

**ALBERTA**  
**SUPERINTENDENT OF INSURANCE**

**ANNUAL REPORT**

**Business of 2000**



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The Honourable Patricia Nelson  
Minister of Finance  
224 Legislature Building  
Edmonton, Alberta

Dear Honourable Nelson:

I am pleased to send you the eighty seventh Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ended December 31, 2000. The Annual Report includes:

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

Yours truly,

Arthur Hagan  
Acting Superintendent of Insurance

**Government of the Province of Alberta  
Alberta Finance  
Superintendent of Insurance**

**Insurers Licensed in 2000**

(a) There were 304 insurance companies and exchanges licensed at December 31, 2000.

Provincial Companies .....	8
Extra-Provincial Companies .....	32
Canadian Authorized Companies .....	239
Fraternal Societies .....	14
Reciprocal Exchanges .....	11
 TOTAL .....	 <u>304</u>

(b) The following nine insurance companies became licensed in Alberta during 2000.

American Reinsurance Company  
Associates Financial Life Insurance Company  
Lawyers' Professional Indemnity Company  
The Loyalist Insurance Company  
Markham General Insurance Company  
Millennium Insurance Corporation  
Provident Washington Insurance Company  
Rain and Hail Insurance Corporation  
Swiss Reinsurance Company Canada

(c) The following nine insurance companies withdrew from Alberta during 2000.

Balboa Insurance Company  
Balboa Life Insurance Company  
Forresters Indemnity Company  
The Hanover Insurance Company  
ICAROM Inc.  
Paul Revere Life Insurance Company  
Progressive Casualty Insurance Company of Canada  
Uniqard Security Insurance Company  
Unum Life Insurance Company of America

(d) The following eleven insurance companies changed their name during 2000.

<b>From</b>	<b>To</b>
British Columbia Insurance Company	Optimum West Insurance Company
Calvert Insurance Company	Specialty National Insurance Company
CIBC General Insurance Company Limited	The Personal Direct Insurance Company of Canada
CT Direct Insurance Company	TD General Insurance Company
Canadian Group Underwriters Insurance Company	ING Novex Insurance Company of Canada
National Fidelity Life Insurance Company	Bankers National Life Insurance Company carrying on business in the name National Fidelity Life Insurance Company.
The North West Life Assurance Company of Canada	Industrial-Alliance Pacific Life Insurance Company
Royal Maccabees Life Insurance Company	Reassure America Life Insurance Company
Voyageur Insurance Company	RBC Travel Insurance Company
Wellington Insurance Company	ING Wellington Insurance Company
Western Union Insurance Company	ING Western Union Insurance Company'

(e) The following insurance companies merged during 2000.

Aetna Life Insurance Company of Canada amalgamated with The Maritime Life Assurance Company effective January 1, 2000. The continuing company is the Maritime Life Assurance Company.

CGU Insurance Company of Canada amalgamated with GAN General Insurance Company effective January 1, 2000. The continuing company is CGU Insurance Company.

The Laurentian Life and Health Insurance Corporation amalgamated with Desjardins-Laurentian Life Assurance Company Inc. effective December 30, 2000. The continuing company is Desjardins-Laurentian Life Assurance Company Inc.

Northern Indemnity Inc. amalgamated with Seaboard Surety Company of Canada effective January 1, 2000. The continuing company is Northern Indemnity Inc.

RBC Life Insurance Company amalgamated with Westbury Canadian Life Insurance Company effective July 31, 2000. The continuing company is RBC Life Insurance Company.

Traders General Insurance Company amalgamated with GAN Canada Insurance Company effective January 1, 2000. The continuing company is Traders General Insurance Company.

### **Summary of Business**

For the year 2000, the total insurance premiums paid to insurers was five billion, one hundred seventy seven million dollars (\$5,177,000,000) compared to the 1999 figure of four billion, nine hundred twenty

nine million dollars (\$4,929,000,000).

### **Insurance Councils**

In 2000, the Alberta Insurance Council issued 23,293 Certificates of Authority to insurance agents and adjusters. A further 2,173 Corporate Certificates of Authority were also issued. A total of 914 complaint files were opened and a total of 44 disciplinary actions were taken. A total of \$35,250 in fines were levied by Insurance Councils in 2000. Decisions of the Insurance Councils are appealable to the Insurance Councils Appeal Board. A total of nine appeals were heard. Of these appeals, two appeals were allowed, six appeals resulted in a decision being altered, and one appeal is pending.

During 2000 two Appeal Panels decisions were appealed by the Insurance Council to The Court of Queen's Bench. The Court upheld the Appeal Panels' decisions.

### **Insurance Act Rewrite**

During 2000, draft regulations under the new Insurance Act were released for public consultation and comment. Final drafting was completed in preparation for review by the Lieutenant Governor in Council in 2001.



## COMPARATIVE ANALYSIS OF LIFE INSURANCE IN FORCE

(Excluding Fraternal Societies)

ALBERTA BUSINESS ONLY

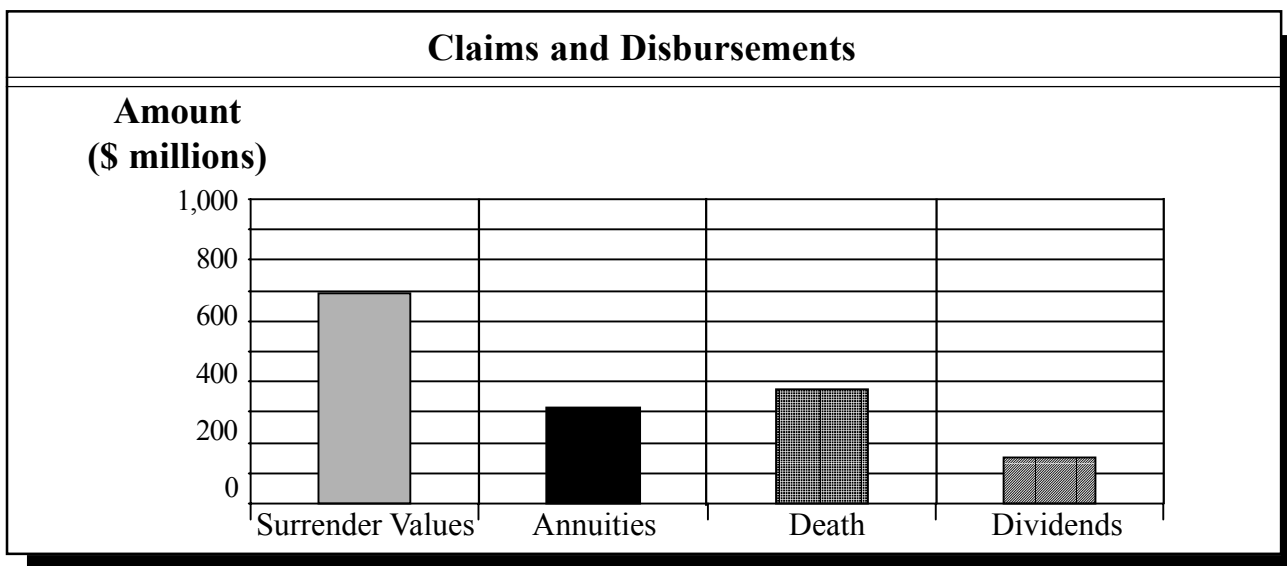
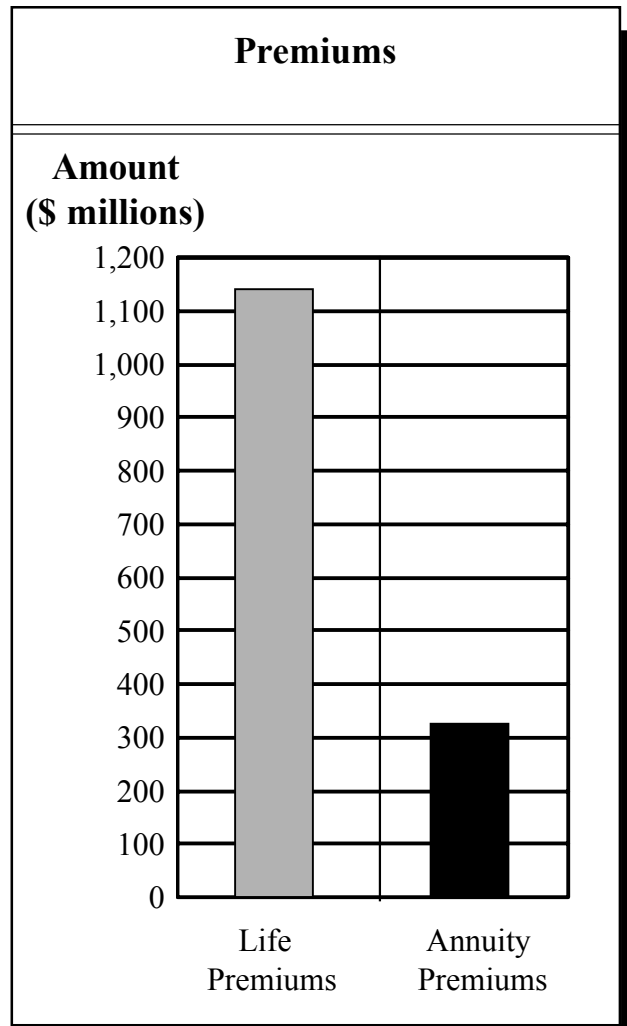
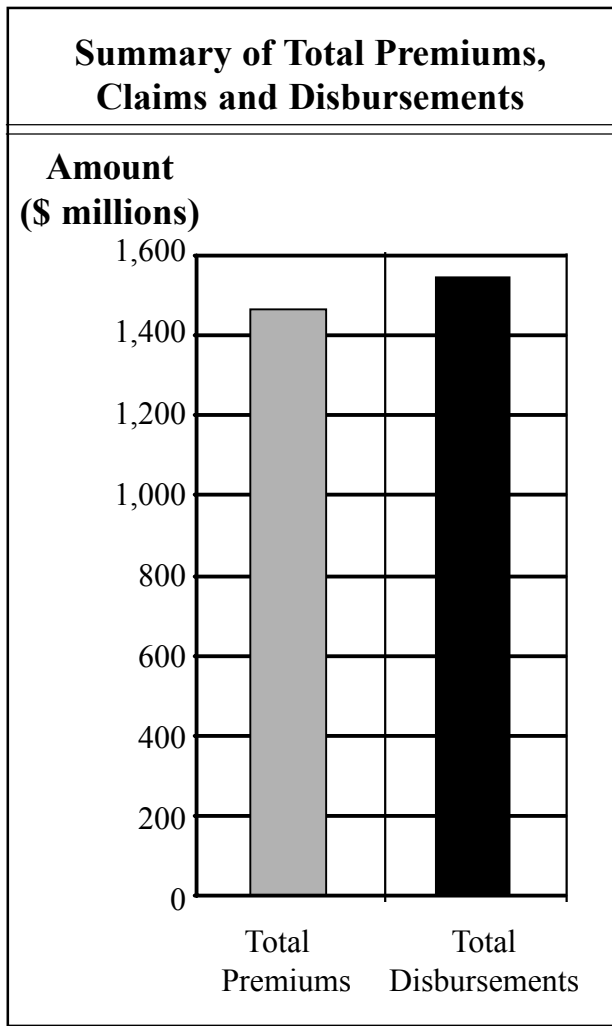
Year	INDIVIDUAL			GROUP		
	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premium Per \$1,000 Insurance in Force	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premium Per \$1,000 Insurance in Force
1990	51,595,031	445,451	8.63	74,744,580	169,913	2.27
1991	55,301,333	486,352	8.79	69,442,489	186,551	2.69
1992	60,139,009	504,629	8.39	70,460,213	185,255	2.84
1993	63,758,064	544,792	8.54	65,295,645	196,447	3.01
1994	68,711,319	562,162	8.18	74,421,532	232,587	3.13
1995	71,150,849	584,329	8.21	78,228,155	241,191	3.08
1996	77,909,195	620,666	7.96	88,576,298	247,297	2.79
1997	78,328,861	658,660	8.41	96,446,936	262,499	2.72
1998	85,957,829	669,570	7.78	101,507,573	282,136	2.77
1999*	91,415,684	744,328	8.14	105,037,120	307,493	2.93
2000	102,524,665	815,509	7.95	107,685,551	324,131	3.01

\* Adjusted

Note: The Figures above do not include annuities

# Total Direct Premiums Written and Disbursements to Policyholders

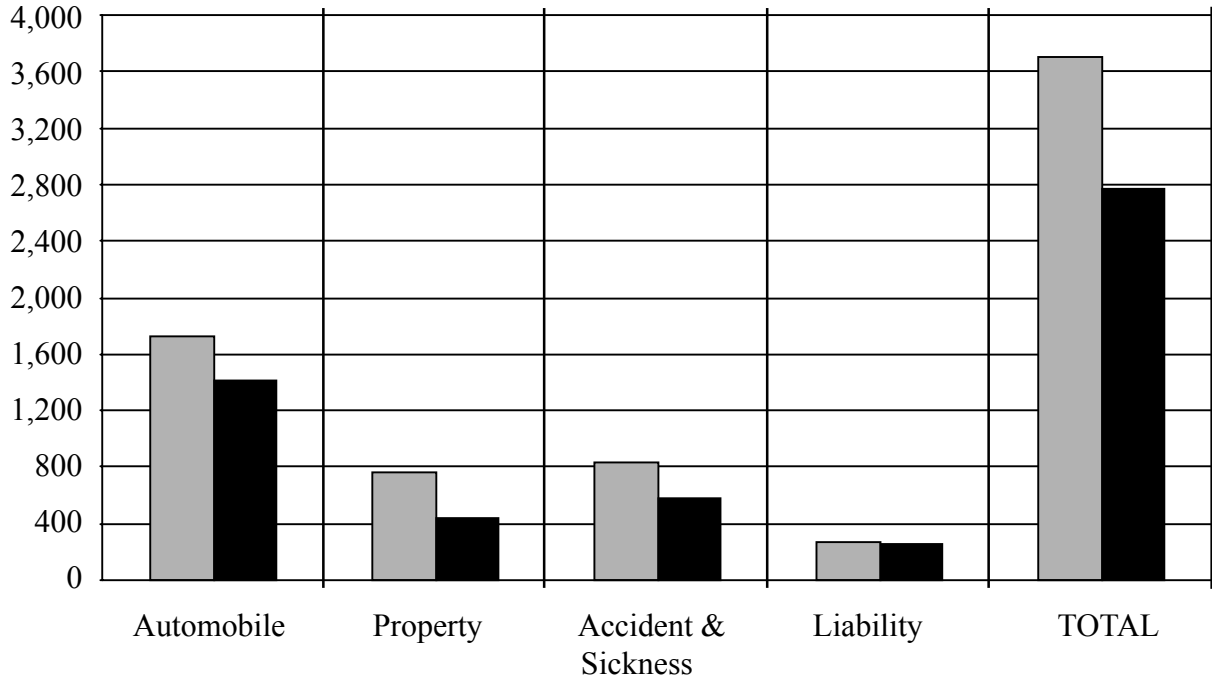
Alberta Business Only - 2000  
Life Insurance



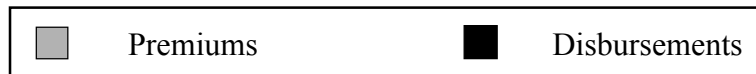
# Total Direct Premiums Written and Disbursements to Policyholders

Alberta Business Only - 2000  
Other Than Life Insurance

Amount  
(\$ millions)



## Class of Insurance



**COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN  
AND CLAIMS INCLUDING DIVIDENDS - ALBERTA BUSINESS ONLY**

Year	LIFE INSURANCE *			OTHER THAN LIFE **		
	Premiums (\$'000)	Claims Including Adjustment Expenses (\$'000)	Direct Claims Ratio	Premiums (\$'000)	Claims Including Adjustment Expenses (\$'000)	Direct Claims Ratio
1990	1,448,038	1,061,319	73.3%	1,922,478	1,677,627	87.3%
1991	1,717,439	1,208,473	67.2%	2,109,662	2,148,319	101.8%
1992	1,487,731	1,235,886	83.1%	2,293,725	1,844,826	80.4%
1993	1,367,751	1,378,539	100.8%	2,444,084	1,729,916	70.8%
1994	1,398,038	1,446,530	103.5%	2,610,058	1,741,695	66.7%
1995	1,512,583	1,467,024	97.0%	2,826,302	2,067,387	73.1%
1996	1,339,046	1,590,962	118.8%	2,973,141	2,287,207	76.9%
1997	1,316,979	1,771,505	134.5%	3,205,883	2,286,120	71.3%
1998	1,253,102	1,499,870	119.7%	3,416,354	2,331,806	68.3%
1999	1,463,619	1,533,394	105%	3,465,031	2,425,096	69.9%
2000	1,466,588	1,542,841	105%	3,710,295	2,771,847	74.7%

