-	-	8,751
Principal Life Insurance Company	-	-	10	10
RBC Life Insurance Company	28,278	174	1,225	29,677
Reassure America Life Insurance Company	1	-	-	1
Reliable Life Insurance Company	850	-	-	850
Scotia Life Insurance Company	383	-	-	383
SSQ Life Insurance Company Inc.	4,598	689	-	5,287
Standard Life Assurance Company of Canada (The)	20,198	1,823	87,025	109,046
Standard Life Assurance Limited	-	-	1,941	1,941
State Farm International Life Insurance Company Ltd.	1,630	827	958	3,415
Sun Life Assurance Company of Canada	218,369	58,472	177,163	454,004
TD Life Insurance Company	575	-	-	575
Trans Global Life Insurance Company	48	-	-	48
Transamerica Life Canada	33,289	65	6,588	39,942
Union of Canada Life Insurance	-	1	-	1
United American Insurance Company	46	-	-	46
Unity Life of Canada	2,582	370	1,935	4,887
Wawanesa Life Insurance Company	3,585	693	5,245	9,523
Western Life Assurance Company	2,018	-	12	2,030
TOTAL	841,496	204,753	582,624	1,628,873

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2009

Name of Company		Gross in Force At end of 2008		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2009		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Aetna Life Insurance Company	ORDINARY GROUP	21	84	-	-	1	1	20	83	211
		-	-	-	-	-	-	-	-	-
	TOTAL	21	84	-	-	1	1	20	83	211
Allianz Life Insurance Company of North America	ORDINARY GROUP	162	1,071	-	-	100	294	62	777	-
		16,962	107,416	961	8,616	874	(36,817)	17,049	152,849	10
	TOTAL	17,124	108,487	961	8,616	974	(36,523)	17,111	153,626	10
American Bankers Life Assurance Company of Florida	ORDINARY GROUP	391	5,534	-	46	16	820	375	4,760	4,760
		628,687	1,508,274	180,776	548,804	46,736	395,133	762,727	1,661,945	350,366
	TOTAL	629,078	1,513,808	180,776	548,850	46,752	395,953	763,102	1,666,705	355,126
American Health and Life Insurance Company	ORDINARY GROUP	2	100	-	-	-	-	2	100	100
		22,653	288,920	15,934	184,160	17,847	235,646	20,740	237,434	71,522
	TOTAL	22,655	289,020	15,934	184,160	17,847	235,646	20,742	237,534	71,622
American Income Life Insurance Company	ORDINARY GROUP	20,561	687,435	4,446	238,579	2,575	155,888	22,432	770,126	764,196
		-	-	-	-	-	-	-	-	-
	TOTAL	20,561	687,435	4,446	238,579	2,575	155,888	22,432	770,126	764,196
Assumption Mutual Life Insurance Company	ORDINARY GROUP	342	21,356	281	11,715	62	2,820	561	30,251	11,165
		85	5,631	25	260	20	1,369	90	4,622	3,640
	TOTAL	427	26,987	306	11,975	82	4,189	651	34,773	14,805
Assurant Life of Canada	ORDINARY GROUP	7,599	44,531	162	7,371	434	3,267	7,327	48,635	48,635
		3,386	17,096	669	5,375	168	621	3,887	21,850	21,850
	TOTAL	10,985	61,627	831	12,746	602	3,888	11,214	70,485	70,485
AXA Assurances Inc.	ORDINARY GROUP	91	22,010	181	108,815	2	1,250	270	129,575	34,982
		-	-	-	-	-	-	-	-	-
	TOTAL	91	22,010	181	108,815	2	1,250	270	129,575	34,982
AXA Equitable Life Insurance Company	ORDINARY GROUP	16	229	-	4	1	30	15	203	374,449
		-	-	-	-	-	-	-	-	-
	TOTAL	16	229	-	4	1	30	15	203	374,449
Blue Cross Life Insurance Company of Canada	ORDINARY GROUP	142	5,565	29	1,912	21	1,303	150	6,174	3,919
		45,731	3,567,722	9,892	1,596,121	5,781	333,381	49,842	4,830,462	3,255,446
	TOTAL	45,873	3,573,287	9,921	1,598,033	5,802	334,684	49,992	4,836,636	3,259,365
BMO Life Assurance Company	ORDINARY GROUP	23,382	4,294,049	1,625	356,744	1,744	242,830	23,263	4,407,963	983,097
		7,241	629,270	2,053	104,539	236	23,456	9,058	710,353	404,901
	TOTAL	30,623	4,923,319	3,678	461,283	1,980	266,286	32,321	5,118,316	1,387,998
BMO Life Insurance Company	ORDINARY GROUP	2,713	475,791	203	48,896	323	54,455	2,593	470,232	70,535
		28,083	87,808	5,621	29,020	5,621	19,189	28,083	97,638	97,638
	TOTAL	30,796	563,599	5,824	77,916	5,944	73,644	30,676	567,870	168,173
Canada Life Assurance Company (The)	ORDINARY GROUP	80,940	18,062,313	6,902	3,311,209	4,376	1,271,069	83,466	20,102,453	3,696,126
		837,524	31,873,961	70,514	3,850,210	223,808	163,876	684,230	35,560,295	3,279,221
	TOTAL	918,464	49,936,274	77,416	7,161,419	228,184	1,434,945	767,696	55,662,748	6,975,347
Canada Life Insurance Company of Canada	ORDINARY GROUP	-	-	-	-	-	-	-	-	1,947,947
		-	-	-	-	-	-	-	-	7,066,507
	TOTAL	-	-	-	-	-	-	-	-	9,014,454

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2009

Name of Company		Gross in Force At end of 2008		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2009		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Canadian Premier Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	1,897
	TOTAL	166,039	719,359	15,657	776,621	37,873	306,872	143,823	1,189,108	1,077,035
	TOTAL	166,039	719,359	15,657	776,621	37,873	306,872	143,823	1,189,108	1,078,932
CIBC Life Insurance Company Limited	ORDINARY GROUP	958	97,057	230	-	60	7,915	1,128	89,142	-
	TOTAL	958	97,057	230	-	60	7,915	1,128	89,142	11,003
	TOTAL	958	97,057	230	-	60	7,915	1,128	89,142	11,003
Combined Insurance Company of America	ORDINARY GROUP	342	5,792	6	213	35	818	313	5,187	3,994
	TOTAL	152	2,166	45	1,428	51	1,480	146	2,114	2,114
	TOTAL	494	7,958	51	1,641	86	2,298	459	7,301	6,108
Connecticut General Life Insurance Company	ORDINARY GROUP	6	3,949	-	225	-	-	6	3,636	2,480
	TOTAL	6	3,949	-	225	-	-	6	3,636	2,480
	TOTAL	6	3,949	-	225	-	-	6	3,636	2,480
CT Financial Assurance Company	ORDINARY GROUP	87	19,135	-	-	5	1,645	82	17,490	1,749
	TOTAL	87	19,135	-	-	5	1,645	82	17,490	1,749
	TOTAL	87	19,135	-	-	5	1,645	82	17,490	1,749
Cumis Life Insurance Company	ORDINARY GROUP	2,853	624,413	136	46,175	165	20,878	2,824	649,710	108,418
	TOTAL	-	3,438,441	-	749,897	-	697,410	-	3,490,928	1,836,196
	TOTAL	2,853	4,062,854	136	796,072	165	718,288	2,824	4,140,638	1,944,614
CUNA Mutual Insurance Society	ORDINARY GROUP	290	919	-	10	64	54	226	875	438
	TOTAL	290	919	-	10	64	54	226	875	438
	TOTAL	290	919	-	10	64	54	226	875	438
Desjardins Financial Security Life Assurance Company	ORDINARY GROUP	13,142	1,838,335	512	213,309	788	193,704	12,866	1,857,940	1,203,328
	TOTAL	48,975	3,852,524	4,375	226,297	-	472,800	48,516	3,606,021	3,399,077
	TOTAL	62,117	5,690,859	4,887	439,606	788	666,504	61,382	5,463,961	4,602,405
Empire Life Insurance Company (The)	ORDINARY GROUP	16,011	4,826,418	1,688	833,057	1,017	346,226	16,682	5,313,249	2,930,968
	TOTAL	10,989	925,730	1,209	107,824	1,886	152,740	10,312	880,814	791,685
	TOTAL	27,000	5,752,148	2,897	940,881	2,903	498,966	26,994	6,194,063	3,722,653
Equitable Life Insurance Company of Canada (The)	ORDINARY GROUP	24,520	8,832,967	4,203	2,153,981	1,807	752,395	26,916	10,234,553	3,442,990
	TOTAL	17,221	1,460,503	1,811	134,243	2,313	141,191	16,719	1,453,555	1,233,660
	TOTAL	41,741	10,293,470	6,014	2,288,224	4,120	893,586	43,635	11,688,108	4,676,650
First Canadian Insurance Corporation	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	89,990	-	18,616	-	22,658	-	85,948	-	-
	TOTAL	89,990	-	18,616	-	22,658	-	85,948	-	-
General American Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	3,661,265
	TOTAL	-	-	-	-	-	-	-	-	3,661,265
	TOTAL	-	-	-	-	-	-	-	-	3,661,265
Gerber Life Insurance Company	ORDINARY GROUP	3,611	47,683	371	6,393	234	4,023	3,748	50,053	58,405
	TOTAL	-	-	-	-	-	-	-	-	-
	TOTAL	3,611	47,683	371	6,393	234	4,023	3,748	50,053	58,405
Great-West Life Assurance Company (The)	ORDINARY GROUP	37,300	7,784,993	2,949	1,066,374	3,376	772,586	36,873	8,078,781	5,123,222
	TOTAL	1,082,985	49,949,138	36,118	2,333,460	37,669	763,576	1,081,434	51,519,022	40,276,781
	TOTAL	1,120,285	57,734,131	39,067	3,399,834	41,045	1,536,162	1,118,307	59,597,803	45,400,003

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2009

Name of Company		Gross in Force At end of 2008		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2009		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 GROUP	33	6,800	32	6,175	16	3,600	49	9,375	9,375
		18,561	454,922	3,358	144,846	6,315	114,787	15,604	484,981	472,092
	TOTAL	18,594	461,722	3,390	151,021	6,331	118,387	15,653	494,356	481,467
Independent Order of Foresters (The)	ORDINARY GROUP	10,486	481,594	73	10,831	420	21,551	10,139	470,874	470,874
		-	-	-	-	-	-	-	-	-
	TOTAL	10,486	481,594	73	10,831	420	21,551	10,139	470,874	470,874
Industrial Alliance Insurance and Financial Services Inc.	ORDINARY GROUP	13,853	2,928,630	1,239	1,099,721	821	235,946	14,271	3,792,405	1,651,375
		7,849	993,905	593	109,304	312	20,173	8,130	1,083,036	1,000,791
	TOTAL	21,702	3,922,535	1,832	1,209,025	1,133	256,119	22,401	4,875,441	2,652,166
Industrial Alliance Pacific Insurance and Financial Services Inc	ORDINARY GROUP	42,526	6,743,864	18,204	2,007,979	16,777	912,060	43,953	7,839,783	2,648,355
		64,576	1,744,190	12,241	439,752	14,953	421,675	61,864	1,762,267	1,492,017
	TOTAL	107,102	8,488,054	30,445	2,447,731	31,730	1,333,735	105,817	9,602,050	4,140,372
La Capitale Insurance and Financial Services Inc.	ORDINARY GROUP	167	43,351	255	67,637	31	6,941	391	104,047	-
		22	389	5	165	4	155	23	399	520
	TOTAL	189	43,740	260	67,802	35	7,096	414	104,446	520
Life Insurance Company of North America	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		219	16,728	11	461	73	3,136	157	14,053	14,053
	TOTAL	219	16,728	11	461	73	3,136	157	14,053	14,053
London Life Insurance Company	ORDINARY GROUP	129,993	14,597,212	5,435	2,155,069	6,075	1,093,967	129,353	15,658,314	9,041,879
		2,868	19,896	-	-	1,487	1,489	1,381	18,407	3,439,231
	TOTAL	132,861	14,617,108	5,435	2,155,069	7,562	1,095,456	130,734	15,676,721	12,481,110
Manufacturers Life Insurance Company (The)	ORDINARY GROUP	139,099	38,702,323	7,954	4,997,458	6,811	2,140,703	140,242	41,557,796	12,034,013
		262,867	33,026,788	53,744	7,812,445	54,941	5,524,712	261,670	35,314,521	7,081,012
	TOTAL	401,966	71,729,111	61,698	12,809,903	61,752	7,665,415	401,912	76,872,317	19,115,025
Manulife Canada Ltd.	ORDINARY GROUP	9,694	1,488,425	152	25,876	356	75,546	9,490	1,438,741	300,482
		-	-	-	-	-	-	-	-	-
	TOTAL	9,694	1,488,425	152	25,876	356	75,546	9,490	1,438,741	300,482
Massachusetts Mutual Life Insurance Company	ORDINARY GROUP	5	8,655	1	549	-	-	6	7,991	7,992
		-	-	-	-	-	-	-	-	-
	TOTAL	5	8,655	1	549	-	-	6	7,991	7,992
MD Life Insurance Company	ORDINARY GROUP	696	758,889	96	152,855	792	911,744	-	-	-
		-	-	-	-	-	-	-	-	-
	TOTAL	696	758,889	96	152,855	792	911,744	-	-	-
MetLife Canada	ORDINARY GROUP	2,044	1,642	-	3	2,044	1,645	-	-	-
		743	187,952	-	-	735	187,629	8	323	-
	TOTAL	2,787	189,594	-	3	2,779	189,274	8	323	-
Metropolitan Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	323
	TOTAL	-	-	-	-	-	-	-	-	323
Minnesota Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		37	409	-	-	37	409	-	-	-
	TOTAL	37	409	-	-	37	409	-	-	-