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

\*\* Includes marine insurance

**COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN  
AND CLAIMS BY CLASS OF INSURANCE - OTHER THAN LIFE**

Class	Premiums	Claims Including Adjustment Expenses	Claims Ratio				
	2000 (\$'000)	2000 (\$'000)	2000	1999	1998	1997	1996
Accident & Sickness	838,563	586,384	69.9%	74.3%	67.2%	76.8%	79.4%
Aircraft	30,728	25,823	84%	90.5%	89.5%	64.2%	18.5%
Automobile	1,719,638	1,416,897	82.4%	75%	74.6%	79.1%	83.3%
Boiler & Machinery	33,153	18,247	55%	63.5%	49.5%	74.5%	109.3%
Credit	2,816	1,707	60.6%	12.3%	41.9%	49.3%	6.8%
Fidelity	4,716	5,373	113.9%	44.4%	39.7%	11.3%	21.2%
Hail	11,538	17,478	151.5%	71.4%	65.9%	41.3%	53.1%
Legal Expense	26	58	223.1%	57.1%	68.3%	31%	43.8%
Liability	262,420	251,981	96%	77.8%	55.3%	66.6%	56.6%
Marine	3,856	6,517	169%	100.3%	73.5%	29.9%	54.1%
Mortgage	11,371	1,348	11.9%	5.7%	8.5%	3.4%	76.2%
Property	769,234	437,822	56.9%	52.9%	62.4%	54.1%	71.6%
Surety	19,930	2,120	10.6%	40.4%	21.0%	8.5%	1.5%
Title	2,364	149	6.3%	6.4%	6.4%	6.6%	4.8%

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
ACE INA Insurance 2 First Canadian Place, The Exchange Tower 130 King Street Toronto, ON M5X 1A8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Actra Fraternal Benefit Society 1000 Yonge Street Toronto, ON M4W 2K2	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws.
AEGIS Insurance Corporation #330, 3303 Hillsdale Street Regina, SK S4S 6W9	Accident and Sickness, Life
Aetna Life Insurance Company 1145 Nicholson Rd. Unit 2 Newmarket, ON L3Y-7V1	Accident and Sickness, Life
Affiliated F. M. Insurance Company Suite 500 165 Commerce Valley Drive West Thornhill, ON L3T-7V8	Boiler & Machinery, Fidelity, General Liability, Property, Surety
AIG Life Insurance Company of Canada 8th Floor, 145 Wellington Street West Toronto, ON M5J 2T4	Accident and Sickness, Life
Alberta Local Authorities' Reciprocal Insurance 4504 - 101 Street Edmonton, AB T6E 5G9	General Liability
Alberta Motor Association Insurance Company 10310 G.A. MacDonald Avenue Edmonton, AB T6J 6R7	Accident and Sickness, Automobile, General Liability, Property, Boiler & Machinery
Alberta Real Estate Insurance Exchange 330, 2424 4th Street SW Calgary, AB T2S 2T4	Liability
Allianz Insurance Company of Canada 10 York Mills Road Suite 700 Toronto, ON M2P-2G5	Accident and Sickness, Automobile, Boiler & Machinery, Credit, Employers' Liability, Fidelity, General Liability, Legal Expense, Marine, Property, Surety, Aircraft, Guarantee
Allianz Life Insurance Company of North America Suite 700, 2005 Sheppard Avenue East Willowdale, ON M2J 5B4	Accident and Sickness, Life

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Allstate Insurance Company  
10 Allstate Parkway  
Markham, ON  
L3R 5P8

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

Allstate Insurance Company of Canada  
10 Allstate Parkway  
Markham, ON  
L3R 5P8

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

Allstate Life Insurance Company  
10 Allstate Parkway  
Markham, ON  
L3R 5P8

Accident and Sickness, Life Limited to servicing existing policies

Allstate Life Insurance Company of Canada  
10 Allstate Parkway  
Markham, ON  
L3R 5P8

Accident and Sickness, Life Limited to servicing existing policies

Alta Surety Company  
Suite 330 800 Rene-Levesque Boulevard West  
Montreal, PQ  
H3B 1X9

Fidelity, Surety

American Bankers Insurance Company of Florida  
5001 Yonge Street Suite 1700  
North York, ON  
M2N 6T7

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

American Bankers Life Assurance Company of Florida  
5001 Yonge Street Suite 1700  
North York, ON  
M2N 6T7

Accident and Sickness, Life

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

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

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

Accident and Sickness, Life

American National Fire Insurance Company  
2100 Scotia Plaza 40 King Street West  
Toronto, ON  
M5H 3C2

Aircraft - Impact by vehicles, Automobile, Explosion, Fire, Forgery, Hail, Inland Transportation, Plate Glass, Property, Theft, Boiler & Machinery - excluding Machinery, Sprinkler Leakage, Weather

American Re-Insurance Company  
250 Yonge Street Suite 2010  
Toronto, ON  
M5B-2L7

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

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

American Road Insurance Company  
Unit 2 1145 Nicholson Road  
Newmarket, ON  
L3Y 7V1

Automobile, Boiler & Machinery, Credit, Property, Surety

AMEX Assurance Company  
60 Bloor Street West, Suite 403  
Toronto, ON  
M4W-3L8

Accident and Sickness

Anglo Canada General Insurance Company  
Fourth Floor, 217 York Street  
London, ON  
N6A 5P9

Accident and Sickness, 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

Associates Financial Life Insurance Company  
201 Queens Avenue, 1st Floor  
LONDON, ON  
N6A-1J1

Life

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

Accident and Sickness, Aircraft, Marine

Aviation & General Insurance Company Limited  
100 Renfrew Drive, Suite 200  
Markham, ON  
L3R 9R6

Aircraft, General Liability

AXA Insurance (Canada)  
4th Floor 217 York Street  
London, ON  
N6A-5P9

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

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

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

Balboa Insurance Company  
201 Queens Avenue P.O. Box 5071  
London, ON  
N6A 4M5

Accident and Sickness, Automobile, Fidelity, Hail, Liability, Property -limited to the servicing of existing policies., Surety

Balboa Life Insurance Company  
201 Queens Avenue  
London, ON  
N6A 1J1

Accident and Sickness, Life

Bankers Life and Casualty Company  
Box 20 Suite 4200  
Toronto, ON  
M5K-1N6

Accident and Sickness, Life

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

<p>Belair Insurance Company Inc. 7101 Jean-Talon Suite 300 Montreal, QC H1M-3T6</p>	<p>Automobile, Liability, Property, Boiler &amp; Machinery, Legal Expense, Fidelity, 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</p>
<p>Boiler Inspection and Insurance Company of Canada 18 King Street East Toronto, ON M5C 1C4</p>	<p>Boiler &amp; 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>
<p>Canada Life Assurance Company (The) 330 University Avenue Toronto, ON M5G 1R8</p>	<p>Accident and Sickness, Life, Property</p>
<p>Canada Life Casualty Insurance Company 102, 330 University Avenue Toronto, ON M5G 1R8</p>	<p>Automobile, General Liability, Legal Expense, Property, Boiler &amp; Machinery, Accident and Sickness</p>
<p>Canadian Applicators Insurance Reciprocal Box 239 Morris, MB R0G-1K0</p>	<p>Aircraft, Property</p>
<p>Canadian Lawyers Insurance Association 600, 919 - 11th Avenue S.W. Calgary, AB T2R 1P3</p>	<p>Liability</p>
<p>Canadian Millers' Mutual Insurance Company 40 George Street North Cambridge, ON N1S 2M8</p>	<p>Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Property</p>
<p>Canadian Northern Shield Insurance Company 1900, 555 West Hastings Street Vancouver, BC V6B 4N6</p>	<p>Accident and Sickness, Automobile, Boiler &amp; Machinery, Fidelity, Liability, Property, Surety</p>
<p>Canadian Petroleum Insurance Exchange 603, 630 - 6th Avenue S.W. Calgary, AB T2P 0S8</p>	<p>Automobile, General Liability, Property</p>



**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
Canadian Premier Life Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Accident and Sickness, Life
Canadian Slovak Benefit Society 55 Barron Street Welland, ON L3C 2K4	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Canadian Union Insurance Company 2475, Boul Laurier Sillery, QC G1T 1C4	Aircraft
Canadian Universities Reciprocal Insurance Exchange Suite 514 700 Dorval Drive Oakville, ON L6K 3V3	Liability, Property
Canassurance General Insurance Company Inc. 550 Sherbrooke Street West Suite B-9 Montreal, QC H3A 1B9	Property
Canassurance Life Insurance Company Inc. 550 Sherbrooke Street West Suite B-9 Montreal, QC H3A 1B9	Accident and Sickness, Life
Centennial Insurance Company Suite 500 36 King Street East Toronto, ON M5C 1E5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Hail, Liability, Property
CGU Insurance Company of Canada 2206 Eglinton Avenue East Scarborough, ON M1L-4S8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety, Credit, Liability, Guarantee, Livestock, Weather
CGU International Insurance plc Suite 700, 350 Albert Street Ottawa, ON K1R 1A4	Aircraft, Liability, Marine, Property
Chicago Title Insurance Company 141 Adelaide Street West Suite 1006 Toronto, ON M5H 3L5	Title
Chieftain Insurance Company 165 University Avenue Toronto, ON M5H-3B9	Automobile, Liability, Property

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Chrysler Insurance Company  
2700 Matheson Blvd East Suite 400 East Tower  
Mississauga, ON  
L7W 4V9

Automobile, General Liability, Property, Surety

Chrysler Life Insurance Company of Canada  
2700 Matheson Blvd. East Suite 400 East Tower  
Mississauga, ON  
L4W 4V9

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

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

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

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

Accident and Sickness, Life, Property

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

Accident and Sickness, Life

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

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

Clarica Life Insurance Company  
227 King Street South  
Waterloo, ON  
N2J 4C5

Accident and Sickness, Life

CNA Life Insurance Company of Canada  
7th Floor, 40 Weber Street East  
Kitchener, ON  
N2H 6R3

Accident and Sickness, Life

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

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

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

Accident and Sickness, Life

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

Accident and Sickness, Life

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

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

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

Commerce Group Insurance Company (The)  
2450 West Girouard Street P.O. Box 1000  
St. Hyacinthe, PQ  
J2S 7C4

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

Commercial Travelers Mutual Insurance Company  
8 Ranchwood Place  
Brampton, ON  
L6R-1W5

Accident and Sickness

Commercial Union Life Assurance Company of Canada  
300 Consilium Place  
Scarborough, ON  
M1H 3G2

Accident and Sickness, Life

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

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

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

General Liability

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

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

Concordia Life Insurance Company  
Colonia Place 2 St. Clair Avenue East  
Toronto, ON  
M4T 2V6

Accident and Sickness, Life

Confederation Life Insurance Company  
York Mills Centre, 15th Floor 4101 Yonge Street  
North York, ON  
M2P 1N6

Accident and Sickness, Life

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

Accident and Sickness, Life

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

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

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Continental Insurance Company (The)  
250 Yonge Street Suite 1500  
Toronto, ON  
M5B-2L7

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

Coronation Insurance Company Limited  
c/o London Guarantee Company 255 Dufferin Avenue  
London, ON  
N6A 4K1

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

Coseco Insurance Company  
Priory Square  
Guelph, ON  
N1H 6P8

Automobile, General Liability, Property, Accident and  
Sickness

Croatian Fraternal Union of America  
c/o Deloitte & Touche  
Suite 1400, BCE Place  
181 Bay Street  
Toronto, ON  
M5J-2V1

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

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

Accident and Sickness, Life

CT Financial Assurance Company  
100 Wellington Street West 5th Fl. Canadian Pacific  
Toronto, ON  
M5L-1A2

Accident and Sickness, Life

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

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

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

Accident and Sickness, Life

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

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

Desjardins-Laurentian Life Assurance Company Inc.  
200 Avenue des Commandeurs  
Levis, PQ  
G6V 6R2

Accident and Sickness, Life

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

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

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

<p>Eagle Star Insurance Company Limited Suite 500 36 King Street East Toronto, ON M5C 1E5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Ecclesiastical Insurance Office Public Limited Company Suite 502 2300 Yonge Street Toronto, ON M4P 1E4</p>	<p>Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Marine, Property</p>
<p>Echelon General Insurance Company Priory Square Guelph, ON N1H 6P8</p>	<p>Accident and Sickness, Automobile, Credit, Fidelity, Liability Property, Surety</p>
<p>Economical Mutual Insurance Company 111 Westmount Road South Waterloo, ON N2J 4S4</p>	<p>Accident and Sickness, Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Property, Surety</p>
<p>Elite Insurance Company 4th Floor 2206 Eglinton Avenue East Scarborough, ON M1L 4S8</p>	<p>Aircraft, Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Empire Life Insurance Company (The) 259 King Street East P.O. Box 1000 Kingston, ON K7L 3A8</p>	<p>Accident and Sickness, Life</p>
<p>Employers Insurance of Wausau A Mutual Company Suite 201 3650 Victoria Park Avenue North York, ON M2H 3P7</p>	<p>Boiler &amp; Machinery, Aircraft, Automobile, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Employers Reinsurance Corporation Suite 1400 P.O. Box 166 200 Wellington Street West Toronto, ON M5V 3C7</p>	<p>General Liability, Boiler &amp; Machinery, 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 Assurance Society of the United States Suite 606 P.O. Box 14 55 Town Centre Court Scarborough, ON M1P-4X4</p>	<p>Accident and Sickness, Life</p>
<p>Equitable Life Insurance Company of Canada (The) One Westmount Road North Waterloo, ON N2J 4C7</p>	<p>Accident and Sickness, Life</p>

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
EULER American Credit Indemnity Company CIBC Tower, Suite 1702 1155 Rene Levesque Blvd. Montreal, QC H3B-3Z7	Credit
Everest Insurance Company of Canada 130 King Street West Suite 2520, P.O. Box 431 Toronto, ON M5X-1E3	Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Property, Surety
Factory Mutual Insurance Company Suite 500 165 Commerce Valley Drive West Thornhill, ON L3T-7V8	Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Aircraft, Automobile, Hail
Federal Insurance Company 16th Floor One Adelaide Street East Toronto, ON M5C 2V9	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety
Federated Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, MB R3C 3C9	Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety
Federated Life Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, MB R3C 3C9	Accident and Sickness, Life
Federation Insurance Company of Canada 1000, De La Gauchetiere Street. W. Suite 500 Montreal, QC H3B 4W5	Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety
First American Title Insurance Company 1290 Central Parkway West, Suite 900 Mississauga, ON L5C 4R3	Title
First Canadian Insurance Corporation 10727 - 82 Avenue Edmonton, AB T6E 2B1	Accident and Sickness, Life
First National Insurance Company of America P.O. Box 20 Toronto Dominion Bank Tower Toronto, ON M5K-1N6	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
First North American Insurance Company 5650 Yonge Street North York, ON M2M 4G4	Automobile, Property

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
Forethought Life Insurance Company 3380 South Service Road Burlington, ON L7N 3J5	Life
G.E. Capital Casualty Company, Canada Suite 2023, 7495 132 Street Surrey, BC V3W-1J8	Surety, Boiler & Machinery, Property
GE Capital Mortgage Insurance Company (Canada) 2300 Meadowvale Blvd. Mississauga, ON L5N 5P9	Mortgage
General American Life Insurance Company Suite 2220 1501 McGill College Avenue Montreal, QC H3A 3M8	Accident and Sickness, Life
General Insurance Company of America c/o Fasken Campbell Godfrey P.O. Box 20 Toronto Dominion Tower Toronto, ON M5K-1N6	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
Gerling Canada Insurance Company 480 University Avenue Toronto, ON M5G 1V6	Aircraft, Automobile, Boiler & Machinery, Credit, Employers' Liability, Explosion, Fire, Guarantee, Inland Marine, Inland Transportation, Livestock, Marine, Plate Glass, Property, Property Damage, Public Liability, Sprinkler Leakage, Surety,
Gerling Global Life Insurance Company 480 University Avenue Toronto, ON M5G 1V6	Accident and Sickness, Life
Gore Mutual Insurance Company 252 Dundas Street Cambridge, ON N1R 5T3	Workers' Compensation, Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Explosion, Fire, Forgery, Guarantee, Hail, Inland Transportation, Livestock, Plate Glass, Property, Sprinkler Leakage, Theft, Weather
Grain Insurance and Guarantee Company Richardson Building 1240 One Lombard Place Winnipeg, MB R3B 0V9	Fidelity, General Liability, Property, Surety, Boiler & Machinery, Automobile

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

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

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

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

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

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

Accident and Sickness, Life

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

Accident and Sickness

Guarantee Company of North America (The)  
15th Floor Place du Canada  
Montreal, QC  
H3B 2R4

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

Halifax Insurance Company (The)  
75 Eglinton Avenue East  
Toronto, ON  
M4P 3A4

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

Hanover Insurance Company (The)  
c/o Focus Group Inc. 36 King Street East, Suite 500  
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

Hartford Fire Insurance Company  
20 York Mills Road  
Willowdale, ON  
M2P 2C2

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

Hartford Insurance Company of Canada  
20 York Mills Road  
Willowdale, ON  
M2P 2C2

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

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

Accident and Sickness, Life

Healthcare Insurance Reciprocal of Canada  
#412, 4100 Yonge Street  
North York, ON  
M2P 2B5

Fidelity, Liability



**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
Heritage General Insurance Company 5th Floor, 401 Bay Street Toronto, ON M5H 2Y4	Accident and Sickness
Home Insurance Company (The) 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
Household Life Insurance Company 556 Paul Street Dieppe, NB E1A-5Z1	Accident and Sickness, Life
HSBC Canadian Direct Insurance Incorporated Suite 217, 610 - 6th Street New Westminster, BC V3L 3C2	Accident and Sickness, Automobile, Liability, Property
ICAROM Public Limited Company c/o Focus Group Inc. 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
Imperial Life Assurance Company of Canada (The) 7th Floor, 95 St. Clair Avenue West Toronto, ON M4V 1N7	Accident and Sickness, Life
Independent Mutual Benefit Federation 316A Oakwood Avenue Toronto, ON M6E 2V7	Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Independent Order of Foresters (The) 15th Floor, 789 Don Mills Road Don Mills, ON M3C 1T9	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Industrial Alliance Life Insurance Company 1080, Chemin St. Louis C.P. 1907, Succursale Sillery, QC G1K 7M3	Accident and Sickness, Life
Industrial-Alliance Pacific Life Insurance Company 2165 Broadway West Vancouver, BC V6K-4N5	Accident and Sickness, Life
ING Novex Insurance Company of Canada Suite 502, Markborough Place II 6733 Mississauga Mississauga, ON L5N-6J5	Accident and Sickness, Automobile, Credit, Fidelity, General Liability, Legal Expense, Marine, Property, Boiler & Machinery, Surety

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

ING Wellington Insurance Company  
75 Eglinton Avenue East  
Toronto, ON  
M4P 3A4

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

ING Western Union Insurance Company  
1300, 321 - 6th Avenue S.W.  
Calgary, AB  
T2P-4W7

Aircraft, Automobile, Boiler & Machinery, Burglary, Credit, Explosion, Fidelity, Fire, Forgery, General Liability, Guarantee, Inland Marine, Inland Transportation, Livestock, Marine, Plate Glass, Property, Property Damage, Public Liability, Sprinkler, Steam Boiler, Surety, Theft, Weather.