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2009

Name of Company		Gross in Force At end of 2008		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2009		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
National Bank Life Insurance Company	ORDINARY GROUP	144	13,765	41	3,177	-	-	185	16,942	1,694
		-	65,657	-	13,808	-	14,154	-	65,311	7,224
	TOTAL	144	79,422	41	16,985	-	14,154	185	82,253	8,918
New York Life Insurance Company	ORDINARY GROUP	74	8,969	-	128	4	409	70	8,283	8,283
		364	156,749	76	8,115	112	10,162	328	154,702	154,702
	TOTAL	438	165,718	76	8,243	116	10,571	398	162,985	162,985
Penncorp Life Insurance Company	ORDINARY GROUP	2,488	164,016	173	3,532	335	6,493	2,326	161,055	123,795
		29	465	18	95	17	120	30	440	440
	TOTAL	2,517	164,481	191	3,627	352	6,613	2,356	161,495	124,235
Primerica Life Insurance Company of Canada	ORDINARY GROUP	29,410	12,427,699	3,101	3,016,475	2,312	2,190,023	30,199	13,254,151	10,825,192
		-	-	-	-	-	-	-	-	-
	TOTAL	29,410	12,427,699	3,101	3,016,475	2,312	2,190,023	30,199	13,254,151	10,825,192
RBC Life Insurance Company	ORDINARY GROUP	28,152	12,194,128	2,786	2,220,778	1,540	536,640	29,398	13,878,266	2,340,818
		21,122	1,737,436	740	152,601	1,496	124,387	20,366	1,765,650	1,765,157
	TOTAL	49,274	13,931,564	3,526	2,373,379	3,036	661,027	49,764	15,643,916	4,105,975
Reassure America Life Insurance Company	ORDINARY GROUP	61	52	-	1	2	1	59	52	52
		-	-	-	-	-	-	-	-	-
	TOTAL	61	52	-	1	2	1	59	52	52
Reliable Life Insurance Company	ORDINARY GROUP	1,052	287,123	1	20	83	26,410	970	260,733	19,382
		-	-	-	-	-	-	-	-	-
	TOTAL	1,052	287,123	1	20	83	26,410	970	260,733	19,382
Scotia Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		1,849	110,129	1,359	178,786	493	39,718	2,715	249,197	69,785
	TOTAL	1,849	110,129	1,359	178,786	493	39,718	2,715	249,197	69,785
SSQ Life Insurance Company Inc.	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		33,756	2,389,373	12,122	1,301,656	12,434	804,546	33,444	2,886,483	2,861,232
	TOTAL	33,756	2,389,373	12,122	1,301,656	12,434	804,546	33,444	2,886,483	2,861,232
Standard Life Assurance Company of Canada (The)	ORDINARY GROUP	18,783	4,014,710	295	173,722	800	189,782	18,278	3,998,650	1,042,813
		18,962	2,204,241	4,159	787,126	6,598	805,647	16,523	2,185,720	2,185,720
	TOTAL	37,745	6,218,951	4,454	960,848	7,398	995,429	34,801	6,184,370	3,228,533
State Farm International Life Insurance Company Ltd.	ORDINARY GROUP	15,487	2,306,128	1,945	367,868	1,306	201,465	16,126	2,472,531	2,472,531
		137	16,347	-	731	7	-	130	17,078	17,078
	TOTAL	15,624	2,322,475	1,945	368,599	1,313	201,465	16,256	2,489,609	2,489,609
Sun Life Assurance Company of Canada	ORDINARY GROUP	241,739	35,693,672	18,269	5,390,400	11,975	1,895,681	248,033	39,188,391	10,870,889
		635,701	56,304,851	46,084	3,555,874	43,096	1,623,627	638,689	58,222,726	45,881,682
	TOTAL	877,440	91,998,523	64,353	8,946,274	55,071	3,519,308	886,722	97,411,117	56,752,571
Sun Life Insurance (Canada) Limited	ORDINARY GROUP	-	-	-	-	-	-	-	-	3,460,691
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	3,460,691
TD Life Insurance Company	ORDINARY GROUP	2,543	498,462	252	67,984	415	79,531	2,380	486,915	240,826
		185	18,343	-	-	18	1,068	167	17,275	5,384
	TOTAL	2,728	516,805	252	67,984	433	80,599	2,547	504,190	246,210

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2009

Name of Company		Gross in Force At end of 2008		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2009		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
The Excellence Life Insurance Company	ORDINARY GROUP	-	-	4	500	-	-	4	500	-
	TOTAL	-	-	5	-	-	-	5	615	85
	TOTAL	-	-	9	500	-	-	9	1,115	85
Transamerica Life Canada	ORDINARY GROUP	62,667	22,010,388	6,480	3,453,997	3,596	1,404,790	65,551	24,059,595	2,409,618
	TOTAL	-	47	-	-	-	47	-	-	-
	TOTAL	62,667	22,010,435	6,480	3,453,997	3,596	1,404,837	65,551	24,059,595	2,409,618
Union of Canada Life Insurance	ORDINARY GROUP	23	616	-	16	-	-	23	632	453
	TOTAL	-	-	-	-	-	-	-	-	-
	TOTAL	23	616	-	16	-	-	23	632	453
United American Insurance Company	ORDINARY GROUP	47	496	-	-	8	106	39	390	390
	TOTAL	-	-	-	-	-	-	-	-	-
	TOTAL	47	496	-	-	8	106	39	390	390
Unity Life of Canada	ORDINARY GROUP	8,899	1,123,377	1,343	146,129	594	58,049	9,648	1,211,458	299,110
	TOTAL	1,776	69,013	392	29,252	610	34,489	1,558	63,776	63,774
	TOTAL	10,675	1,192,390	1,735	175,381	1,204	92,538	11,206	1,275,234	362,884
Wawanesa Life Insurance Company	ORDINARY GROUP	12,547	3,117,462	1,544	693,798	777	218,386	13,314	3,592,874	1,025,937
	TOTAL	3,271	324,868	1,033	86,234	1,218	105,182	3,086	305,920	236,253
	TOTAL	15,818	3,442,330	2,577	780,032	1,995	323,568	16,400	3,898,794	1,262,190
Western Life Assurance Company	ORDINARY GROUP	3,607	893,269	1,177	303,316	275	72,298	4,509	1,124,287	313,950
	TOTAL	49,544	419,122	1,541	43,586	4,097	10,290	46,988	452,418	345,712
	TOTAL	53,151	1,312,391	2,718	346,902	4,372	82,588	51,497	1,576,705	659,662
TOTAL	ORDINARY GROUP	1,011,801	208,217,446	94,776	34,771,022	75,371	16,118,038	1,031,206	226,866,979	86,100,045
	TOTAL	4,131,141	198,695,779	501,757	25,321,712	552,594	13,519,525	4,075,470	210,484,208	130,272,920
	TOTAL	5,142,942	406,913,225	596,533	60,092,734	627,965	29,637,563	5,106,676	437,351,187	216,372,964

ABSTRACT OF RETURNS

Abstract of The Returns of Fraternal Societies
 DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED
 in the Province of Alberta - 2009

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
Actra Fraternal Benefit Society	26	-	208	-	234	-	-	168	-	168
Croatian Fraternal Union of America	8	-	-	-	8	2	-	-	-	2
FaithLife Financial	3,465	1,703	94	-	5,262	2,558	1,578	23	-	4,159
Grand Orange Lodge of British America Benefit Fund (The)	7	-	-	-	7	45	-	-	-	45
Knights of Columbus	19,672	12,476	487	71	32,706	4,000	4,376	17	-	8,393
North West Commercial Travellers	-	-	-	57	57	285	-	-	-	285
Order of United Commercial Travelers of America (The)	17	-	36	-	53	99	-	1	-	100
Sons of Scotland Benevolent Association	5	-	-	-	5	41	-	-	-	41
Ukrainian Fraternal Society of Canada	8	-	-	-	8	15	-	-	-	15
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	33	-	-	-	33	85	-	-	-	85
Ukrainian National Association Inc.	1	-	-	-	1	-	-	-	-	-
TOTAL	23,242	14,179	825	128	38,374	7,130	5,954	209	-	13,293

Abstract of The Returns of Fraternal Societies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2009

Name of Society	Gross in Force At end of 2008		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2009		Net in Force At Year End
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Actra Fraternal Benefit Society	407	8,990	44	460	63	667	388	8,783	6,395
Croatian Fraternal Union of America	83	791	1	26	4	77	80	740	740
FaithLife Financial	5,954	441,387	184	66,840	228	34,910	5,910	473,317	266,382
Grand Orange Lodge of British America Benefit Fund (The)	73	395	3	13	4	47	72	361	380
Knights of Columbus	21,774	1,879,054	1,600	281,725	719	113,269	22,655	2,047,510	2,041,126
North West Commercial Travellers	567	583	2	-	569	583	-	-	-
Order of United Commercial Travelers of America (The)	142	1,901	-	244	8	700	134	1,445	1,445
Sons of Scotland Benevolent Association	192	672	7	14	13	38	186	648	648
Ukrainian Fraternal Society of Canada	79	391	3	16	5	15	77	392	392
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	85	1,358	5	140	6	85	84	1,413	1,181
Ukrainian National Association Inc.	34	-	-	-	-	-	34	119	119
Women's Life Insurance Society	36	11	-	-	3	-	33	11	11
TOTAL	29,426	2,335,533	1,849	349,478	1,622	150,391	29,653	2,534,739	2,318,819

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY INSURANCE

in the Province of Alberta - 2009

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	14,302	8,171	57.1%	23,405	11,910	50.9%
Affiliated F.M. Insurance Company	-	-		5,938	12,697	213.8%
Alberta Motor Association Insurance Company	191,603	131,975	68.9%	46,206	28,416	61.5%
Alberta Municipal Insurance Exchange	697	500	71.7%	7,607	2,636	34.7%
Alberta School Boards Insurance Exchange	-	-		497	575	115.7%
Allianz Global Risk US Insurance Company	7,648	9,517	124.4%	16,774	4,053	24.2%
Allstate Insurance Company of Canada	58,395	31,965	54.7%	18,632	11,612	62.3%
American Bankers Insurance Company of Florida	-	-		927	244	26.3%
American Road Insurance Company	1,014	306	30.2%	-	-	
Arch Insurance Company	544	(3)		13,282	10,020	75.4%
Ascentus Insurance Ltd.	(305)	(520)		-	9	
Asset Protection Insurance Exchange	-	-		762	261	34.3%
Associated Electric & Gas Insurance Services Limited	-	-		1,423	656	46.1%
Aviva Insurance Company of Canada	177,302	93,760	52.9%	87,517	68,956	78.8%
AXA Insurance (Canada)	-	15		476	131	27.5%
AXA Pacific Insurance Company	94,669	33,225	35.1%	46,657	26,593	57.0%
AXIS Reinsurance Company (Canadian Branch)	-	-		230	16	7.0%
Boiler Inspection and Insurance Company of Canada	-	-		287	132	46.0%
Canadian Airports Reciprocal Insurance Exchange (CARIE)	-	-		693	(580)	
Canadian Direct Insurance Incorporated	43,572	27,651	63.5%	6,747	4,696	69.6%
Canadian Farm Insurance Corp.	4,288	2,188	51.0%	4,104	2,780	67.7%
Canadian Northern Shield Insurance Company	1	-		894	489	54.7%
Canadian Universities Reciprocal Insurance Exchange	-	-		1,383	70	5.1%
Certas Direct Insurance Company	5,678	1,940	34.2%	665	418	62.9%
Chartis Insurance Company of Canada	10,423	855	8.2%	126,702	77,711	61.3%
Chrysler Insurance Company	782	353	45.1%	(6)	6	
Chubb Insurance Company of Canada	1,478	422	28.6%	28,654	8,868	30.9%
Commonwealth Insurance Company	-	-		11,979	26,542	221.6%
Continental Casualty Company	5,968	2,830	47.4%	21,907	7,509	34.3%
Co-operators General Insurance Company	237,729	112,623	47.4%	169,521	136,958	80.8%
Coseco Insurance Company	12,049	7,438	61.7%	3,883	3,358	86.5%
Cumis General Insurance Company	2,419	147	6.1%	3,300	1,207	36.6%
Dominion of Canada General Insurance Company (The)	81,685	46,261	56.6%	48,439	31,197	64.4%
Ecclesiastical Insurance Office Public Limited Company	-	-		4,767	1,621	34.0%
Echelon General Insurance Company	498	472	94.8%	2,433	327	13.4%
Economical Mutual Insurance Company	106,985	40,430	37.8%	57,598	47,404	82.3%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY INSURANCE