Ingle Life & Health Assurance Company  
Suite 1200 438 University Avenue  
Toronto, ON  
M5G-2K8

Accident and Sickness, Life

J. C. Penney Life Insurance Company  
80 Tiverton Court  
Markham, ON  
L3R 0G4

Accident and Sickness, Life

Jevco Insurance Company  
Room 1150 2021 Union Avenue  
Montreal, QC  
H3A 2S9

Automobile, General Liability, Property, Surety

John Alden Life Insurance Company  
Unit #2 1145 Nicholson Road  
Newmarket, ON  
L3Y-7V1

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

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

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

Jubilee Reciprocal Insurance Exchange  
9th Floor Merrill Lynch Tower Edmonton Centre  
Edmonton, AB  
T5J 0Y2

Property

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

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

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

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

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
Lawyers Title Insurance Corporation 2170 Torquay Mews Mississauga, ON L5N-2M6	Title
Lawyers' Professional Indemnity Company 1 Dundas Street West Suite 2200 Toronto, ON M5G-1Z3	Liability, Title
Legacy General Insurance Company 80 Tiverton Court Markham, ON L3R OG4	Accident and Sickness, Property
Liberty Insurance Company of Canada Suite 100 675 Cochrane Drive Unionville, ON L3R 0S7	Automobile, General Liability, Property
Liberty Life Assurance Company of Boston 3500 Steeles Avenue East Markham, ON L3R-0X4	Accident and Sickness, Life
Liberty Mutual Fire Insurance Company 675 Cochrane Drive Unionville, ON L3R 0S7	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety - limited to servicing of existing policies, except for automobile insurance.
Liberty Mutual Insurance Company 3500 Steeles Avenue East Markham, ON L3R-0X4	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety
Life Insurance Company of North America Suite 606, P.O. Box 14, 44 Town Centre Court Scarborough, ON M1P-4X4	Accident and Sickness, Life
Life Investors Insurance Company of America c/o John Milnes & Associates 2nd Floor, 68 Scollard Toronto, ON M5R 1G2	Accident and Sickness, Life
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company -B Airport Road Suite 100 Mississauga, ON L4V-1E1	Life
Lincoln National Life Insurance Company (The) Suite 1700, 151 Yonge Street P.O. Box 9 Toronto, ON M5C-2W7	Accident and Sickness, Life

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

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

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

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

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

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

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

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

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

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

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

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

Accident and Sickness, Life

Loyalist Insurance Company (The)  
133 Richmond Street West Suite 600  
Toronto, ON  
M5H-2L3

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

Lumbermen's Underwriting Alliance  
#500, 185 Dorval Avenue  
Dorval, QC  
H9S 5J9

Boiler & Machinery, Inland Marine, Marine, Property

Lumbermens Mutual Casualty Company  
320 Front Street West  
Toronto, ON  
M5V-3B6

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

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

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

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

Accident and Sickness, Life

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Maritime Insurance Company Limited  
250 Yonge Street 15th Floor  
Toronto, ON  
M5B-2L7

Inland Transportation, Liability, Marine, Property

Maritime Life Assurance Company (The)  
P.O. Box 1030  
Halifax, NS  
B3J 2X5

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

Markel Insurance Company of Canada  
7th Floor, 105 Adelaide Street West  
Toronto, ON  
M5H 1P9

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

Markham General Insurance Company  
Suite 600 111 Gordon Baker Road  
North York, ON  
M2H-3R1

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

Maryland Casualty Company  
Suite 4000 1 Place Ville Marie  
Montreal, QC  
H3B 4M4

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

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

Accident and Sickness, Life

Mennonite Mutual Insurance Co. (Alberta) Ltd.  
76 Skyline Crescent N.E.  
Calgary, AB  
T2K 5X7

Automobile, Fidelity, General Liability, Property

Metropolitan Life Insurance Company  
Suite 1750 360 Albert Street  
Ottawa, ON  
K1P 5A3

Accident and Sickness, Life

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

Automobile, Vehicle Warranty

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

Life

Missisquoi Insurance Company (The)  
50 Principale Street  
Freighsburg, QC  
JOJ 1CO

Automobile

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Mitsui Marine and Fire Insurance Company, Limited  
Suite 201 3650 Victoria Park Avenue  
Toronto, ON  
M2H 3P7

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

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  
L3T 4S5

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

NAC Reinsurance Corporation  
350 Albert Street Suite 700  
Ottawa, ON  
K1R-1A4

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

National Bank Life Insurance Company  
600 de La Gauchetiere West, 6th Floor  
Montreal, QC  
H3B 4L2

Accident and Sickness, Life

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

Accident and Sickness, Life

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

Accident and Sickness, Life

New Hampshire Insurance Company  
145 Wellington Street West  
Toronto, ON  
M5J 1H8

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

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

Accident and Sickness, Life

Niagara Fire Insurance Company  
1145 Nicholson Rd., Unit #2  
Newmarket, ON  
L3Y 7V1

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

Nippon Fire & Marine Insurance Company, Limited (The)  
Suite 500 2206 Eglinton Avenue East  
Scarborough, ON  
M1L 4S8

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

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
<p>NN Life Insurance Company of Canada One Concorde Gate Don Mills, ON M3C 3N6</p>	<p>Accident and Sickness, Life</p>
<p>Nordic Insurance Company of Canada (The) 181 University Avenue Toronto, ON M5H 3M7</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler &amp; Machinery, Credit, Fidelity, General Liability, Legal Expense, Marine, Property, Surety</p>
<p>North Waterloo Farmers Mutual Insurance Company 100 Erb Street East Waterloo, ON N2J 1L9</p>	<p>Hail, Liability, Property, Boiler &amp; Machinery</p>
<p>North West Commercial Travellers 28 Main Street S. P.O. Box 336 Winnipeg, MB R3C 2H6</p>	<p>Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Northern Indemnity, Inc. 2 Bloor Street West Suite 1500 Toronto, ON M4W-3E2</p>	<p>Fidelity, Surety, Marine, Property</p>
<p>Norwich Union Life Insurance Company (Canada) 60 Yonge Street Toronto, ON M5E 1H5</p>	<p>Life, Accident and Sickness</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</p>
<p>Optimum West Insurance Company Suite 800 1055 West Georgia Street, P.O. Box 11103 Vancouver, BC V6E-3P3</p>	<p>Guarantee, Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Inland Marine, Marine, Property, Surety</p>
<p>Order of United Commercial Travelers of America (The) 901 Centre Street NW Room 300 Calgary, AB T2E 2P6</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws.</p>
<p>Palliser Insurance Company Limited 103, 3502 Taylor Street East Saskatoon, SK S7H 5H9</p>	<p>Hail</p>
<p>Paul Revere Life Insurance Company P.O. Box 5044 5420 North Service Road Burlington, ON L7R 4C1</p>	<p>Accident and Sickness, Life</p>

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Peace Hills General Insurance Company  
Suite 902 Peace Hills Tower 10011 - 109th Street  
Edmonton, AB  
T5J 1M1

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

Pembridge Insurance Company  
10 Allstate Parkway Allstate Centre  
Markham, ON  
L3R-5P8

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

Penncorp Life Insurance Company  
90 Dundas Street West Suite 400  
Mississauga, ON  
L5B 2T5

Accident and Sickness, Life

Pennsylvania Life Insurance Company  
90 Dundas Street West  
Mississauga, ON  
L5B 2T5

Accident and Sickness, Life

Peopleplus Insurance Company  
Zurich Centre 400 University Avenue  
Toronto, ON  
M5G 1S7

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

Personal Direct Insurance Company of Canada (The)  
6300 Boulevard de la Rive-sud  
Levis, QC  
G6V-6P9

Automobile, Liability, Marine, Property, Surety

Personal Insurance Company of Canada (The)  
6300 Boulevard de la Rive-Sud  
Levis, QC  
G6V-6P9

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

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

Automobile, General Liability, Property

Phoenix Home Life Mutual Insurance Company  
Suite 2100, 40 King Street West  
Toronto, ON  
M5H 1B5

Accident and Sickness, Life

Phoenix Insurance Company (The)  
Suite #1070 36 Toronto Street  
Toronto, ON  
M5C 2C5

Aircraft - excluding insurance against liability for loss or  
damage to persons caused by an aircraft or use or operation,  
there of, Automobile, Boiler & Machinery, Explosion, Fire,  
Forgery, Guarantee, Hail, Inland Transportation, Liability,  
Property, Plate Glass, Sprinkler Leakage, Theft, and Weather

Pierce National Life Insurance Company  
1145 Nicholson Road Unit 2  
Newmarket, ON  
L3Y-7V1

Life



**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
Pilot Insurance Company 90 Eglinton Avenue West Toronto, ON M4P 1E6	Fidelity, Surety
Pool Insurance Company 1007, 220 Portage Avenue Winnipeg, MB R3C 0A5	Property
Portage La Prairie Mutual Insurance Company (The) 749 Saskatchewan Avenue East P.O. Box 340 Portage La Prairie, MB R1N 3B8	Automobile, Legal Expense, Property, Liability
Primerica Life Insurance Company of Canada 2000 Argentia Road Mississauga, ON L4T-4C2	Accident and Sickness, Life
Principal Life Insurance Company 68 Scollard Street 2nd Floor Toronto, ON M5H 1G2	Accident and Sickness, Life
Progressive Casualty Insurance Company 5th Floor 200 Yorkland Blvd. Willowdale, ON M2J-5C1	Automobile, General Liability, Inland Marine, Property
Progressive Casualty Insurance Company of Canada 5th Floor 200 Yorkland Boulevard Willowdale, ON M2J-5C1	Automobile, General Liability, Inland Marine, Property
Protective Insurance Company 68 Scollard Street Toronto, ON M5R 1G2	Automobile, Liability, Property
Providence Washington Insurance Company 55 University Avenue Suite 900, Box 6 Toronto, ON M5J-2H7	Inland Transportation, Automobile, Liability, Property, Marine
Provident Life and Accident Insurance Company P.O. Box 5044 5420 North Service Road Burlington, ON L7R 4C1	Accident and Sickness, Life
Provincial Health Authorities of Alberta Liability Protection Plan 200, 10044-108 Street Edmonton, AB T5J 3S7	Liability

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
Prudential Insurance Company of America (The) 300 Consilium Place Suite 1200 Toronto, ON M1H-3G2	Accident and Sickness, Life
Prudential of America Life Insurance Company (Canada) P.O. Box 4092 2300-200 Front Street West Toronto, ON M5V 3K6	Accident and Sickness, Life
Rain and Hail Insurance Corporation Suite 200 4303 Albert Street Regina, SK S4S-3R6	Hail
RBC General Insurance Company 6880 Financial Drive, West Tower Mississauga, ON L5N-7Y5	Accident and Sickness, Automobile, Liability, Property
RBC Life Insurance Company 6880 Financial Drive West Tower Mississauga, ON L5N-7Y5	Accident and Sickness, Life
RBC Travel Insurance Company 6880 Financial Drive West Tower Mississauga, ON L5N-7Y5	Accident and Sickness, Property
Reassure America Life Insurance Company Suite 600 176 University Avenue Windsor, ON N9A-5P1	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Reliable Life Insurance Company 100 King Street West Box 557 Hamilton, ON L8N 3K9	Accident and Sickness, Life
Reliance Insurance Company #1906, 200 King Street West Box 61 Toronto, ON M5H 3T4	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety
RGA Life Reinsurance Company of Canada Suite 1200, 55 University Avenue Toronto, ON M5J-2H7	Accident and Sickness, Life Limited to the business of reinsurance
Royal & Sun Alliance Insurance Company of Canada 10 Wellington Street East Toronto, ON M5E 1L5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Legal Expense, Marine, Property, Surety, Life, General Liability

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Royal & Sun Alliance Life Insurance Company of Canada Limited  
277 Lakeshore Road East  
Oakville, ON  
L6J 1H9

Accident and Sickness, Life

SAFECO Insurance Company of America  
Fasken Campbell Godfrey P.O. Box 20, T.D. Bank Tower  
Toronto, ON  
M5K-1N6

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

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

Automobile, Boiler & Machinery, Fidelity, Liability, Property

Scotia General Insurance Company  
100 Yonge Street, Suite 400  
Toronto, ON  
M5H 1H1

Accident and Sickness, Automobile, Legal Expense, Property

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

Accident and Sickness, Life

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

Automobile, Fidelity, General Liability, Hail, Marine, Mortgage, Property, Surety, Boiler excluding Machinery.

Security General Insurance Inc.  
6300, boul, De la Rive Sud C.P. 3500  
Levis, QC  
G6V-6P9

Property

Security Insurance Company of Hartford  
155 University Avenue Suite 702  
Toronto, ON  
M5H 3B7

Accident and Sickness, Automobile, General Liability, Marine Property

Security Life Insurance Company Limited  
1920 College Avenue  
Regina, SK  
S4P 1C4

Life, 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

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

Accident and Sickness, Automobile, General Liability, Property

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Sentry Insurance A Mutual Company  
Suite 600, 133 Richmond Street West  
Toronto, ON  
M5H-2L3

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

Sons of Scotland Benevolent Association  
Suite 411, 90 Eglinton Avenue East  
Toronto, ON  
M4P 2Y3

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

Sovereign General Insurance Company (The)  
22nd Floor 855 - 2nd Street S.W.  
Calgary, AB  
T2P 4J8

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

Specialty National Insurance Company  
  
Toronto, ON  
M5C 1E5

Automobile, General Liability, Property

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

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

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

Accident and Sickness, Life

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

Life

State Farm Fire and Casualty Company (The)  
Suite 102, 100 Consilium Place  
Scarborough, ON  
M1H 3G9

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

State Farm Life Insurance Company (The)  
Suite 102, 100 Consilium Place  
Scarborough, ON  
M1H 3G9

Life

State Farm Mutual Automobile Insurance Company  
Suite 102, 100 Consilium Place  
Scarborough, ON  
M1H 3G9

Automobile, Accident

Stewart Title Guaranty Company  
700, 350 Albert Street  
Ottawa, ON  
K1R 1A4

Title

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Sumitomo Marine and Fire Insurance Company Limited (The)  
16th Floor, 1 Adelaide Street East  
Toronto, ON  
M5C 2V9

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

Sun Life Assurance Company of Canada  
150 King Street West, 7th Floor P.O. Box 4150, Station  
Toronto, ON  
M5W 2C9

Accident and Sickness, Life

Swiss Reinsurance Company Canada  
150 King Street West, Suite 2200, P.O. Box 50  
Toronto, ON  
M5H-1J9

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

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

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

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

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

TIG Insurance Company  
600, 133 Richmond Street West  
Toronto, ON  
M5H 2L3

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

Tokio Marine & Fire Insurance Company Limited (The)  
105 Adelaide Street West, 3rd Floor  
Toronto, ON  
M5H 1P9

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

Toronto Dominion Life Insurance Company  
P.O. Box 1, TD Centre  
Toronto, ON  
M5K 1A2

Life, Accident and Sickness

Toronto Mutual Life Insurance Company  
112 St. Clair Avenue West  
Toronto, ON  
M4V 2Y3

Accident and Sickness, Life

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

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

Trafalgar Insurance Company of Canada  
10 York Mills Road, Suite 700  
Toronto, ON  
M2P-2G5

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

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

<p>Trans Global Insurance Company Suite 275, 16930 -114th Avenue Edmonton, AB T5M-3S2</p>	<p>Accident and Sickness, Boiler &amp; Machinery, General Liability, Inland Marine, Marine, Property</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 Insurance Company of Canada 300 Consilium Place Scarborough, ON M1H 3G2</p>	<p>Accident and Sickness, Life</p>
<p>Transatlantic Reinsurance Company 145 Wellington Street West Toronto, ON M5J 1H8</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety</p>
<p>Transit Insurance Company 5310 Explorer Drive Suite 201 Mississauga, ON L4W-5H9</p>	<p>Automobile, General Liability, Property - restricted to servicing existing policies.</p>
<p>Travelers Casualty and Surety Company of Canada 1070, 36 Toronto Street Toronto, ON M5C 2C5</p>	<p>Aircraft, Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Travelers Indemnity Company (The) Suite #1070, 36 Toronto Street Toronto, ON M5C 2C5</p>	<p>Accident and Sickness, Aircraft, Automobile, Boiler &amp; Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety</p>
<p>Travelers Insurance Company (The) 1145 Nicholson Road Unit 2 Newmarket, ON L3Y 7V1</p>	<p>Accident and Sickness Life, Accident excluding insurance against liability for loss or damage to property, insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, insurance against Liability for loss or damage to persons caused by an automobile or the use operation thereof and sickness</p>
<p>UAP-New Rotterdam Insurance Company N.V. 2206 Eglinton Avenue East Scarborough, ON M1L-4S8</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>Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, MB R2W 2N6</p>	<p>Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Ukrainian National Association Inc. Suite 406, 2800 - 14th Avenue Markham, ON L3R-0E4</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws .</p>

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

**NAME AND ADDRESS**

**CLASSES OF INSURANCE**

Underwriters Reinsurance Company  
P.O. Box 20 T.D. Bank Tower Toronto Dominion Centre  
Toronto, ON  
M5K 1N6

Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety - on the conditions that in the transaction of business in Alberta, the company shall be known as Underwriters Insurance Company.