in the Province of Alberta - 2009

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 *
Electric Insurance Company	157	52	33.1%	-	-	
Elite Insurance Company	16,619	7,523	45.3%	38,174	31,853	83.4%
Employers Insurance Company of Wausau	-	(1)		-	(1)	
Energy Insurance Reciprocal (EIR)	-	-		2,799	622	22.2%
Factory Mutual Insurance Company	-	-		28,654	5,865	20.5%
Federal Insurance Company	18	17	94.4%	74	2	2.7%
Federated Insurance Company of Canada	20,697	9,406	45.4%	12,600	5,547	44.0%
Federation Insurance Company of Canada	555	(60)		682	253	37.1%
FedGas Insurance Reciprocal Exchange	-	-		151	149	98.7%
First North American Insurance Company	-	-		478	96	20.1%
Fortress Insurance Company	668	1,319	197.5%	-	-	
GCAN Insurance Company	3,081	2,245	72.9%	24,999	18,769	75.1%
GMS Insurance Inc.	-	-		33	-	
Gore Mutual Insurance Company	-	-		819	1,107	135.2%
Grain Insurance and Guarantee Company	-	-		5,793	1,659	28.6%
Great American Insurance Company	-	4		6,461	633	9.8%
Guarantee Company of North America (The)	953	683	71.7%	2,389	3,727	156.0%
Hartford Fire Insurance Company	102	239	234.3%	3,625	4,265	117.7%
Healthcare Insurance Reciprocal of Canada	-	-		7	-	
Intact Insurance Company	459,810	241,612	52.5%	204,032	159,554	78.2%
Jevco Insurance Company	18,649	4,786	25.7%	242	255	105.4%
Jewelers Mutual Insurance Company	-	-		200	(19)	
Jubilee Reciprocal Insurance Exchange	-	-		5,006	2,685	53.6%
Legacy General Insurance Company	-	-		72	3	4.2%
Liberty Mutual Insurance Company	8,871	5,603	63.2%	10,874	(1,123)	
Lloyd's Underwriters	1,970	1,372	69.6%	120,382	43,475	36.1%
Lombard General Insurance Company of Canada	26,381	9,948	37.7%	19,579	9,941	50.8%
Lombard Insurance Company	36	38	105.6%	16	27	168.8%
Lumbermens Mutual Casualty Company	-	(6)		-	-	
Lumbermen's Underwriting Alliance	-	-		1,988	2,204	110.9%
Markel Insurance Company of Canada	33,117	19,480	58.8%	2,833	1,886	66.6%
MAX Canada Insurance Company	-	-		370	1,173	317.0%
Mennonite Mutual Insurance Co. (Alberta) Ltd.	17	-		4,470	5,421	121.3%
Millennium Insurance Corporation	17,843	10,884	61.0%	2,229	1,219	54.7%
Missisquoi Insurance Company (The)	2	(7)		3	-	
Motors Insurance Corporation	1,385	451	32.6%	6,058	1,888	31.2%

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY INSURANCE

in the Province of Alberta - 2009

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	
Nordic Insurance Company of Canada (The)	-	(4,455)		-	(1,610)	
Novex Insurance Company	52,976	25,252	47.7%	18,233	21,958	120.4%
Old Republic Insurance Company of Canada	5,529	3,754	67.9%	511	308	60.3%
Omega General Insurance Company	-	-		34	(4)	
Optimum West Insurance Company	3,233	(375)		1,517	909	59.9%
Peace Hills General Insurance Company	65,098	36,834	56.6%	46,284	39,807	86.0%
Pembridge Insurance Company	7,977	5,776	72.4%	1,638	1,250	76.3%
Perth Insurance Company	-	390		-	1	
Pool Insurance Company	-	-		2,267	4	0.2%
Portage La Prairie Mutual Insurance Company (The)	21,342	13,144	61.6%	10,476	5,749	54.9%
Primum Insurance Company	90,544	48,018	53.0%	26,032	27,277	104.8%
Protective Insurance Company	95	29	30.5%	-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	-	-		617	759	123.0%
RBC General Insurance Company	27,038	13,525	50.0%	7,038	7,083	100.6%
RBC Insurance Company of Canada	5,758	2,341	40.7%	3,614	1,162	32.2%
Royal & Sun Alliance Insurance Company of Canada	60,290	16,294	27.0%	42,695	23,162	54.2%
Saskatchewan Mutual Insurance Company	1	-		7,232	4,410	61.0%
Scottish & York Insurance Co. Limited	4,327	2,233	51.6%	1,075	179	16.7%
Security National Insurance Company	284,385	154,874	54.5%	94,680	67,398	71.2%
Sentry Insurance A Mutual Company	67	(5)		-	-	
SGI CANADA Insurance Services Ltd.	19,580	8,684	44.4%	7,406	5,476	73.9%
Sompo Japan Insurance Inc.	-	-		235	36	15.3%
Sovereign General Insurance Company (The)	11,653	5,647	48.5%	22,395	13,586	60.7%
St. Paul Fire and Marine Insurance Company	15,988	4,691	29.3%	14,404	21,779	151.2%
State Farm Fire and Casualty Company (The)	-	-		35,369	21,361	60.4%
State Farm Mutual Automobile Insurance Company	122,000	88,366	72.4%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	487	258	53.0%	849	54	6.4%
TD Home and Auto Insurance Company	24,640	8,310	33.7%	10,567	8,982	85.0%
Temple Insurance Company	-	-		2,377	4,417	185.8%
The Mutual Fire Insurance Company of British Columbia	-	-		585	70	12.0%
The Personal Insurance Company	31,749	14,499	45.7%	8,336	5,961	71.5%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	198	129	65.2%	1,836	1,373	74.8%
Traders General Insurance Company	26,776	16,791	62.7%	5,971	5,817	97.4%
Trafalgar Insurance Company of Canada	15,043	5,841	38.8%	4,090	2,825	69.1%
Trans Global Insurance Company	-	-		4,152	213	5.1%
Triton Insurance Company	-	-		3,492	1,231	35.3%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY INSURANCE

in the Province of Alberta - 2009

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 *
Unifund Assurance Company	148,522	83,114	56.0%	33,850	22,794	67.3%
Waterloo Insurance Company	7,784	2,406	30.9%	1,899	1,322	69.6%
Wawanesa Mutual Insurance Company (The)	449,550	290,453	64.6%	203,010	199,872	98.5%
Western Financial Insurance Company	-	-		4,576	1,982	43.3%
Westport Insurance Corporation	-	-		10,733	4,633	43.2%
XL Reinsurance America Inc.	9	35	388.9%	-	-	
York Fire & Casualty Insurance Company	(251)	2,244		70	78	111.4%
Zenith Insurance Company	869	352	40.5%	204	208	102.0%
Zurich Insurance Company Ltd	55,096	30,863	56.0%	52,388	31,068	59.3%
TOTAL	3,228,708	1,748,421	54.2%	1,963,112	1,387,573	70.7%

*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 - 2009

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	333	34	10.2%
Aetna Life Insurance Company	348	114	32.8%
Alberta Motor Association Insurance Company	1,290	473	36.7%
Allianz Global Risk US Insurance Company	4,432	793	17.9%
Allianz Life Insurance Company of North America	247	6	2.4%
American Bankers Insurance Company of Florida	21,355	1,515	7.1%
American Bankers Life Assurance Company of Florida	19,217	3,619	18.8%
American Income Life Insurance Company	1,646	447	27.2%
Arch Insurance Company	21	17	81.0%
Assumption Mutual Life Insurance Company	229	173	75.5%
Aviva Insurance Company of Canada	80	-	
AXA Assurances Inc.	8,830	2,457	27.8%
AXA Pacific Insurance Company	23	(4)	
Blue Cross Life Insurance Company of Canada	21,848	9,579	43.8%
BMO Life Assurance Company	3,583	5,053	141.0%
BMO Life Insurance Company	9,951	403	4.0%
Canada Life Assurance Company (The)	77,546	13,648	17.6%
Canadian Premier Life Insurance Company	26,709	3,041	11.4%
Canassurance Insurance Company	418	148	35.4%
Chartis Insurance Company of Canada	3,623	6,532	180.3%
Chubb Insurance Company of Canada	74	95	128.4%
CIBC Life Insurance Company Limited	4,560	559	12.3%
Combined Insurance Company of America	20,151	5,450	27.0%
Connecticut General Life Insurance Company	218	164	75.2%
Continental Casualty Company	-	(47)	
Co-operators General Insurance Company	215	26	12.1%
CT Financial Assurance Company	743	55	7.4%
Cumis General Insurance Company	21	8	38.1%
Cumis Life Insurance Company	10,637	1,721	16.2%
Desjardins Financial Security Life Assurance Company	62,250	32,033	51.5%
Echelon General Insurance Company	905	1,098	121.3%
Empire Life Insurance Company (The)	24,608	16,451	66.9%
Equitable Life Insurance Company of Canada (The)	37,450	25,686	68.6%
Fenchurch General Insurance Company	156	-	
First Canadian Insurance Corporation	22,653	3,307	14.6%
GMS Insurance Inc.	3,677	2,343	63.7%

Abstract of The Returns of Companies Transacting
 ACCIDENT and SICKNESS INSURANCE
 in the Province of Alberta - 2009

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Great-West Life Assurance Company (The)	419,695	263,366	62.8%
Green Shield Canada	23,609	24,061	101.9%
Household Life Insurance Company	1,829	648	35.4%
Independent Order of Foresters (The)	11	13	118.2%
Industrial Alliance Insurance and Financial Services Inc.	29,383	17,578	59.8%
Industrial Alliance Pacific Insurance and Financial Services Inc	32,081	9,240	28.8%
La Capitale Insurance and Financial Services Inc.	63	16	25.4%
Legacy General Insurance Company	2,036	203	10.0%
Liberty Life Assurance Company of Boston	-	59	
Life Insurance Company of North America	122	153	125.4%
Lloyd's Underwriters	16,351	6,799	41.6%
Lombard General Insurance Company of Canada	6	-	
London Life Insurance Company	-	4,462	
Manufacturers Life Insurance Company (The)	318,449	197,353	62.0%
Manulife Canada Ltd.	17	63	361.9%
MetLife Canada	441	9	2.0%
National Bank Life Insurance Company	439	125	28.5%
New York Life Insurance Company	34	18	52.9%
Novex Insurance Company	1,666	6,595	395.9%
PBC Health Benefits Society	325	335	103.1%
Penncorp Life Insurance Company	10,733	2,748	25.6%
Primerica Life Insurance Company of Canada	3	2	66.7%
RBC Insurance Company of Canada	27,652	9,363	33.9%
RBC Life Insurance Company	82,012	40,616	49.5%
Reliable Life Insurance Company	13,137	3,662	27.9%
Royal & Sun Alliance Insurance Company of Canada	15,376	508	3.3%
Scotia Life Insurance Company	5,292	1,250	23.6%
SSQ Life Insurance Company Inc.	26,584	15,468	58.2%
Standard Life Assurance Company of Canada (The)	31,281	23,547	75.3%
Sun Life Assurance Company of Canada	387,002	231,342	59.8%
TD Life Insurance Company	9,904	1,237	12.5%
The Excellence Life Insurance Company	18	14	77.8%
Trans Global Life Insurance Company	2,147	147	6.8%
Transamerica Life Canada	579	-	
Triton Insurance Company	4,326	1,084	25.1%
Union of Canada Life Insurance	4	-	

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting
 ACCIDENT and SICKNESS INSURANCE
 in the Province of Alberta - 2009

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Unity Life of Canada	120	27	22.6%
Wawanesa Life Insurance Company	4,123	2,815	68.3%
Western Life Assurance Company	7,683	4,041	52.6%
TOTAL	1,864,581	1,005,964	54.0%
*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

LIABILITY - FIDELITY INSURANCE

in the Province of Alberta - 2009

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	20,120	4,059	20.2%	219	21	9.6%
Alberta Municipal Insurance Exchange	5,670	3,389	59.8%	-	-	
Alberta Roofing Contractors Reciprocal Insurance Exchange	432	21	4.9%	-	-	
Alberta School Boards Insurance Exchange	1,353	872	64.4%	-	-	
Allianz Global Risk US Insurance Company	2,390	1,145	47.9%	-	-	
American Bankers Insurance Company of Florida	7,786	1,383	17.8%	-	-	
Arch Insurance Company	7,171	1,066	14.9%	-	-	
Ascentus Insurance Ltd.	-	(9)		-	-	
Associated Electric & Gas Insurance Services Limited	7,006	2,509	35.8%	-	-	
Aviva Insurance Company of Canada	39,373	14,403	36.6%	107	4	3.7%
Aviva International Insurance Limited	-	(113)		-	-	
AXA Insurance (Canada)	349	(472)		1	-	
AXA Pacific Insurance Company	42,195	25,688	60.9%	213	81	38.0%
AXIS Reinsurance Company (Canadian Branch)	1,825	390	21.4%	-	-	
British Aviation Insurance Company Limited (The)	-	(29)		-	-	
Canadian Direct Insurance Incorporated	262	118	45.0%	-	-	
Canadian Farm Insurance Corp.	22	50	227.3%	-	-	
Canadian Lawyers Insurance Association	5,064	6,099	120.4%	-	-	
Canadian Northern Shield Insurance Company	179	206	115.1%	12	-	
Canadian Universities Reciprocal Insurance Exchange	1,528	415	27.2%	-	-	
Chartis Insurance Company of Canada	66,305	(27,956)		1,023	266	26.0%
Chubb Insurance Company of Canada	43,676	25,659	58.7%	1,872	7,428	396.8%
Commonwealth Insurance Company	9,297	(8,858)		-	-	
Community Newspapers Reciprocal Insurance Exchange	15	-		-	-	
Continental Casualty Company	19,768	(2,071)		60	(123)	
Co-operators General Insurance Company	37,024	15,377	41.5%	382	(7)	
Cumis General Insurance Company	895	(211)		1,484	1,021	68.8%
Dominion of Canada General Insurance Company (The)	14,860	3,389	22.8%	269	20	7.4%
Ecclesiastical Insurance Office Public Limited Company	1,427	249	17.4%	-	-	
Echelon General Insurance Company	968	300	31.0%	-	-	
Economical Mutual Insurance Company	15,323	4,923	32.1%	249	14	5.6%
Electric Insurance Company	406	2,549	627.8%	-	-	
Employers Insurance Company of Wausau	-	(1)		-	-	
Energy Insurance Reciprocal (EIR)	3,119	2,216	71.0%	-	-	
Federal Insurance Company	10	481	4810.0%	-	-	
Federated Insurance Company of Canada	9,641	10,013	103.9%	55	17	30.9%