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

Accident and Sickness, Automobile, Liability, Property

Unigard Security Insurance Company  
c/o Price Waterhouse & Co. 601 West Hastings Street  
Vancouver, BC  
V6B 5A5

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

Union Fidelity Life Insurance Company  
200 Wellington Street West Suite 400, P.O Box 16  
Toronto, ON  
M5V-3C7

Accident and Sickness, Life Limited to the servicing of policies issued prior to January 1, 1999.

United American Insurance Company  
1002, 145 King Street West  
Toronto, ON  
M5H 3X6

Accident and Sickness, Life

UNUM Life Insurance Company of America  
P.O. Box 5044, 5420 North Service Road  
Burlington, ON  
L7R-4C1

Accident and Sickness, Life

Utica Mutual Insurance Company  
1145 Nicholson Road, Unit #2  
Newmarket, ON  
L3Y-7V1

Automobile, Boiler & Machinery, Fidelity, Liability, Property

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

Automobile, Boiler & Machinery, Liability, Property

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

Automobile, General Liability, Property

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

Accident and Sickness, Life

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

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

**ALBERTA FINANCE  
INSURANCE COMPANIES LICENSED 2000**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
Western Agricultural Insurance Corporation 339 Main Street North Moose Jaw, SK S6H 0W2	Hail
Western Assurance Company 10 Wellington Street East Toronto, ON M5E 1L5	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Western Life Assurance Company (The) 112 St. Clair Avenue W. Toronto, ON M4V 2Y3	Accident and Sickness, Life
Western Surety Company Box 527, 2000 - 1874 Scarth Regina, SK S4P 2G8	Fidelity, Surety
Women's Life Insurance Society P.O. Box 234 Sarnia, ON N7T 7H9	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Workers Benevolent Association of Canada 595 Pritchard Avenue Winnipeg, MB R2W 2K4	Disability, Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Yasuda Fire and Marine Insurance Company Limited 2 First Canadian Place, 12th Floor Toronto, ON M5X 1A6	Automobile, Fidelity, Liability, Property, Surety, Boiler & Machinery
York Fire & Casualty Insurance Company 201, 5310 Explorer Drive Mississauga, ON L4W 5H8	Automobile, Credit, Fidelity, Liability, Marine, Property, Surety
Zenith Insurance Company 105 Adelaide Street West Toronto, ON M5H 1P9	Automobile, Liability, Property
Zurich Insurance Company 400 University Avenue Toronto, ON M5G 1S7	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety Vehicle Warranty
Zurich Life Insurance Company of Canada Suite 2500, 400 University Avenue Toronto, ON M5G 1S7	Accident and Sickness, Life



## **ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**

Head Office - Edmonton, AB  
Incorporated - 1974  
Commenced business in Alberta - 1974  
Licensed in the Province of Alberta, Manitoba and Ontario

### **OFFICERS**

D. Hollands	President, Secretary and Chief Executive Officer
D. Smitten	Chief Financial Officer

### **DIRECTORS**

W. Abbott	Red Deer, Alberta
K. Byers	Medicine Hat, Alberta
T. Boccock	Fort Saskatchewan, Alberta
J. Carruthers	Calgary, Alberta
N. DeNoon	Calgary, Alberta
D. Gillespie	Valleyview, Alberta
R. Herbert	Lethbridge, Alberta
R. F. Manuel	Medicine Hat, Alberta
J. McPherson	Red Deer, Alberta
J. Ramsey	Edmonton, Alberta
D. Rolf	Edmonton, Alberta
D. Rowand	Edmonton, Alberta
B. Seely	Lethbridge, Alberta
S. Warne	Medicine Hat, Alberta
R. Weddell	Red Deer, Alberta

### **AUDITORS**

PricewaterhouseCooper

**ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**  
**STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2000**  
**BALANCE SHEET**

	Current Year <u>2000</u> (\$'000)	Restated Prior Year <u>1999</u> (\$'000)
<b>Assets</b>		
Cash	-	2,348
Investment income due and accrued	915	1,643
Term deposits expiring in one year or less	29,862	14,306
<b>Investments</b>		
Bonds and Debentures	78,229	132,559
Mortgage Loans	21,754	5,755
Preferred Shares	24,023	20,227
Common Shares	54,476	22,316
Other Investments	<u>10,482</u>	-
<b>Total Investments</b>	<u>188,964</u>	<u>180,857</u>
<b>Receivables</b>		
Agents and Brokers	-	8
Policyholders	11,321	9,133
Installment Premiums	3,774	3,045
Other Insurers	309	4
Facility Association and the PRR	5,730	7,195
Subsidiaries and Affiliates	751	452
Income Taxes	5,897	390
Other Receivables	13	32
<b>Recoverable from Reinsurers</b>		
Unearned Premiums	2,385	2,300
Unpaid Claims and Adjustment Expenses	8,092	8,940
Other Assets	1,343	1,096
Deferred Policy Acquisition Expenses	4,829	4,459
Deferred Income Taxes	<u>988</u>	<u>3,648</u>
<b>TOTAL ASSETS</b>	<u>265,173</u>	<u>239,856</u>

**ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**  
BALANCE SHEET

	Current Year <u>2000</u> (\$'000)	Restated Prior Year <u>1999</u> (\$'000)
<b>Liabilities</b>		
Overdrafts	832	-
Borrowed Money and Accrued Interest	6,037	-
<b>Payables</b>		
Policyholders	101	111
Other Insurers	1,028	941
Subsidiaries and Affiliates	898	734
Expenses due and accrued	928	775
Other Taxes due and accrued	5,263	4,477
Unearned Premiums	38,317	35,305
Unpaid Claims and Adjustment Expenses	130,122	130,150
Unearned Commissions	561	504
Other Liabilities	<u>763</u>	<u>670</u>
<b>Total Liabilities</b>	<u>184,850</u>	<u>173,667</u>
 <b>Capital, Surplus and Reserves</b>		
Reserves Required	<u>7,160</u>	<u>9,203</u>
Capital Stock issued and paid	4,000	4,000
Earned Surplus	<u>69,163</u>	<u>52,986</u>
Capital, Surplus, General and Contingency Reserves	<u>73,163</u>	<u>56,986</u>
<b>Total Capital, Surplus and Reserves</b>	<u>80,323</u>	<u>66,189</u>
 <b>TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES</b>	 <u>265,173</u>	 <u>239,856</u>

**ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY**  
STATEMENT OF INCOME

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Underwriting Operations</b>		
Premiums Written		
Direct	95,973	91,681
Reinsurance Ceded	<u>7,392</u>	<u>7,130</u>
Net Premiums Written	88,581	84,551
Decrease (increase) in Net Unearned Premiums	<u>(2,927)</u>	<u>(1,069)</u>
Net Premiums Earned	85,654	83,482
Service Charges	<u>2,057</u>	<u>1,950</u>
<b>Total Underwriting Revenue</b>	<u>87,711</u>	<u>85,432</u>
Net Claims and Adjustment Expenses	72,298	69,570
<b>Acquisition Expenses</b>		
Commissions	8,120	7,801
Taxes	2,779	2,707
General Expenses	<u>7,935</u>	<u>7,023</u>
Total Claims and Expenses	<u>91,132</u>	<u>87,101</u>
<b>Underwriting Income (Loss)</b>	<u>(3,421)</u>	<u>(1,669)</u>
<b>Investment Operations</b>		
Income	12,533	10,762
Recognized Gains (losses)	5,958	(430)
Expenses	<u>763</u>	<u>384</u>
<b>Net Investment Income</b>	<u>17,728</u>	<u>9,948</u>
<b>Other Revenue and Expenses</b>		
Other Revenue	(118)	474
Income (Loss) before Income Taxes and Extraordinary Items	<u>14,189</u>	<u>8,753</u>
<b>Income Taxes</b>		
Current	2,880	5,571
Deferred	<u>2,660</u>	<u>(2,679)</u>
<b>Total Income Taxes</b>	<u>5,540</u>	<u>2,892</u>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>8,649</u>	<u>5,861</u>

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY  
STATEMENT OF EARNED SURPLUS

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Balance at beginning of year</b>	<u>52,986</u>	<u>58,292</u>
Net income (loss) for the year	8,649	5,861
Dividends declared to shareholders	(160)	(2,560)
Decrease (Increase) in Reserves Required	2,043	(2,962)
Disallowed Investment <sup>(1)</sup> in 1999 – Disposed of in 2000	<u>5,645</u>	<u>(5,645)</u>
Net increase (decrease) in earned surplus during the year	<u>16,177</u>	<u>(5,306)</u>
<b>Balance at end of year</b>	<u>69,163</u>	<u>52,986</u>

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<sup>(1)</sup> certain investments totaling \$5,645,000 were dis allowed by the Superintendent of Insurance because they exceeded the limits prescribed in the Insurance Act.

## **FIRST CANADIAN INSURANCE CORPORATION**

Head Office - Edmonton, AB  
Incorporated - 1987  
Commenced business in Alberta - 1988  
Licensed in all Provinces, and  
the Yukon and North West Territories

### **OFFICERS**

D. A. Wheaton	President
W. G. Wheaton	Vice President
R. W. Code	Chief Financial Officer & Secretary

### **DIRECTORS**

D. M. Erker	Edmonton, Alberta
S. D. Laird	Nanaimo, British Columbia
D. K. Welliver	Edmonton, Alberta
D. A. Wheaton	Edmonton, Alberta
D. J. Wheaton	Victoria, British Columbia
W. G. Wheaton	Edmonton, Alberta
D. K. Wheaton	Edmonton, Alberta

### **AUDITORS**

Deloitte & Touche

**FIRST CANADIAN INSURANCE CORPORATION**  
**STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2000**  
**BALANCE SHEET**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Assets</b>		
Cash	-	435
Short Term Investments	5,348	7,808
Accrued Investment Income	2,773	2,488
Accounts Receivable	5,959	4,654
Bonds and Debentures	10,820	15,586
Preferred and Common Shares	58,261	32,055
Goodwill and Other Assets	<u>646</u>	<u>480</u>
<b>TOTAL ASSETS</b>	<b><u>83,807</u></b>	<b><u>63,506</u></b>
<b>Liabilities</b>		
Net Actuarial Liabilities Under Insurance Policies	16,000	14,843
Other Insurance Policy & Contract Liabilities	23,696	18,603
Accounts Payable	13,848	5,689
Other Liabilities	1,430	469
Deferred Income Taxes	<u>8,373</u>	<u>8,723</u>
<b>TOTAL LIABILITIES</b>	<b><u>63,347</u></b>	<b><u>48,327</u></b>
<b>Shareholders' Equity</b>		
Capital Stock	20,000	12,500
Contributed Surplus	-	1,000
Retained Earnings	<u>460</u>	<u>1,679</u>
<b>Total Shareholders' Equity</b>	<b><u>20,460</u></b>	<b><u>15,179</u></b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b><u>83,807</u></b>	<b><u>63,506</u></b>

**FIRST CANADIAN INSURANCE CORPORATION**  
**INCOME STATEMENT**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Revenue</b>		
Insurance Premiums	29,563	29,859
Net Investment Income	3,185	2,501
Other Revenue	<u>3,352</u>	<u>2,703</u>
<b>Total Revenue</b>	<u>36,100</u>	<u>35,063</u>
<b>Policy Benefits and Expenses</b>		
Policyholder Benefits		
Claims	4,676	4,183
Other	93	(125)
Net Changes to Policy Liabilities - Insurance	1,157	1,070
Commissions	12,378	12,811
Interest Expense	152	-
General Expenses and Taxes (excl. income taxes)	<u>14,448</u>	<u>13,222</u>
<b>Total Benefits and Expenses</b>	<u>32,904</u>	<u>31,161</u>
<b>Net Income Before Income Tax</b>	<u>3,196</u>	<u>3,902</u>
Provision for Income Taxes		
Current	765	200
Deferred	<u>(350)</u>	<u>1,000</u>
<b>NET INCOME</b>	<u>2,781</u>	<u>2,702</u>

**STATEMENT OF RETAINED EARNINGS**

<b>Balance at beginning of year</b>	<u>1,679</u>	<u>3,977</u>
Net Income	<u>2,781</u>	<u>2,702</u>
Dividend to Shareholders	(4,000)	(5,000)
<b>Balance at end of year</b>	<u>460</u>	<u>1,679</u>



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

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

**OFFICERS**

D. Neufeldt	Chairman
J. T. Klassen	Vice Chairman
S. Rempel	Treasurer

**DIRECTORS**

W. Goertzen	Grande Prairie, Alberta
A. Harder	LaCrete, Alberta
J. Janzen	Hythe, Alberta
M. Klaassen	Spruce Grove, Alberta
J. T. Klassen	Coaldale, Alberta
D. Neufeldt	Calgary, Alberta
G. Pepneck	Vauxhall, Alberta
S. Rempel	Calgary, Alberta
W. Stauffer	Didsbury, Alberta
J. Thiessen	LaCrete, Alberta
R. Thiessen	Linden, Alberta

**AUDITORS**

Retzlaff & Wong, CA, Calgary, Alberta

**MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.**  
**STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2000**  
**BALANCE SHEET**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Assets</b>		
Cash	52	58
Investment income due and accrued	52	53
Term deposits expiring in one year or less	200	251
<b>Investments</b>		
Term deposits expiring in more than one year	200	200
Bonds and Debenture	3,717	3,515
Mortgage Loans	6	7
Preferred Shares	-	50
Common Shares	357	365
Other investments	<u>809</u>	<u>694</u>
<b>Total Investments</b>	<u>5,089</u>	<u>4,831</u>
<b>Receivables</b>		
Policyholders	5	4
Other Insurers	82	19
Income Taxes	-	21
<b>Recoverable from Reinsurers</b>		
Unpaid Claims and Adjustment Expenses	49	24
Other Assets	<u>20</u>	<u>11</u>
<b>TOTAL ASSETS</b>	<u>5,549</u>	<u>5,272</u>

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

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Liabilities</b>		
Payables		
Other Insurers	8	186
Expenses due and accrued	62	75
Income Taxes due and accrued	10	2
Unearned Premiums	39	35
Unpaid Claims and Adjustment Expenses	76	28
<b>Total Liabilities</b>	<u>195</u>	<u>327</u>
<b>Capital, Surplus and Reserves</b>		
Reserves Required	<u>95</u>	<u>53</u>
Earned Surplus	5,259	4,892
Capital, Surplus, General and Contingency Reserves	<u>5,259</u>	<u>4,892</u>
<b>Total Capital, Surplus and Reserves</b>	<u>5,354</u>	<u>4,945</u>
<b>TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES</b>	<u>5,549</u>	<u>5,272</u>

**MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.**  
STATEMENT OF INCOME

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Underwriting Operations</b>		
Premiums Written		
Direct	1,419	1379
Reinsurance Assumed	1	305
Reinsurance Ceded	<u>975</u>	<u>935</u>
Net Premiums Written	445	749
Decrease (increase) in Net Unearned Premiums	<u>(4)</u>	<u>(5)</u>
Net Premiums Earned	441	744
<b>Total Underwriting Revenue</b>	<u>441</u>	<u>744</u>
Net Claims and Adjustment Expenses	177	577
<b>Acquisition Expenses</b>		
Commissions	(333)	(175)
Taxes	43	42
General Expenses	<u>411</u>	<u>447</u>
Total Claims and Expenses	<u>298</u>	<u>891</u>
<b>Underwriting Income (Loss)</b>	<u>143</u>	<u>(147)</u>
<b>Investment Operations</b>		
Income	266	284
Recognized Gains (losses)	<u>37</u>	<u>(1)</u>
<b>Net Investment Income</b>	<u>303</u>	<u>283</u>
<b>Other Revenue and Expenses</b>		
Income (Loss) before Income Taxes and Extraordinary Items	<u>446</u>	<u>136</u>
<b>Income Taxes</b>		
Current	<u>37</u>	<u>7</u>
Total Income Taxes	<u>37</u>	<u>7</u>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>409</u>	<u>129</u>

**MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.**  
**STATEMENT OF EARNED SURPLUS**

	Current Year <u>1999</u> (\$'000)	Prior Year <u>1998</u> (\$'000)
<b>Balance at beginning of year</b>	<u>4,892</u>	<u>4,758</u>
Net income (loss) for the year	409	129
Decrease (Increase) in Reserves Required	(42)	5
Net increase (decrease) in earned surplus during the	<u>367</u>	<u>134</u>
<b>Balance at end of year</b>	<u>5,259</u>	<u>4,892</u>

## **PEACE HILLS GENERAL INSURANCE COMPANY**

Head Office - Edmonton, Alberta

Incorporated - 1957

Commenced business in Alberta - 1957

Licensed in the Province of Alberta, Manitoba, British Columbia,  
Saskatchewan, North West Territories, Yukon and Nunavut

### **OFFICERS**

D. Strashok	President, Chief Executive Officer
J. Morgan	Chief Financial Officer
D. Leonard	Secretary

### **DIRECTORS**

V. Bruno	Hobbema, Alberta
F. Buffalo	Hobbema, Alberta
P. Buffalo	Hobbema, Alberta
J. Crier	Hobbema, Alberta
J. Koziak	Edmonton, Alberta
D. Leonard	Edmonton, Alberta
W. Lightning	Hobbema, Alberta
B. Louis	Hobbema, Alberta
F. Luby	Edmonton, Alberta
L. Saddleback	Hobbema, Alberta
R. Saddleback	Hobbema, Alberta
D. Strashok	Edmonton, Alberta
T. Swampy	Hobbema, Alberta
M. Yellowbird	Hobbema, Alberta

### **AUDITORS**

KPMG, Edmonton, Alberta

**PEACE HILLS GENERAL INSURANCE COMPANY**  
**STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2000**  
**BALANCE SHEET**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Assets</b>		
Cash	3,954	2,458
Investment income due and accrued	455	395
Term deposits expiring in one year or less	7,349	7,420
<b>Investments</b>		
Term deposits expiring in more than one year	50	-
Bonds and Debenture	35,591	36,706
Common Shares	<u>12,920</u>	<u>7,481</u>
<b>Total Investments</b>	<u>48,561</u>	<u>44,187</u>
<b>Receivables</b>		
Agents and Brokers	3,642	3,086
Installment Premiums	12,331	9,455
Other Insurers	178	704
Facility Association and the PRR	3,400	4,190
Other Receivables	1,049	528
<b>Recoverable from Reinsurers</b>		
Unearned Premiums	10,022	8,335
Unpaid Claims and Adjustment Expenses	21,586	19,435
<b>Other Assets</b>	780	668
Deferred Policy Acquisition Expenses	5,065	4,064
Deferred Income Taxes	<u>1,276</u>	<u>983</u>
<b>TOTAL ASSETS</b>	<u>119,648</u>	<u>105,908</u>

**PEACE HILLS GENERAL INSURANCE COMPANY**  
BALANCE SHEET

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Liabilities</b>		
Payables		
Agents and Brokers	1,137	1,339
Other Insurers	346	1,900
Expenses due and accrued	424	226
Income Taxes due and accrued	296	69
Other Taxes due and accrued	2,124	1,766
Unearned Premiums	33,784	28,297
Unpaid Claims and Adjustment Expenses	63,263	54,561
Other Liabilities	<u>1,600</u>	<u>1,037</u>
<b>Total Liabilities</b>	<u>102,974</u>	<u>89,195</u>
<b>Capital, Surplus and Reserves</b>		
Reserves Required	886	<u>725</u>
Capital Stock issued and paid	2,000	2,000
Contributed Surplus	9,362	9,362
Earned Surplus	<u>4,426</u>	<u>4,626</u>
Capital, Surplus, General and Contingency Reserves	<u>15,788</u>	<u>15,988</u>
<b>Total Capital, Surplus and Reserves</b>	<u>16,674</u>	<u>16,713</u>
<b>TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES</b>	<u>119,648</u>	<u>105,908</u>



**PEACE HILLS GENERAL INSURANCE COMPANY**  
STATEMENT OF INCOME

	Current Year <u>2000</u> (\$'000)	Prior Year 1999 (\$'000)
<b>Underwriting Operations</b>		
Premiums Written		
Direct	70,758	59,309
Reinsurance Ceded	<u>24,302</u>	<u>20,278</u>
Net Premiums Written	46,456	39,031
Decrease (increase) in Net Unearned Premiums	<u>(3,800)</u>	<u>(799)</u>
Net Premiums Earned	42,656	38,232
Service Charges	<u>862</u>	<u>677</u>
<b>Total Underwriting Revenue</b>	<u>43,518</u>	<u>38,909</u>
Net Claims and Adjustment Expenses	33,446	26,115
<b>Acquisition Expenses</b>		
Commissions	4,481	4,686
Taxes	1,799	1,802
General Expenses	<u>7,326</u>	<u>7,150</u>
<b>Total Claims and Expenses</b>	<u>47,052</u>	<u>39,753</u>
<b>Underwriting Income (Loss)</b>	<u>(3,534)</u>	<u>(844)</u>
<b>Investment Operations</b>		
Income	3,012	2,840
Recognized Gains (losses)	1,208	513
Expenses	<u>156</u>	<u>134</u>
<b>Net Investment Income</b>	<u>4,064</u>	<u>3,219</u>
<b>Other Revenue and Expenses</b>		
Other Revenue	402	487
Income (Loss) before Income Taxes and Extraordinary Items	<u>932</u>	<u>2,862</u>
<b>Income Taxes</b>		
Current	1,014	1,645
Deferred	<u>(293)</u>	<u>(386)</u>
<b>Total Income Taxes</b>	<u>721</u>	<u>1,259</u>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>211</u>	<u>1,603</u>

**PEACE HILLS GENERAL INSURANCE COMPANY**  
**STATEMENT OF EARNED SURPLUS**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Balance at beginning of year</b>	<u>4,626</u>	<u>3,018</u>
Net income (loss) for the year	211	1,603
Dividend declared	(250)	(200)
Decrease (Increase) in Reserves Required	(161)	205
Net increase (decrease) in earned surplus during the	<u>(200)</u>	<u>1,608</u>
 <b>Balance at end of year</b>	 <u>4,426</u>	 <u>4,626</u>

## **TRANS GLOBAL INSURANCE COMPANY**

Head Office -Edmonton, AB

Incorporated -1997

Commenced business in Alberta – January 1, 1999

Licensed in Alberta, British Columbia, Saskatchewan, Manitoba, Ontario

### **OFFICERS**

K. Ewoniak	President, Chief Executive Officer
J. Roczkowsky	Chief Financial Officer
R. Butler	Secretary

### **DIRECTORS**

R. Barbaro	Toronto, Ontario
J. Butler	Edmonton, Alberta
G. Campbell	Edmonton, Alberta
W. Comrie	Edmonton, Alberta
K. Ewoniak	Edmonton, Alberta
R. Innes	Edmonton, Alberta
B. Saville	Edmonton, Alberta
A. Swyripa	Edmonton, Alberta
R. Twedde	Edmonton, Alberta

### **AUDITORS**

KPMG, LLP

**TRANS GLOBAL INSURANCE COMPANY**  
**STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2000**  
**BALANCE SHEET**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Assets</b>		
Cash	59	59
Investment income due and accrued	10	37
Term deposits expiring in one year or less	2,796	449
<b>Investments</b>		
Bonds and Debenture	104	104
Preferred Shares	<u>6,385</u>	<u>4,618</u>
<b>Total Investments</b>	<u>6,489</u>	<u>4,722</u>
<b>Receivables</b>		
Policyholders	1,164	1,132
Other Insurers	28	5
Subsidiaries and Affiliates	86	-
Other Assets	17	10
Deferred Income Taxes	<u>43</u>	<u>-</u>
<b>TOTAL ASSETS</b>	<u>10,692</u>	<u>6,430</u>

TRANS GLOBAL INSURANCE COMPANY  
BALANCE SHEET

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Liabilities</b>		
<b>Payables</b>		
Subsidiaries and Affiliates	354	105
Expenses due and accrued	101	49
Income Taxes due and accrued	2,381	111
Other Taxes due and accrued	199	36
Unearned Premiums	273	315
Unpaid Claims and Adjustment Expenses	<u>893</u>	<u>209</u>
<b>Total Liabilities</b>	<u>4,201</u>	<u>825</u>
Deferred Income Taxes	-	42
<b>Capital, Surplus and Reserves</b>		
Reserves Required	<u>60</u>	<u>62</u>
Capital Stock issued and paid	4,000	4,000
Contributed Surplus	1,000	1,000
Earned Surplus	<u>1,431</u>	<u>501</u>
Capital, Surplus, General and Contingency Reserves	<u>6,431</u>	<u>5,501</u>
<b>Total Capital, Surplus and Reserves</b>	<u>6,491</u>	<u>5,563</u>
<b>TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES</b>	<u>10,692</u>	<u>6,430</u>

**TRANS GLOBAL INSURANCE COMPANY**  
STATEMENT OF INCOME

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Underwriting Operations</b>		
Premiums Written		
Direct	6,750	1,341
Net Premiums Written	<u>6,750</u>	<u>1,341</u>
Decrease (increase) in Net Unearned Premiums	42	(315)
Net Premiums Earned	<u>6,792</u>	<u>1,026</u>
<b>Total Underwriting Revenue</b>	<u>6,792</u>	<u>1,026</u>
Net Claims and Adjustment Expenses	787	209
<b>Acquisition Expenses</b>		
Taxes	218	36
General Expenses	374	257
<b>Total Claims and Expenses</b>	<u>1,379</u>	<u>502</u>
<b>Underwriting Income (Loss)</b>	<u>5,413</u>	<u>524</u>
<b>Investment Operations</b>		
Income	<u>270</u>	<u>173</u>
<b>Net Investment Income</b>	<u>270</u>	<u>173</u>
Other Revenue and Expenses		
Other Revenue	-	1
Income (Loss) before Income Taxes and Extraordinary	<u>5,683</u>	<u>698</u>
<b>Income Taxes</b>		
Current	2,491	111
Deferred	(86)	8
<b>Total Income Taxes</b>	<u>2,405</u>	<u>159</u>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>3,278</u>	<u>539</u>

**TRANS GLOBAL INSURANCE COMPANY**  
**STATEMENT OF EARNED SURPLUS**

	Current Year 2000 (\$'000)	Prior Year 1999 (\$'000)
<b>Balance at beginning of year</b>	<u>501</u>	<u>19</u>
Net income (loss) for the year	3,278	
Dividend declared to shareholder	(2,350)	539
Decrease (Increase) in Reserves Required	2	(57)
Net increase (decrease) in earned surplus during the year	<u>930</u>	<u>482</u>
<b>Balance at end of year</b>	<u>1,431</u>	<u>501</u>

## **TRANS GLOBAL LIFE INSURANCE COMPANY**

Head Office - Edmonton, AB

Incorporated 1997

Commenced business in Alberta - January 1, 1999

Licensed in Alberta, British Columbia, Saskatchewan, Manitoba, Ontario

### **OFFICERS**

K. M. Ewoniak	President & Chief Executive Officer
J. R. Roczkowsky	Senior Vice-President, Operations & Finance
R. J. Butler	Secretary

### **DIRECTORS**

R. Barbaro	Toronto, Ontario
R. J. Butler	Edmonton, Alberta
G. Campbell	Edmonton, Alberta
W. H. Comrie	Edmonton, Alberta
K. M. Ewoniak	Edmonton, Alberta
R. B. Innes	Edmonton, Alberta
B. Saville	Edmonton, Alberta
A. L. Swyripa	Edmonton, Alberta
R. Tweddle	Edmonton, Alberta

### **AUDITORS**

KPMG, LLP



**TRANS GLOBAL LIFE INSURANCE COMPANY**  
**STATEMENTS FOR THE YEAR ENDED DECEMBER 31,2000**  
**BALANCE SHEET**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Assets</b>		
Cash	45	54
Short Term Investments	1,045	399
Accrued Investment Income	5	45
Accounts Receivable	235	303
Bonds and Debentures	103	104
Preferred and Common Shares	5,782	5,552
Deferred Income Taxes	78	53
Goodwill and Other Assets	<u>-</u>	<u>10</u>
<b>TOTAL ASSETS</b>	<b><u>7,293</u></b>	<b><u>6,520</u></b>

**TRANS GLOBAL LIFE INSURANCE COMPANY**  
BALANCE SHEET

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Liabilities</b>		
Net Actuarial Liabilities Under Insurance Policies and	51	59
Other Insurance Policy & Contract Liabilities	324	59
Accounts Payable	88	25
Other Liabilities	<u>137</u>	<u>25</u>
<b>Total Liabilities</b>	<u>600</u>	<u>168</u>
<b>Shareholders Equity</b>		
Capital Stock	5,000	5,000
Contributed Surplus	1,000	1,000
Retained Earnings	<u>693</u>	<u>352</u>
<b>Total Policyholders' and Shareholders' Equity</b>	<u>6,693</u>	<u>6,352</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u>7,293</u>	<u>6,520</u>

**TRANS GLOBAL LIFE INSURANCE COMPANY**  
INCOME STATEMENT

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Revenue</b>		
Insurance Premiums	1,260	250
Net Investment Income	<u>258</u>	<u>262</u>
<b>Total Revenue</b>	<u>1,518</u>	<u>512</u>
<b>Policy Benefits and Expenses</b>		
Policyholder Benefits		
Claims	457	59
Net Changes to Policy Liabilities		
Insurance	(8)	59
General Expenses and Taxes (excl. income taxes)	186	117
Total Benefits and Expenses	635	235
Net Income Before Income Tax and Extraordinary Items	883	277
<b>Provision for Income Taxes</b>		
Current	122	21
Deferred	<u>(25)</u>	<u>(45)</u>
<b>NET INCOME</b>	<u>786</u>	<u>301</u>

**TRANS GLOBAL LIFE INSURANCE COMPANY**  
STATEMENT OF RETAINED EARNINGS

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Balance at beginning of year</b>	<u>352</u>	<u>51</u>
Net Income	<u>786</u>	<u>301</u>
Dividends to Shareholders	(445)	-
<b>Balance at end of year</b>	<u>693</u>	<u>352</u>

## **ING WESTERN UNION INSURANCE COMPANY**

Head Office - Calgary, AB  
Incorporated - 1940  
Commenced business in Alberta - 1940  
Licensed in all Provinces and Territories

### **OFFICERS**

D. A. Iles	President/Chief Executive Officer
E.C. Valiquette	Chief Financial Officer
F. Guenette	Secretary

### **DIRECTORS**

Y. Brouillette	Toronto, Ontario
I. E. H. Duvar	Amherst, Nova Scotia
G. Farquharson	Toronto, Ontario
D. A. Iles	Calgary, Alberta
M. Mackenzie	Coburg, Ontario
E. Spelier	Atlanta, Georgia
M. Tullis	Atlanta, Georgia
R. Normand	Rosemare, Quebec
G. Wicijowski	Regina, Saskatchewan

### **AUDITORS**

Ernst & Young

**ING WESTERN UNION INSURANCE COMPANY**  
**STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2000**  
**BALANCE SHEET**

	Current Year 2000 (\$'000)	Prior Year 1999 (\$'000)
<b>Assets</b>		
Cash	(9,870)	-
Investment income due and accrued	2,068	2,705
Term deposits expiring in one year or less	20,325	-
<b>Investments</b>		
Bonds and Debenture	85,691	116,961
Mortgage Loans	18,556	19,388
Preferred Shares	124,293	136,010
Common Shares	61,245	51,478
Other Investments	<u>14,889</u>	<u>20,744</u>
<b>Total Investments</b>	<u>304,674</u>	<u>344,581</u>
<b>Receivables</b>		
Agents and Brokers	26,022	26,129
Policyholders	1,668	1,328
Installment Premiums	47,205	41,558
Other Insurers	819	773
Facility Association and the PRR	10,268	11,477
Subsidiaries and Affiliates	14,739	7,919
Income Taxes	-	1,375
Other Receivables	113	89
<b>Recoverable from Reinsurers</b>		
Unearned Premiums	60,226	42,683
Unpaid Claims and Adjustment Expenses	121,061	83,613
Other Assets	958	895
Deferred Income Taxes	<u>3,121</u>	-
 <b>TOTAL ASSETS</b>	 <u><b>603,397</b></u>	 <u><b>565,125</b></u>

**ING WESTERN UNION INSURANCE COMPANY**  
BALANCE SHEET

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Liabilities</b>		
Overdrafts	-	35,533
Payables		
Other Insurers	515	2,402
Subsidiaries and Affiliates	3,311	5,344
Expenses due and accrued	25,315	26,462
Income Taxes Due	8,794	-
Other Taxes due and accrued	9,339	8,801
Unearned Premiums	154,581	139,946
Unpaid Claims and Adjustment Expenses	288,577	227,048
Premium Deficiency	3,503	516
Other Liabilities	<u>1,242</u>	<u>1,605</u>
<b>Total Liabilities</b>	<u>495,177</u>	<u>447,657</u>
Deferred Income Taxes	-	8,023
<b>Capital, Surplus and Reserves</b>		
Reserves Required	<u>1,433</u>	<u>1,398</u>
Capital Stock issued and paid	17,750	17,750
Contributed Surplus	21,700	21,700
Earned Surplus	<u>67,337</u>	<u>68,597</u>
Capital, Surplus, General and Contingency Reserves	<u>106,787</u>	<u>108,047</u>
<b>Total Capital, Surplus and Reserves</b>	<u>108,220</u>	<u>109,445</u>
<b>TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES</b>	<u>603,397</u>	<u>565,125</u>