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY INSURANCE

in the Province of Alberta - 2009

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	
Federation Insurance Company of Canada	46	81	176.1%	-	-	
FedGas Insurance Reciprocal Exchange	151	35	23.2%	-	-	
GCAN Insurance Company	23,814	(3,994)		121	-	
Genesis Reciprocal Insurance Exchange	4,095	6,287	153.5%	-	-	
Gore Mutual Insurance Company	283	50	17.7%	-	-	
Grain Insurance and Guarantee Company	1,222	421	34.5%	20	-	
Great American Insurance Company	4,377	519	11.9%	147	29	19.7%
Guarantee Company of North America (The)	1,237	5	0.4%	2,333	273	11.7%
Hartford Fire Insurance Company	1,383	(1,152)		-	-	
Healthcare Insurance Reciprocal of Canada	989	66	6.7%	-	-	
Intact Insurance Company	38,089	23,589	61.9%	-	-	
Jevco Insurance Company	87	275	316.1%	-	-	
Jewelers Mutual Insurance Company	21	-		-	-	
Liberty Mutual Insurance Company	15,873	9,266	58.4%	373	197	52.8%
Lloyd's Underwriters	119,930	55,922	46.6%	629	12	1.9%
Lombard General Insurance Company of Canada	15,829	6,447	40.7%	194	79	40.7%
Lombard Insurance Company	-	275		-	-	
Lumbermens Mutual Casualty Company	-	27		-	-	
Markel Insurance Company of Canada	483	296	61.3%	-	-	
MAX Canada Insurance Company	25	9	36.0%	-	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	440	1,333	303.0%	-	-	
Millennium Insurance Corporation	21	12	57.1%	-	-	
Missisquoi Insurance Company (The)	1	-		-	-	
National Liability & Fire Insurance Company	-	2		-	-	
Nordic Insurance Company of Canada (The)	-	1,656		-	-	
Novex Insurance Company	1,498	(293)		-	-	
Old Republic Insurance Company of Canada	215	40	18.6%	-	-	
Omega General Insurance Company	91	-		-	-	
Optimum West Insurance Company	440	64	14.5%	2	-	
Portage La Prairie Mutual Insurance Company (The)	564	254	45.0%	-	-	
Primum Insurance Company	2,405	1,787	74.3%	-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	11,608	17,957	154.7%	-	-	
Real Estate Insurance Exchange	2,269	1,716	75.6%	-	-	
Royal & Sun Alliance Insurance Company of Canada	11,521	(296)		122	(25)	
Saskatchewan Mutual Insurance Company	2,155	1,565	72.6%	20	3	15.0%
Scottish & York Insurance Co. Limited	4,686	(3,315)		-	-	

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY INSURANCE

in the Province of Alberta - 2009

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Security Insurance Company of Hartford	-	(441)		-	-	
Sentry Insurance A Mutual Company	8	23	287.5%	-	-	
SGI CANADA Insurance Services Ltd.	2,356	351	14.9%	3	-	
Sompo Japan Insurance Inc.	63	(636)		-	-	
Sovereign General Insurance Company (The)	14,307	11,733	82.0%	100	21	21.0%
St. Paul Fire and Marine Insurance Company	17,084	14,567	85.3%	427	(608)	
State Farm Fire and Casualty Company (The)	4,826	1,625	33.7%	1	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	850	(40)		9	(2)	
Temple Insurance Company	11,902	1,893	15.9%	-	-	
The Mutual Fire Insurance Company of British Columbia	33	-		-	-	
TIG Insurance Company	-	(281)		-	-	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	491	(149)		-	-	
Trafalgar Insurance Company of Canada	2	(45)		-	-	
Travelers Guarantee Company of Canada	7,740	1,515	19.6%	1,136	622	54.8%
Trisura Guarantee Insurance Company	1,298	285	22.0%	117	(2)	
Triton Insurance Company	-	-		16	-	
Virginia Surety Company, Inc.	1,654	53	3.2%	-	-	
Waterloo Insurance Company	53	21	39.6%	-	-	
Wawanesa Mutual Insurance Company (The)	8,401	8,653	103.0%	-	-	
Western Surety Company	-	-		2	-	
Westport Insurance Corporation	3,923	3,971	101.2%	-	-	
XL Reinsurance America Inc.	5,473	3,841	70.2%	-	-	
York Fire & Casualty Insurance Company	1	(9)		-	-	
Zurich Insurance Company Ltd	51,992	22,801	43.9%	149	381	255.7%
TOTAL	763,764	277,886	36.4%	11,867	9,722	81.9%

*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 - 2009

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	498	(55)		-	2	
Affiliated F.M. Insurance Company	-	-		270	(360)	
Allianz Global Risk US Insurance Company	-	-		2,006	894	44.6%
Aviva Insurance Company of Canada	4,932	1,722	34.9%	2,423	239	9.9%
AXA Insurance (Canada)	-	-		8	-	
AXA Pacific Insurance Company	9,732	7,756	79.7%	1,313	112	8.5%
AXIS Reinsurance Company (Canadian Branch)	-	-		4	-	
Boiler Inspection and Insurance Company of Canada	-	-		2,057	1,220	59.3%
Canadian Farm Insurance Corp.	155	-		-	-	
Canadian Northern Shield Insurance Company	1	-		4	-	
Chartis Insurance Company of Canada	95	237	249.5%	4,536	26	0.6%
Chubb Insurance Company of Canada	1,489	38	2.6%	717	(17)	
Continental Casualty Company	346	-		133	5	3.8%
Co-operators General Insurance Company	148	(5)		1,585	179	11.3%
Cumis General Insurance Company	-	-		106	-	
Dominion of Canada General Insurance Company (The)	40	-		669	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		145	39	26.9%
Economical Mutual Insurance Company	69	-		1,228	204	16.6%
Factory Mutual Insurance Company	-	-		9,544	12,875	134.9%
Federated Insurance Company of Canada	46	17	37.0%	113	(11)	
Federation Insurance Company of Canada	(2)	-		-	-	
Fenchurch General Insurance Company	-	-		607	220	36.2%
GCAN Insurance Company	-	-		3,499	1,960	56.0%
Gore Mutual Insurance Company	-	-		87	-	
Grain Insurance and Guarantee Company	2	-		92	1	1.1%
Great American Insurance Company	-	-		25	-	
Guarantee Company of North America (The)	16,315	4,947	30.3%	-	-	
Hartford Fire Insurance Company	1	-		1	-	
Intact Insurance Company	1,563	(79)		1,578	85	5.4%
Jevco Insurance Company	213	-		-	-	
Liberty Mutual Insurance Company	12	2	16.7%	-	-	
Lloyd's Underwriters	-	-		5,389	1,638	30.4%
Lombard General Insurance Company of Canada	20	-		323	2	0.6%
Lumbermen's Underwriting Alliance	-	-		26	30	115.4%
Millennium Insurance Corporation	-	-		59,165	7,402	12.5%
Novex Insurance Company	-	-		21	4	19.0%

Abstract of The Returns of Companies Transacting
 SURETY - BOILER and MACHINERY INSURANCE
 in the Province of Alberta - 2009

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 *
Optimum West Insurance Company	-	-		7	-	
Royal & Sun Alliance Insurance Company of Canada	1	-		4,305	10,431	242.3%
Saskatchewan Mutual Insurance Company	-	-		36	20	55.6%
Scottish & York Insurance Co. Limited	-	-		31	25	80.6%
SGI CANADA Insurance Services Ltd.	19	16	84.2%	25	(1)	
Sovereign General Insurance Company (The)	3,389	1,806	53.3%	168	(30)	
St. Paul Fire and Marine Insurance Company	-	-		351	(66)	
State Farm Fire and Casualty Company (The)	9	-		-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		19	-	
Temple Insurance Company	-	-		74	37	50.0%
Travelers Guarantee Company of Canada	8,257	(562)		3,114	39,271	1261.0%
Trisura Guarantee Insurance Company	2,872	229	8.0%	142	10	7.0%
Virginia Surety Company, Inc.	-	-		-	1	
Wawanesa Mutual Insurance Company (The)	-	-		438	6	1.4%
Western Surety Company	4,756	942	19.8%	-	-	
Westport Insurance Corporation	-	-		271	217	80.1%
Zurich Insurance Company Ltd	2,234	(733)		2,772	113	4.1%
TOTAL	57,212	16,278	28.5%	109,427	76,783	70.2%
*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 - 2009

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	1,966	826	42.0%	239	184	77.0%
Affiliated F.M. Insurance Company	-	-		61	(7)	
Allianz Global Risk US Insurance Company	5,227	1,370	26.2%	166	(4)	
Arch Insurance Company	62	161	259.7%	-	-	
Ascentus Insurance Ltd.	-	-		1,012	299	29.5%
Aviva International Insurance Limited	(4)	(33)		-	-	
AXA Insurance (Canada)	-	-		569	(284)	
AXA Pacific Insurance Company	418	1,424	340.7%	215	(368)	
British Aviation Insurance Company Limited (The)	-	(137)		-	-	
Canadian Applicators Insurance Reciprocal	582	186	32.0%	-	-	
Canadian Union Insurance Company	16	9	56.3%	-	-	
Centennial Insurance Company	-	(2)		-	-	
Chartis Insurance Company of Canada	1,814	(727)		1,639	678	41.4%
Chubb Insurance Company of Canada	-	(3)		64	(2)	
Commonwealth Insurance Company	-	-		3	(7)	
Continental Casualty Company	-	(8)		1,031	(538)	
Co-operators General Insurance Company	-	(598)		-	-	
Eagle Star Insurance Company Limited	-	(286)		-	-	
GCAN Insurance Company	854	8	0.9%	40	137	342.5%
Great American Insurance Company	-	-		23	2	8.7%
Hartford Fire Insurance Company	-	(12)		-	-	
Intact Insurance Company	-	-		2	-	
Liberty Mutual Insurance Company	-	-		90	(129)	
Lloyd's Underwriters	20,690	4,290	20.7%	8,536	5,364	62.8%
Lombard General Insurance Company of Canada	2,439	(75)		1,119	893	79.8%
Lumbermens Mutual Casualty Company	-	(2)		-	-	

Abstract of The Returns of Companies Transacting

AIRCRAFT - MARINE INSURANCE

in the Province of Alberta - 2009

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	
National Liability & Fire Insurance Company	2,632	2,528	96.0%	-	55	
Royal & Sun Alliance Insurance Company of Canada	457	65	14.2%	1,226	406	33.1%
Sovereign General Insurance Company (The)	-	-		-	(186)	
St. Paul Fire and Marine Insurance Company	-	(60)		344	33	9.6%
Sumitomo Marine and Fire Insurance Company Limited (The)	1,033	517	50.0%	-	6	
Temple Insurance Company	8,255	5,295	64.1%	-	-	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-	-		20	-	
Westport Insurance Corporation	1,967	2,036	103.5%	-	-	
Zurich Insurance Company Ltd	-	-		315	-	
TOTAL	48,408	16,772	34.6%	16,714	6,532	39.1%
<p>*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.</p>						

ABSTRACT OF RETURNS

Abstract of The Returns of Companies Transacting

HAIL - TITLE INSURANCE

in the Province of Alberta - 2009

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	190	51	26.8%	-	-	
Chicago Title Insurance Company	-	-		2,112	397	18.8%
FCT Insurance Company Ltd.	-	-		13,480	2,498	18.5%
Fidelity National Title Insurance Company	-	-		1	-	
First American Title Insurance Company	-	-		1,794	211	11.8%
GCAN Insurance Company	860	787	91.5%	-	-	
Lawyers' Professional Indemnity Company	-	-		175	24	13.7%
Palliser Insurance Company Limited	11,981	10,269	85.7%	-	-	
Rain and Hail Insurance Corporation	671	60	8.9%	-	-	
Stewart Title Guaranty Company	-	-		1,622	712	43.9%
TOTAL	13,702	11,167	81.5%	19,184	3,842	20.0%

*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 - 2009

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 *
Arch Insurance Company	-	-		1	-	
Atradius Credit Insurance N.V	-	-		2,171	953	43.9%
Canada Guaranty Mortgage Insurance Company	1,942	10,468	539.0%	-	-	
Chartis Insurance Company of Canada	-	-		948	666	70.3%
Compagnie Francaise d'Assuarance Pour le Commerce Exterieur	-	-		358	118	33.0%
Echelon General Insurance Company	-	-		145	15	10.3%
Euler Hermes American Credit Indemnity Company	-	-		721	(296)	
Genworth Financial Mortgage Insurance Company Canada	71,647	87,111	121.6%	-	-	
Guarantee Company of North America (The)	-	-		54	-	
PMI Mortgage Insurance Company Canada	(29)	348		-	-	
Zurich Insurance Company Ltd	-	-		71	(246)	
TOTAL	73,560	97,927	133.1%	4,469	1,210	27.1%

*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 - 2009

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 *			
	AXA Pacific Insurance Company	2	-			
Echelon General Insurance Company	5	-				
Intact Insurance Company	449	300	66.8%			
Lloyd's Underwriters	85	(37)				
Novex Insurance Company	296	354	119.6%			
Trafalgar Insurance Company of Canada	41	27	65.9%			
TOTAL	878	644	73.3%			

*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.