**ING WESTERN UNION INSURANCE COMPANY**  
STATEMENT OF INCOME

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Underwriting Operations</b>		
Premiums Written		
Direct	388,142	354,040
Reinsurance Assumed	14,668	-
Reinsurance Ceded	<u>205,162</u>	<u>119,372</u>
Net Premiums Written	197,648	234,668
Decrease (increase) in Net Unearned Premiums	<u>2,908</u>	<u>27,740</u>
<b>Total Underwriting Revenue</b>	<u>200,556</u>	<u>206,928</u>
Net Claims and Adjustment Expenses	150,241	131,553
<b>Acquisition Expenses</b>		
Commissions	26,483	36,183
Taxes	7,360	11,915
Other	8,166	17,161
General Expenses	<u>11,653</u>	<u>12,371</u>
<b>Total Claims and Expenses</b>	<u>203,903</u>	<u>209,183</u>
Premium Deficiency Adjustments	<u>2,986</u>	<u>(4,802)</u>
<b>Underwriting Income (Loss)</b>	<u>(6,333)</u>	<u>2,547</u>
<b>Investment Operations</b>		
Income	21,920	18,848
Recognized Gains (losses)	2,747	(5,514)
Expenses	<u>2,520</u>	<u>1,934</u>
<b>Net Investment Income</b>	<u>22,147</u>	<u>11,400</u>
<b>Other Revenue and Expenses</b>		
Other Revenue	548	974
Income (Loss) before Income Taxes and Extraordinary	<u>16,362</u>	<u>14,921</u>
<b>Income Taxes</b>		
Current	12,732	(543)
Deferred	<u>(11,145)</u>	<u>2,620</u>
<b>Total Income Taxes</b>	<u>1,587</u>	<u>2,077</u>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>14,775</u>	<u>12,844</u>

**ING WESTERN UNION INSURANCE COMPANY**  
**STATEMENT OF EARNED SURPLUS**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Balance at beginning of year</b>	<u>68,597</u>	<u>67,579</u>
Net income (loss) for the year	14,775	12,844
Dividend Declared to Shareholders	(16,000)	(14,000)
Decrease (Increase) in Reserves Required	(35)	2,174
Net increase (decrease) in earned surplus during the	<u>(1,260)</u>	<u>1,018</u>
<b>Balance at end of year</b>	<u>67,337</u>	<u>68,597</u>



## **MILLENNIUM INSURANCE CORPORATION**

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

### **OFFICERS**

D. A. Wheaton	President and Chief Executive Officer
R. W. Code	Chief Financial Officer and Secretary

### **DIRECTORS**

R. W. Code	Edmonton, Alberta
D. H. Wheaton	Edmonton, Alberta
D. J. Wheaton	Victoria, British Columbia
D. A. Wheaton	Edmonton, Alberta
W. G. Wheaton	Edmonton, Alberta

### **AUDITORS**

Deloitte & Touche

**MILLENNIUM INSURANCE CORPORATION**  
**STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2000**  
**BALANCE SHEET**

	Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Assets</b>		
Cash	333	-
Investment income due and accrued	66	-
Term deposits expiring in one year or less	50	5,000
<b>Investments</b>		
Preferred Shares	<u>6,222</u>	-
<b>Total Investments</b>	<u>6,222</u>	-
<b>Receivables</b>		
Policyholders	238	-
Installment Premiums	13	-
Other Receivables	52	-
<b>Recoverable from Reinsurers</b>		
Other Assets	<u>84</u>	-
<b>TOTAL ASSETS</b>	<u><u>7,058</u></u>	<u><u>5,000</u></u>

**MILLENNIUM INSURANCE CORPORATION**  
**BALANCE SHEET**

	Restated Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Liabilities</b>		
Payables		
Unearned Premiums	1,782	-
Unpaid Claims and Adjustment Expenses	34	-
Other Liabilities	<u>204</u>	-
<b>Total Liabilities</b>	2,020	-
<b>Capital, Surplus and Reserves</b>		
Reserves Required	84	-
Capital Stock issued and paid	5,000	4,000
Contributed Surplus	-	1,000
Earned Surplus	<u>(46)</u>	-
Capital, Surplus, General and Contingency Reserves	<u>4,954</u>	<u>5,000</u>
<b>Total Capital, Surplus and Reserves</b>	<u>5,038</u>	<u>5,000</u>
<b>TOTAL LIABILITIES, CAPITAL, SURPLUS AND</b>	<u>7,058</u>	<u>5,000</u>

**MILLENNIUM INSURANCE CORPORATION**  
**STATEMENT OF INCOME**

	Restated Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
<b>Underwriting Operations</b>		
Premiums Written		
Direct	<u>3,044</u>	-
Net Premiums Written	3,044	-
Decrease (increase) in Net Unearned Premiums	<u>(1,782)</u>	-
Net Premiums Earned	1,262	-
Service Charges	<u>2</u>	-
Total Underwriting Revenue	1,264	-
Net Claims and Adjustment Expenses	173	-
<b>Acquisition Expenses</b>		
Commissions	1,069	-
Taxes	76	-
General Expenses	<u>210</u>	-
Total Claims and Expenses	<u>1,528</u>	-
<b>Underwriting Income (Loss)</b>	<u>(264)</u>	-
<b>Investment Operations</b>		
Income	<u>302</u>	-
<b>Net Investment Income</b>	<u>302</u>	-
Other Revenue and Expenses		
Income (Loss) before Income Taxes and Extraordinary	38	-
Income Taxes		
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>38</u>	=

**MILLENNIUM INSURANCE CORPORATION**  
**STATEMENT OF EARNED SURPLUS**

	Restated Current Year <u>2000</u> (\$'000)	Prior Year <u>1999</u> (\$'000)
Net income (loss) for the year	38	-
Decrease (Increase) in Reserves Required	<u>(84)</u>	-
Net increase (decrease) in earned surplus during the year	<u>(46)</u>	-
<b>Balance at end of year</b>	<u>(46)</u>	-

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT PREMIUMS WRITTEN

in the Province of Alberta - 2000

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary	Group	Total	Ordinary	Group	Total	
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	
AEGIS Insurance Corporation	-	315	315	-	-	-	315
Aetna Life Insurance Company	4	44	48	-	-	-	48
AIG Assurance Canada	4,374	-	4,374	10	92	102	4,476
AIG Life Insurance Company of Canada	6,608	58	6,666	177	5,381	5,558	12,224
Allianz Life Insurance Company of North America	-	836	836	-	-	-	836
American Bankers Life Assurance Company of Florida	-	9,604	9,604	-	-	-	9,604
American Income Life Insurance Company	2,510	-	2,510	-	-	-	2,510
Associates Financial Life Insurance Company	54	1,278	1,332	-	-	-	1,332
Balboa Life Insurance Company	57	807	864	-	-	-	864
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company	1	-	1	-	-	-	1
Blue Cross Life Insurance Company of Canada	48	3,287	3,335	-	-	-	3,335
Canada Life Assurance Company (The)	67,112	61,114	128,226	7,795	8,951	16,746	144,972
Canadian Premier Life Insurance Company	-	3,883	3,883	-	-	-	3,883
CIBC Life Insurance Company Limited	787	4,946	5,733	-	1,100	1,100	6,833
CIGNA Life Insurance Company of Canada	-	853	853	-	-	-	853
Clarica Life Insurance Company	101,410	38,253	139,663	27,038	16,455	43,493	183,156
CNA Life Insurance Company of Canada	1,858	(23)	1,835	-	-	-	1,835
Combined Insurance Company of America	9	-	9	-	-	-	9
Commercial Union Life Assurance Company of Canada	6,340	257	6,597	1,530	-	1,530	8,127
Concordia Life Insurance Company	3,761	-	3,761	63	-	63	3,824
Connecticut General Life Insurance Company	89	2	91	-	-	-	91
CT Financial Assurance Company	115	11,170	11,285	-	-	-	11,285
Cumis Life Insurance Company	45	8,002	8,047	-	840	840	8,887
CUNA Mutual Insurance Society	13	-	13	-	-	-	13
Desjardins-Laurentian Life Assurance Company Inc.	185	429	614	157	50	207	821
Empire Life Insurance Company (The)	5,772	179	5,951	3,230	295	3,525	9,476
Equitable Life Assurance Society of the United States (The)	3	-	3	-	-	-	3
Equitable Life Insurance Company of Canada (The)	9,929	1,107	11,036	3,092	282	3,374	14,410
Federated Life Insurance Company of Canada	1,688	352	2,040	-	-	-	2,040
First Canadian Insurance Corporation	-	11,517	11,517	-	-	-	11,517
Forethought Life Insurance Company	411	-	411	-	2,650	2,650	3,061
Fortis Benefits Insurance Company	3,278	-	3,278	106	-	106	3,384
General American Life Insurance Company	-	7	7	-	-	-	7
Great-West Life Assurance Company (The)	39,930	53,305	93,235	1,331	2,440	3,771	97,006
Hartford Life Insurance Company	-	-	-	-	4	4	4
Household Life Insurance Company	-	719	719	-	-	-	719

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT PREMIUMS WRITTEN

in the Province of Alberta - 2000

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary	Group	Total	Ordinary	Group	Total	
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	
Imperial Life Assurance Company of Canada (The)	15,398	3,462	18,860	1,384	343	1,727	20,587
Independent Order of Foresters (The)	5,220	-	5,220	431	-	431	5,651
Industrial Alliance Life Insurance Company	230	179	409	25	4,567	4,592	5,001
Industrial-Alliance Pacific Life Insurance Company	16,412	8,178	24,590	5,439	-	5,439	30,029
John Hancock Life Insurance Company	8	-	8	-	-	-	8
Liberty Life Assurance Company of Boston	258	64	322	-	-	-	322
Life Insurance Company of North America	-	12	12	-	-	-	12
Life Investors Insurance Company of America	-	5,651	5,651	-	-	-	5,651
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	27	-	27	-	-	-	27
London Life Insurance Company	106,560	-	106,560	10,168	14,534	24,702	131,262
Manufacturers Life Insurance Company (The)	85,220	25,653	110,873	69,427	9,533	78,960	189,833
Maritime Life Assurance Company (The)	62,604	18,326	80,930	3,576	113	3,689	84,619
Metropolitan Life Insurance Company	66	281	347	-	-	-	347
Minnesota Life Insurance Company	46	3	49	-	-	-	49
National Bank Life Insurance Company	-	21	21	-	-	-	21
National Life Assurance Company of Canada (The)	29,009	961	29,970	1,612	17,150	18,762	48,732
New York Life Insurance Company	96	315	411	-	-	-	411
Penncorp Life Insurance Company	1,248	-	1,248	6	-	6	1,254
Pennsylvania Life Insurance Company	557	5	562	21	1	22	584
Primerica Life Insurance Company of Canada	16,377	-	16,377	-	-	-	16,377
Principal Life Insurance Company	8	-	8	-	140	140	148
Provident Life and Accident Insurance Company	34	1,476	1,510	-	-	-	1,510
Prudential Insurance Company of America (The)	236	1,158	1,394	-	-	-	1,394
RBC Life Insurance Company	63,136	122	63,258	4,230	-	4,230	67,488
Reassure America Life Insurance Company	2	-	2	-	-	-	2
Reliable Life Insurance Company	989	-	989	-	-	-	989
Royal & Sun Alliance Life Insurance Company of Canada	13,646	-	13,646	1,271	-	1,271	14,917
Standard Life Assurance Company (The)	15,734	2,863	18,597	35,013	18,739	53,752	72,349
State Farm Life Insurance Company (The)	3,487	45	3,532	1,188	-	1,188	4,720
Sun Life Assurance Company of Canada	59,787	41,363	101,150	17,540	16,388	33,928	135,078
TD Life Insurance Company	456	31	487	-	-	-	487
Toronto Mutual Life Insurance Company	736	-	736	6	-	6	742
Trans Global Life Insurance Company	-	128	128	-	-	-	128
Transamerica Life Canada	48,638	-	48,638	6,708	-	6,708	55,346
United American Insurance Company	53	-	53	-	-	-	53
Wawanesa Life Insurance Company	4,368	493	4,861	3,933	-	3,933	8,794

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT PREMIUMS WRITTEN

in the Province of Alberta - 2000

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
Western Life Assurance Company (The)	488	-	488	-	-	-	488
Zurich Life Insurance Company of Canada	7,984	1,040	9,024	45	318	363	9,387
<b>TOTAL</b>	<b>815,509</b>	<b>324,131</b>	<b>1,139,640</b>	<b>206,552</b>	<b>120,366</b>	<b>326,918</b>	<b>1,466,558</b>



Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2000

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
AEGIS Insurance Corporation	INSURANCE	16	-	-	-	-	-	16
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	16	-	-	-	-	-	16
Aetna Life Insurance Company	INSURANCE	27	-	-	-	-	18	45
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	27	-	-	-	-	18	45
AIG Assurance Canada	INSURANCE	2,062	-	46	-	279	86	2,473
	ANNUITY	-	-	-	219	343	20	582
	TOTAL	2,062	-	46	219	622	106	3,055
AIG Life Insurance Company of Canada	INSURANCE	930	-	32	-	133	74	1,169
	ANNUITY	-	-	-	970	162	7	1,139
	TOTAL	930	-	32	970	295	81	2,308
Allianz Life Insurance Company of North America	INSURANCE	87	-	-	-	-	-	87
	ANNUITY	14	-	-	-	82	-	96
	TOTAL	101	-	-	-	82	-	183
American Bankers Life Assurance Company of Florida	INSURANCE	1,123	-	-	-	-	-	1,123
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,123	-	-	-	-	-	1,123
American Income Life Insurance Company	INSURANCE	65	-	-	-	84	-	149
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	65	-	-	-	84	-	149
Associates Financial Life Insurance Company	INSURANCE	349	-	-	-	-	-	349
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	349	-	-	-	-	-	349
Balboa Life Insurance Company	INSURANCE	142	-	-	-	-	-	142
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	142	-	-	-	-	-	142
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company	INSURANCE	12	-	-	-	4	-	16
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	12	-	-	-	4	-	16
Blue Cross Life Insurance Company of Canada	INSURANCE	2,268	-	-	-	-	-	2,268
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,268	-	-	-	-	-	2,268
Canada Life Assurance Company (The)	INSURANCE	46,054	-	1,289	-	12,764	19,326	79,433
	ANNUITY	1,479	-	-	25,034	41,536	14	68,063
	TOTAL	47,533	-	1,289	25,034	54,300	19,340	147,496
Canadian Premier Life Insurance Company	INSURANCE	403	-	-	-	-	-	403
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	403	-	-	-	-	-	403
CIBC Life Insurance Company Limited	INSURANCE	3,569	-	-	-	-	-	3,569
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	3,569	-	-	-	-	-	3,569
CIGNA Life Insurance Company of Canada	INSURANCE	715	-	-	-	-	-	715
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	715	-	-	-	-	-	715

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2000

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Clarica Life Insurance Company	INSURANCE	44,218	192	1,024	-	9,639	32,421	87,494
	ANNUITY	4,841	-	-	35,034	70,084	4	109,963
	TOTAL	49,059	192	1,024	35,034	79,723	32,425	197,457
CNA Life Insurance Company of Canada	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	1	-	-	1
	TOTAL	-	-	-	1	-	-	1
Combined Insurance Company of America	INSURANCE	254	-	-	-	226	-	480
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	254	-	-	-	226	-	480
Commercial Union Life Assurance Company of Canada	INSURANCE	1,646	-	-	-	390	300	2,336
	ANNUITY	232	-	-	750	1,073	5	2,060
	TOTAL	1,878	-	-	750	1,463	305	4,396
Concordia Life Insurance Company	INSURANCE	676	-	-	-	514	1	1,191
	ANNUITY	-	-	-	1,210	456	-	1,666
	TOTAL	676	-	-	1,210	970	1	2,857
Connecticut General Life Insurance Company	INSURANCE	27	-	-	-	-	1	28
	ANNUITY	-	-	-	10	-	-	10
	TOTAL	27	-	-	10	-	1	38
CT Financial Assurance Company	INSURANCE	2,707	-	-	-	5	-	2,712
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,707	-	-	-	5	-	2,712
Cumis Life Insurance Company	INSURANCE	2,059	6	-	-	3	117	2,185
	ANNUITY	-	-	-	121	474	-	595
	TOTAL	2,059	6	-	121	477	117	2,780
CUNA Mutual Insurance Society	INSURANCE	-	-	-	-	-	21	21
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	21	21
Desjardins-Laurentian Life Assurance Company Inc.	INSURANCE	254	-	4	-	16	9	283
	ANNUITY	12	-	-	381	280	-	673
	TOTAL	266	-	4	381	296	9	956
Empire Life Insurance Company (The)	INSURANCE	1,150	-	121	-	1,014	705	2,990
	ANNUITY	373	-	-	1,775	7,837	-	9,985
	TOTAL	1,523	-	121	1,775	8,851	705	12,975
Equitable Life Assurance Society of the United States (The)	INSURANCE	-	-	-	-	-	3	3
	ANNUITY	-	-	-	21	-	-	21
	TOTAL	-	-	-	21	-	3	24
Equitable Life Insurance Company of Canada (The)	INSURANCE	3,100	1	70	-	1,242	1,023	5,436
	ANNUITY	134	-	-	2,933	8,024	1	11,092
	TOTAL	3,234	1	70	2,933	9,266	1,024	16,528
Federated Life Insurance Company of Canada	INSURANCE	463	-	-	-	453	-	916
	ANNUITY	-	-	-	22	137	-	159
	TOTAL	463	-	-	22	590	-	1,075
First Canadian Insurance Corporation	INSURANCE	607	-	-	-	-	-	607
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	607	-	-	-	-	-	607

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2000

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Forethought Life Insurance Company	INSURANCE	94	-	-	-	1	-	95
	ANNUITY	129	-	-	-	3	-	132
	TOTAL	223	-	-	-	4	-	227
Fortis Benefits Insurance Company	INSURANCE	1,015	-	-	-	73	-	1,088
	ANNUITY	47	-	-	-	-	-	47
	TOTAL	1,062	-	-	-	73	-	1,135
Great-West Life Assurance Company (The)	INSURANCE	48,397	(831)	267	-	7,120	11,770	66,723
	ANNUITY	1,504	-	-	34,807	21,488	75	57,874
	TOTAL	49,901	(831)	267	34,807	28,608	11,845	124,597
Hartford Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	1	-	-	-	-	-	1
	TOTAL	1	-	-	-	-	-	1
Household Life Insurance Company	INSURANCE	269	-	-	-	-	-	269
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	269	-	-	-	-	-	269
Imperial Life Assurance Company of Canada (The)	INSURANCE	5,732	374	46	-	3,197	1,593	10,942
	ANNUITY	177	-	-	7,246	7,696	-	15,119
	TOTAL	5,909	374	46	7,246	10,893	1,593	26,061
Independent Order of Foresters (The)	INSURANCE	1,298	52	79	-	2,890	1,116	5,435
	ANNUITY	74	-	-	352	1,809	-	2,235
	TOTAL	1,372	52	79	352	4,699	1,116	7,670
Industrial Alliance Life Insurance Company	INSURANCE	139	-	-	-	-	-	139
	ANNUITY	-	-	-	3,677	-	-	3,677
	TOTAL	139	-	-	3,677	-	-	3,816
Industrial-Alliance Pacific Life Insurance Company	INSURANCE	5,175	17	14	-	1,877	211	7,294
	ANNUITY	555	-	-	5,797	11,697	-	18,049
	TOTAL	5,730	17	14	5,797	13,574	211	25,343
John Alden Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	14	-	-	14
	TOTAL	-	-	-	14	-	-	14
John Hancock Life Insurance Company	INSURANCE	-	-	-	-	-	3	3
	ANNUITY	-	-	-	16	-	-	16
	TOTAL	-	-	-	16	-	3	19
Liberty Life Assurance Company of Boston	INSURANCE	771	-	-	-	20	18	809
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	771	-	-	-	20	18	809
Life Investors Insurance Company of America	INSURANCE	1,265	-	-	-	-	-	1,265
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,265	-	-	-	-	-	1,265
London Life Insurance Company	INSURANCE	15,631	(22)	979	-	22,984	39,521	79,093
	ANNUITY	1,667	-	-	21,631	57,709	224	81,231
	TOTAL	17,298	(22)	979	21,631	80,693	39,745	160,324
Manufacturers Life Insurance Company (The)	INSURANCE	47,767	(54)	512	-	12,189	15,502	75,916
	ANNUITY	8,461	-	-	69,279	158,797	44	236,581
	TOTAL	56,228	(54)	512	69,279	170,986	15,546	312,497

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2000

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Maritime Life Assurance Company (The)	INSURANCE	24,271	30	81	-	9,814	5,049	39,245
	ANNUITY	2,283	-	-	15,408	4,798	-	22,489
	TOTAL	26,554	30	81	15,408	14,612	5,049	61,734
Massachusetts Mutual Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	28	-	-	28
	TOTAL	-	-	-	28	-	-	28
Metropolitan Life Insurance Company	INSURANCE	120	-	14	-	28	321	483
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	120	-	14	-	28	321	483
Minnesota Life Insurance Company	INSURANCE	1	-	-	-	6	6	13
	ANNUITY	-	-	-	6	-	-	6
	TOTAL	1	-	-	6	6	6	19
National Bank Life Insurance Company	INSURANCE	31	-	-	-	-	-	31
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	31	-	-	-	-	-	31
National Life Assurance Company of Canada (The)	INSURANCE	3,455	-	18	-	5,541	362	9,376
	ANNUITY	1,258	-	-	2,185	33,635	1,831	38,909
	TOTAL	4,713	-	18	2,185	39,176	2,193	48,285
New York Life Insurance Company	INSURANCE	120	-	-	-	-	170	290
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	120	-	-	-	-	170	290
Penncorp Life Insurance Company	INSURANCE	179	-	-	-	-	-	179
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	179	-	-	-	-	-	179
Pennsylvania Life Insurance Company	INSURANCE	248	-	-	-	35	-	283
	ANNUITY	5	-	-	-	235	-	240
	TOTAL	253	-	-	-	270	-	523
Primerica Life Insurance Company of Canada	INSURANCE	4,218	-	-	-	-	-	4,218
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	4,218	-	-	-	-	-	4,218
Principal Life Insurance Company	INSURANCE	-	-	-	-	-	5	5
	ANNUITY	-	-	-	15	-	-	15
	TOTAL	-	-	-	15	-	5	20
Provident Life and Accident Insurance Company	INSURANCE	237	-	-	-	-	-	237
	ANNUITY	-	-	-	-	176	-	176
	TOTAL	237	-	-	-	176	-	413
Prudential Insurance Company of America (The)	INSURANCE	644	-	15	-	208	252	1,119
	ANNUITY	-	-	-	452	-	4	456
	TOTAL	644	-	15	452	208	256	1,575
RBC Life Insurance Company	INSURANCE	5,518	-	-	-	2,770	350	8,638
	ANNUITY	21	-	-	-	6,678	-	6,699
	TOTAL	5,539	-	-	-	9,448	350	15,337
Reassure America Life Insurance Company	INSURANCE	6	-	-	-	8	2	16
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	6	-	-	-	8	2	16

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2000

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Reliable Life Insurance Company	INSURANCE	200	-	-	-	-	-	200
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	200	-	-	-	-	-	200
Royal & Sun Alliance Life Insurance Company of Canada	INSURANCE	5,940	11	3	-	555	495	7,004
	ANNUITY	100	-	-	-	5,578	-	5,678
	TOTAL	6,040	11	3	-	6,133	495	12,682
Security Life Insurance Company Limited	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	411	-	-	411
	TOTAL	-	-	-	411	-	-	411
Standard Life Assurance Company (The)	INSURANCE	3,422	4	108	-	2,534	1,202	7,270
	ANNUITY	2,409	-	-	47,474	58,775	34	108,692
	TOTAL	5,831	4	108	47,474	61,309	1,236	115,962
Standard Life Assurance Company of Canada (The)	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	31	-	-	31
	TOTAL	-	-	-	31	-	-	31
State Farm Life Insurance Company (The)	INSURANCE	290	-	9	-	489	732	1,520
	ANNUITY	134	-	-	71	1,644	16	1,865
	TOTAL	424	-	9	71	2,133	748	3,385
Sun Life Assurance Company of Canada	INSURANCE	42,283	64	1,066	-	9,540	17,301	70,254
	ANNUITY	2,866	-	-	33,149	62,408	9	98,432
	TOTAL	45,149	64	1,066	33,149	71,948	17,310	168,686
Toronto Mutual Life Insurance Company	INSURANCE	299	-	88	-	488	179	1,054
	ANNUITY	-	-	-	106	52	5	163
	TOTAL	299	-	88	106	540	184	1,217
Trans Global Life Insurance Company	INSURANCE	57	-	-	-	-	-	57
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	57	-	-	-	-	-	57
Transamerica Life Canada	INSURANCE	9,144	-	-	-	3,864	58	13,066
	ANNUITY	127	-	-	5,002	7,621	-	12,750
	TOTAL	9,271	-	-	5,002	11,485	58	25,816
Travelers Insurance Company (The)	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	63	-	-	63
	TOTAL	-	-	-	63	-	-	63
United American Insurance Company	INSURANCE	13	-	-	-	-	-	13
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	13	-	-	-	-	-	13
Wawanesa Life Insurance Company	INSURANCE	1,739	-	5	-	336	579	2,659
	ANNUITY	16	-	-	605	3,449	467	4,537
	TOTAL	1,755	-	5	605	3,785	1,046	7,196
Western Life Assurance Company (The)	INSURANCE	301	-	-	-	174	29	504
	ANNUITY	-	-	-	1	-	-	1
	TOTAL	301	-	-	1	174	29	505
Zurich Life Insurance Company of Canada	INSURANCE	2,269	-	21	-	741	106	3,137
	ANNUITY	2	-	-	776	760	-	1,538
	TOTAL	2,271	-	21	776	1,501	106	4,675

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2000

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
TOTAL	INSURANCE	347,541	(156)	5,911	-	114,248	151,037	618,581
	ANNUITY	28,921	-	-	317,083	575,496	2,760	924,260
	TOTAL	376,462	(156)	5,911	317,083	689,744	153,797	1,542,841

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2000

Name of Company		Gross in Force At end of 1999		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2000		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	31	130	-	10	1	-	30	140	140
	GROUP	339	8,899	40	2,418	2	23	377	11,294	50,305
	TOTAL	370	9,029	40	2,428	3	23	407	11,434	50,445
AIG Assurance Canada	ORDINARY	9,574	175,925	2,029	40,715	1,103	22,278	10,500	194,362	150,102
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	9,574	175,925	2,029	40,715	1,103	22,278	10,500	194,362	150,102
AIG Life Insurance Company of Canada	ORDINARY	4,041	449,810	536	185,805	318	50,581	4,259	585,034	172,440
	GROUP	8	123	178	3,084	2	190	184	3,016	1,675
	TOTAL	4,049	449,933	714	188,889	320	50,771	4,443	588,051	174,115
Allianz Life Insurance Company of North America	ORDINARY	385	2,748	-	-	50	268	335	2,480	13,096
	GROUP	4,482	258,534	7,056	566,469	1,102	119,856	10,436	705,147	705,147
	TOTAL	4,867	261,282	7,056	566,469	1,152	120,124	10,771	707,627	718,243
American Bankers Life Assurance Company of Florida	ORDINARY	59	569	-	-	39	405	20	164	164
	GROUP	136,233	616,864	55,794	395,252	31,310	360,746	160,717	651,370	91,056
	TOTAL	136,292	617,433	55,794	395,252	31,349	361,151	160,737	651,534	91,220
American Income Life Insurance Company	ORDINARY	7,618	158,547	2,032	65,177	1,320	45,298	8,330	178,426	178,268
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	7,618	158,547	2,032	65,177	1,320	45,298	8,330	178,426	178,268
Associates Financial Life Insurance Company	ORDINARY	-	-	596	33,183	80	4,359	516	28,824	15,008
	GROUP	-	-	52,230	199,353	21,865	68,364	30,365	130,989	123,966
	TOTAL	-	-	52,826	232,536	21,945	72,723	30,881	159,813	138,974
Balboa Life Insurance Company	ORDINARY	820	36,289	434	3,464	1,254	39,753	-	-	-
	GROUP	19,979	86,403	9,564	26,286	29,543	112,689	-	-	-
	TOTAL	20,799	122,692	9,998	29,750	30,797	152,442	-	-	-
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company	ORDINARY	6	372	-	-	1	12	5	360	360
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	6	372	-	-	1	12	5	360	360
Blue Cross Life Insurance Company of Canada	ORDINARY	153	7,805	16	857	21	1,654	148	7,008	5,597
	GROUP	23,656	1,426,981	7,486	430,888	3,849	152,649	27,293	1,705,220	1,326,463
	TOTAL	23,809	1,434,786	7,502	431,745	3,870	154,303	27,441	1,712,228	1,332,060
Canada Life Assurance Company (The)	ORDINARY	62,949	6,231,113	4,887	1,234,448	4,438	554,521	63,398	6,911,040	5,272,255
	GROUP	327,205	17,157,927	183,003	11,237,842	163,609	5,311,333	346,599	23,084,436	14,532,126
	TOTAL	390,154	23,389,040	187,890	12,472,290	168,047	5,865,854	409,997	29,995,476	19,804,381
Canadian Premier Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	56,063	74,580	15,982	55,626	3,621	302	68,424	129,904	68,579
	TOTAL	56,063	74,580	15,982	55,626	3,621	302	68,424	129,904	68,579
CIBC Life Insurance Company Limited	ORDINARY	1,794	197,323	24	2,680	160	22,851	1,654	177,152	-
	GROUP	64,236	2,974,127	16,985	612,310	67,455	3,404,108	-	-	518,742
	TOTAL	66,030	3,171,450	17,009	614,990	67,615	3,426,959	1,654	177,152	518,742
CIGNA Life Insurance Company of Canada	ORDINARY	205	1,179	53	115	26	83	232	1,211	-
	GROUP	16,251	39,950	1,632	14,565	1,448	11,925	16,435	42,590	-
	TOTAL	16,456	41,129	1,685	14,680	1,474	12,008	16,667	43,801	-

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2000

Name of Company		Gross in Force At end of 1999		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2000		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Clarica Life Insurance Company	ORDINARY	145,601	14,026,544	15,626	2,228,590	7,944	937,845	153,283	15,317,289	13,692,730
	GROUP	218,535	12,657,950	(16,782)	2,225,660	15,404	1,277,972	186,349	13,605,638	11,452,575
	TOTAL	364,136	26,684,494	(1,156)	4,454,250	23,348	2,215,817	339,632	28,922,927	25,145,305
CNA Life Insurance Company of Canada	ORDINARY	2,614	703,328	812	213,786	155	41,808	3,271	875,306	199,008
	GROUP	5	56	1	49	1	63	5	42	42
	TOTAL	2,619	703,384	813	213,835	156	41,871	3,276	875,348	199,050
Combined Insurance Company of America	ORDINARY	218	2,004	5	203	21	223	202	1,984	1,514
	GROUP	947	6,237	57	3,096	443	4,850	561	4,483	4,484
	TOTAL	1,165	8,241	62	3,299	464	5,073	763	6,467	5,998
Commercial Union Life Assurance Company of Canada	ORDINARY	6,705	1,292,696	514	113,992	368	78,406	6,851	1,328,282	558,668
	GROUP	1,123	44,846	81	8,127	378	10,047	826	42,926	40,809
	TOTAL	7,828	1,337,542	595	122,119	746	88,453	7,677	1,371,208	599,477
Concordia Life Insurance Company	ORDINARY	1,935	412,008	38	20,495	139	34,335	1,834	398,168	80,595
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,935	412,008	38	20,495	139	34,335	1,834	398,168	80,595
Connecticut General Life Insurance Company	ORDINARY	19	10,213	2	1,579	-	-	21	12,415	8,556
	GROUP	1	1,531	-	-	-	1,520	1	11	11
	TOTAL	20	11,744	2	1,579	-	1,520	22	12,426	8,567
CT Financial Assurance Company	ORDINARY	21	4,565	63	14,028	2	350	82	18,243	1,824
	GROUP	54,587	1,989,012	27,034	947,472	22,855	618,841	58,766	2,317,643	231,764
	TOTAL	54,608	1,993,577	27,097	961,500	22,857	619,191	58,848	2,335,886	233,588
Cumis Life Insurance Company	ORDINARY	334	5,159	129	12,407	44	2,576	419	14,990	8,229
	GROUP	-	1,310,031	-	293,719	-	257,992	-	1,345,758	705,740
	TOTAL	334	1,315,190	129	306,126	44	260,568	419	1,360,748	713,969
CUNA Mutual Insurance Society	ORDINARY	372	1,168	10	27	22	62	360	1,133	568
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	372	1,168	10	27	22	62	360	1,133	568
Desjardins-Laurentian Life Assurance Company Inc.	ORDINARY	405	10,169	4	2,686	(48)	(5,887)	457	18,742	16,172
	GROUP	17	33,350	3	11,510	-	(596)	20	45,456	34,667
	TOTAL	422	43,519	7	14,196	(48)	(6,483)	477	64,198	50,839
Empire Life Insurance Company (The)	ORDINARY	7,909	825,413	277	89,752	521	92,044	7,665	823,121	842,869
	GROUP	608	28,342	199	11,589	80	1,638	727	38,293	36,165
	TOTAL	8,517	853,755	476	101,341	601	93,682	8,392	861,414	879,034
Equitable Life Assurance Society of the United States (The)	ORDINARY	21	246	-	2	-	-	21	248	59,831
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	21	246	-	2	-	-	21	248	59,831
Equitable Life Insurance Company of Canada (The)	ORDINARY	7,939	1,240,240	1,571	382,848	621	100,971	8,889	1,522,117	569,535
	GROUP	7,829	488,982	566	58,294	713	49,704	7,682	497,572	400,844
	TOTAL	15,768	1,729,222	2,137	441,142	1,334	150,675	16,571	2,019,689	970,379
Federated Life Insurance Company of Canada	ORDINARY	1,784	322,363	150	37,343	135	24,694	1,799	335,012	161,737
	GROUP	2,247	75,136	335	9,849	134	8,817	2,448	76,168	55,646
	TOTAL	4,031	397,499	485	47,192	269	33,511	4,247	411,180	217,383



Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2000

Name of Company		Gross in Force At end of 1999		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2000		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
First Canadian Insurance Corporation	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	38,392	712,780	15,747	418,874	10,048	166,366	44,091	965,288	512,650
Forethought Life Insurance Company	ORDINARY GROUP	361	1,277	113	523	47	206	427	1,594	1,594
	TOTAL	361	1,277	113	523	47	206	427	1,594	1,594
Fortis Benefits Insurance Company	ORDINARY GROUP	7,857	32,531	901	5,151	437	1,889	8,321	35,793	35,793
	TOTAL	7,857	32,531	901	5,151	437	1,889	8,321	35,793	35,793
General American Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	2,640,342
	TOTAL	-	-	-	-	-	-	-	-	2,640,342
Great-West Life Assurance Company (The)	ORDINARY GROUP	43,274	5,708,255	4,017	923,695	3,530	609,054	43,761	6,022,896	4,795,991
	TOTAL	452,164	30,253,048	350,209	839,432	448,633	8,326,408	353,740	22,766,072	19,479,324
Hartford Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	4	428	-	-	4	428	-	-	-
Household Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	6,181	43,720	5,730	42,613	5,668	31,745	6,243	54,588	54,588
Imperial Life Assurance Company of Canada (The)	ORDINARY GROUP	25,233	1,855,671	512	76,460	6,566	(36,029)	19,179	1,968,160	885,408
	TOTAL	4,876	548,502	1,791	572,262	527	41,766	6,140	1,078,998	683,764
Independent Order of Foresters (The)	ORDINARY GROUP	14,765	519,830	99	12,352	934	55,117	13,930	477,065	477,065
	TOTAL	-	-	-	-	-	-	-	-	-
Industrial Alliance Life Insurance Company	ORDINARY GROUP	720	38,154	-	-	35	2,153	761	41,014	39,314
	TOTAL	-	54,702	4	-	-	107	4	109,647	25,899
Industrial-Alliance Pacific Life Insurance Company	ORDINARY GROUP	18,302	2,034,750	2,245	385,658	1,609	220,790	18,938	2,199,618	1,428,429
	TOTAL	67,232	1,415,887	65,092	857,915	33,692	621,611	98,632	1,652,191	1,592,370
John Hancock Life Insurance Company	ORDINARY GROUP	85,534	3,450,637	67,337	1,243,573	35,301	842,401	117,570	3,851,809	3,020,799
	TOTAL	16	341	-	-	-	-	16	341	341
Liberty Life Assurance Company of Boston	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	735	58,329	10	1,083	-	7,029	745	52,383	50,845
Life Insurance Company of North America	ORDINARY GROUP	275	6,343	619	15,576	176	20	718	21,899	19,252
	TOTAL	1,010	64,672	629	16,659	176	7,049	1,463	74,282	70,097
Life Insurance Company of North America	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	128	6,126	-	-	110	4,500	18	1,626	1,626
Life Insurance Company of North America	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	128	6,126	-	-	110	4,500	18	1,626	1,626

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2000

Name of Company		Gross in Force At end of 1999		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2000		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Life Investors Insurance Company of America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	38,872	1,130,166	14,332	197,615	13,166	123,331	40,038	1,204,450	879,410
	TOTAL	38,872	1,130,166	14,332	197,615	13,166	123,331	40,038	1,204,450	879,410
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	ORDINARY	16	102	37	434	2	28	51	508	508
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	16	102	37	434	2	28	51	508	508
Lincoln National Life Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	11
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	11
London Life Insurance Company	ORDINARY	141,228	8,896,938	31,973	1,810,484	35,251	1,610,127	137,950	9,097,295	8,174,200
	GROUP	-	-	2,127	52,606	-	-	2,127	52,606	3,010,742
	TOTAL	141,228	8,896,938	34,100	1,863,090	35,251	1,610,127	140,077	9,149,901	11,184,942
Manufacturers Life Insurance Company (The)	ORDINARY	70,327	8,519,700	3,094	1,296,425	4,629	574,430	68,792	9,241,695	6,952,367
	GROUP	117,431	7,019,307	41,085	3,903,897	51,575	1,913,813	106,941	9,009,391	9,003,472
	TOTAL	187,758	15,539,007	44,179	5,200,322	56,204	2,488,243	175,733	18,251,086	15,955,839
Maritime Life Assurance Company (The)	ORDINARY	42,053	7,862,175	3,908	1,110,907	2,939	558,940	43,022	8,414,142	2,609,194
	GROUP	109,580	5,972,499	26,294	1,660,264	6,557	176,797	129,317	7,455,966	6,033,522
	TOTAL	151,633	13,834,674	30,202	2,771,171	9,496	735,737	172,339	15,870,108	8,642,716
Massachusetts Mutual Life Insurance Company	ORDINARY	3	5	-	-	-	-	3	5	5
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	3	5	-	-	-	-	3	5	5
Metropolitan Life Insurance Company	ORDINARY	3,512	2,336	-	81	229	163	3,283	2,254	2,254
	GROUP	605	102,336	45	(847)	68	33	582	101,456	101,456
	TOTAL	4,117	104,672	45	(766)	297	196	3,865	103,710	103,710
Minnesota Life Insurance Company	ORDINARY	-	-	1	424	-	-	1	424	424
	GROUP	18	1,212	60	185	-	-	78	1,397	1,397
	TOTAL	18	1,212	61	609	-	-	79	1,821	1,821
National Bank Life Insurance Company	ORDINARY	-	-	-	2,750	-	-	-	2,750	275
	GROUP	-	40,290	-	-	-	8,889	-	39,776	3,601
	TOTAL	-	40,290	-	2,750	-	8,889	-	42,526	3,876
National Life Assurance Company of Canada (The)	ORDINARY	13,669	2,156,115	847	463,400	1,033	201,842	13,483	2,417,673	1,575,384
	GROUP	3,211	202,927	50	28,424	42	3,701	3,219	227,650	212,108
	TOTAL	16,880	2,359,042	897	491,824	1,075	205,543	16,702	2,645,323	1,787,492
New York Life Insurance Company	ORDINARY	102	8,881	-	-	8	254	94	8,845	8,845
	GROUP	344	84,367	115	15,089	-	125	459	99,331	99,331
	TOTAL	446	93,248	115	15,089	8	379	553	108,176	108,176
Penncorp Life Insurance Company	ORDINARY	1,950	146,074	172	8,898	294	42,162	1,828	112,810	83,346
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,950	146,074	172	8,898	294	42,162	1,828	112,810	83,346
Pennsylvania Life Insurance Company	ORDINARY	1,514	38,982	-	-	113	1,437	1,401	37,545	35,046
	GROUP	62	735	-	-	12	10	50	725	725
	TOTAL	1,576	39,717	-	-	125	1,447	1,451	38,270	35,771

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2000

Name of Company		Gross in Force At end of 1999		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2000		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Primerica Life Insurance Company of Canada	ORDINARY GROUP	20,641	5,570,256	2,717	1,487,794	1,805	887,346	21,553	6,170,704	5,508,764
	TOTAL	20,641	5,570,256	2,717	1,487,794	1,805	887,346	21,553	6,170,704	5,508,764
Principal Life Insurance Company	ORDINARY GROUP	26	2,769	-	4	4	2,592	22	286	-
	TOTAL	26	2,769	-	4	4	2,592	22	286	-
Provident Life and Accident Insurance Company	ORDINARY GROUP	61	675	-	-	5	158	56	517	517
	TOTAL	11,767	525,387	2,266	209,430	3,571	81,469	10,462	653,348	653,348
Prudential Insurance Company of America (The)	ORDINARY GROUP	2,585	6,824	-	176	267	753	2,318	6,247	198,257
	TOTAL	21,038	125,723	2,334	8,704	2,305	45,930	21,067	88,497	108,112
RBC Life Insurance Company	ORDINARY GROUP	15,886	2,186,298	9,355	4,357,324	1,512	272,732	23,729	6,270,890	2,219,378
	TOTAL	3,842	62,446	2,052	62,247	4,562	59,824	1,332	64,869	61,904
Reassure America Life Insurance Company	ORDINARY GROUP	130	134	1	10	12	25	119	119	119
	TOTAL	130	134	1	10	12	25	119	119	119
Reliable Life Insurance Company	ORDINARY GROUP	1,240	327,589	198	61,041	104	27,870	1,334	360,760	23,921
	TOTAL	1,240	327,589	198	61,041	104	27,870	1,334	360,760	23,921
RGA Life Reinsurance Company of Canada	ORDINARY GROUP	-	-	-	-	-	-	-	-	405,764
	TOTAL	-	-	-	-	-	-	-	-	405,764
Royal & Sun Alliance Life Insurance Company of Canada	ORDINARY GROUP	12,252	2,381,624	839	237,256	1,078	251,005	12,013	2,367,875	954,215
	TOTAL	-	-	-	-	-	-	-	-	-
Standard Life Assurance Company (The)	ORDINARY GROUP	16,690	1,386,468	869	284,193	960	96,101	16,599	1,574,560	1,026,500
	TOTAL	13,085	635,280	4,082	376,515	2,344	115,969	14,823	895,826	895,826
State Farm Life Insurance Company (The)	ORDINARY GROUP	8,208	698,436	932	128,495	746	68,231	8,394	758,700	758,700
	TOTAL	207	13,806	16	150	-	-	223	13,956	13,956
Sun Life Assurance Company of Canada	ORDINARY GROUP	59,935	4,972,665	28,979	2,417,091	30,229	2,343,626	58,685	5,046,334	3,146,759
	TOTAL	200,620	16,185,623	152,566	5,796,122	172,657	5,978,737	180,529	16,003,008	13,433,660
TD Life Insurance Company	ORDINARY GROUP	1,120	182,353	738	139,487	64	12,580	1,794	309,260	138,496
	TOTAL	1,091	30,385	10	785	39	4,362	1,062	26,808	7,024
Toronto Mutual Life Insurance Company	ORDINARY GROUP	2,211	212,738	748	140,272	103	16,942	2,856	336,068	145,520
	TOTAL	3,463	98,879	182	23,989	208	7,178	3,437	115,690	31,717
Toronto Mutual Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	3,463	98,879	182	23,989	208	7,178	3,437	115,690	31,717

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2000

Name of Company		Gross in Force At end of 1999		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2000		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Trans Global Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	17,547	20,420	2,435	414	401	109	19,581	20,725	20,725
Transamerica Life Canada	ORDINARY GROUP	41,178	7,171,310	4,457	1,483,324	3,351	599,274	42,284	8,055,360	3,411,757
	TOTAL	243	2,039	172	914	405	2,831	10	122	875
Travelers Insurance Company (The)	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	8	27	-	-	-	1	8	26	-
United American Insurance Company	ORDINARY GROUP	108	959	17	202	17	245	108	916	916
	TOTAL	-	-	-	-	-	-	-	-	-
Wawanesa Life Insurance Company	ORDINARY GROUP	6,984	713,003	903	173,510	557	67,725	7,330	818,788	517,618
	TOTAL	1,547	239,571	1,624	27,928	177	5,385	2,994	262,114	223,075
Western Life Assurance Company (The)	ORDINARY GROUP	1,169	141,689	50	14,491	93	19,642	1,126	136,538	29,404
	TOTAL	-	-	-	-	-	-	-	-	-
Zurich Life Insurance Company of Canada	ORDINARY GROUP	10,996	1,575,381	916	196,080	759	128,401	11,153	1,643,060	841,350
	TOTAL	6,314	321,177	6,411	192,620	2,923	138,558	9,802	375,239	374,514
TOTAL	ORDINARY GROUP	851,821	91,415,684	128,890	21,787,384	118,162	10,684,566	862,621	102,524,665	71,020,399
	TOTAL	2,051,035	105,037,120	1,058,712	32,393,192	1,123,476	29,625,858	1,972,505	107,685,551	87,889,062
TOTAL		2,902,856	196,452,804	1,187,602	54,180,576	1,241,638	40,310,424	2,835,126	210,210,217	158,909,461

Abstract of The Returns of Fraternal Societies  
DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED  
in the Province of Alberta - 2000

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	41	-	250	-	291	59	-	131	-	190
Canadian Slovak Benefit Society	-	-	-	-	-	6	-	-	-	6
Croatian Fraternal Union of America	14	-	-	-	14	1	-	-	-	1
Grand Orange Lodge of British America Benefit Fund (The)	9	-	-	-	9	12	-	-	-	12
Knights of Columbus	6,639	4,722	-	58	11,419	1,490	1,665	-	-	3,155
Lutheran Life Insurance Society of Canada	3,330	936	70	-	4,336	1,013	3,855	28	-	4,896
North West Commercial Travellers	7	-	-	71	78	42	-	-	-	42
Order of United Commercial Travelers of America (The)	27	-	68	-	95	21	-	36	-	57
Sons of Scotland Benevolent Association	1	-	-	-	1	-	-	-	-	-
Ukrainian Mutual Benefit Association of Saint Nicholas	19	-	-	-	19	12	-	-	-	12
Ukrainian National Association Inc.	8	-	-	-	8	3	-	-	-	3
Women's Life Insurance Society	-	-	-	-	-	2	-	-	-	2
Workers Benevolent Association of Canada	18	-	-	-	18	-	-	-	-	-
<b>TOTAL</b>	<b>10,113</b>	<b>5,658</b>	<b>388</b>	<b>129</b>	<b>16,288</b>	<b>2,661</b>	<b>5,520</b>	<b>195</b>	<b>-</b>	<b>8,376</b>

Abstract of The Returns of Fraternal Societies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 2000

Name of Society	Gross in Force At end of 1999		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 2000		Net in Force At Year End
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Actra Fraternal Benefit Society	353	11,481	56	2,259	42	1,311	367	12,429	7,103
Canadian Slovak Benefit Society	32	40	-	-	2	6	30	34	34
Croatian Fraternal Union of America	129	1,308	5	59	5	38	129	1,329	1,329
Grand Orange Lodge of British America Benefit Fund (The)	80	379	7	39	8	12	79	406	406
Knights of Columbus	11,385	477,624	1,680	146,061	428	30,484	12,637	593,201	593,201
Lutheran Life Insurance Society of Canada	6,192	256,038	158	35,486	210	20,189	6,140	271,335	241,926
North West Commercial Travellers	1,200	1,244	49	41	98	98	1,151	1,187	1,187
Order of United Commercial Travelers of America (The)	213	2,706	1	11	7	105	207	2,612	2,612
Sons of Scotland Benevolent Association	50	118	-	-	5	17	45	101	101
Ukrainian Mutual Benefit Association of Saint Nicholas	133	1,194	-	-	8	20	125	1,174	1,032
Ukrainian National Association Inc.	38	87	-	-	1	2	37	85	85
Women's Life Insurance Society	66	23	-	-	5	1	61	22	22
Workers Benevolent Association of Canada	317	1,032	7	22	36	68	288	986	986
<b>TOTAL</b>	<b>20,188</b>	<b>753,274</b>	<b>1,963</b>	<b>183,978</b>	<b>855</b>	<b>52,351</b>	<b>21,296</b>	<b>884,901</b>	<b>850,024</b>

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 2000

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	630	297	47.1%	9,450	11,469	121.4%
Affiliated F. M. Insurance Company	-	-		1,061	2,686	253.2%
Alberta Motor Association Insurance Company	82,716	65,806	79.6%	12,080	6,479	53.6%
Allianz Insurance Company of Canada	107,945	83,185	77.1%	42,225	14,119	33.4%
Allstate Insurance Company of Canada	50,965	48,892	95.9%	11,482	6,460	56.3%
American Bankers Insurance Company of Florida	-	-		12,044	1,826	15.2%
American Home Assurance Company	5,414	5,151	95.1%	21,257	4,868	22.9%
American Road Insurance Company	1,404	686	48.9%	26	-	
AXA Insurance (Canada)	187	6,588	3523.0%	111	1,236	1113.5%
AXA Pacific Insurance Company	35,498	25,833	72.8%	14,721	6,949	47.2%
Boiler Inspection and Insurance Company of Canada	-	-		49	10	20.4%
Canadian Millers' Mutual Insurance Company	-	-		207	113	54.6%
Canadian Northern Shield Insurance Company	-	-		845	353	41.8%
Canadian Universities Reciprocal Insurance Exchange	-	-		369	56	15.2%
Canassurance General Insurance Company Inc.	-	-		8	5	62.5%
Centennial Insurance Company	10	(14)		53	-	
Certas Direct Insurance Company	5,674	2,340	41.2%	376	304	80.9%
CGU Insurance Company of Canada	90,976	70,255	77.2%	38,080	25,305	66.5%
CGU International Insurance plc	-	-		313	(1,951)	
Chubb Insurance Company of Canada	2,245	1,578	70.3%	12,105	13,121	108.4%
Citadel General Assurance Company (The)	16,175	13,236	81.8%	8,194	2,465	30.1%
Co-operators General Insurance Company	141,981	102,065	71.9%	70,444	42,771	60.7%
Commerce and Industry Insurance Company of Canada	125	24	19.2%	905	(1)	
Commonwealth Insurance Company	-	-		8,618	4,678	54.3%
Continental Casualty Company	126	189	150.0%	289	44	15.2%
Continental Insurance Company (The)	-	1,110		8,368	5,276	63.0%
Coseco Insurance Company	8,642	9,426	109.1%	1,850	958	51.8%
Cumis General Insurance Company	4,227	4,689	110.9%	1,476	730	49.5%
DaimlerChrysler Insurance Company	910	703	77.3%	-	-	
Dominion of Canada General Insurance Company (The)	62,597	56,423	90.1%	20,528	10,754	52.4%
Ecclesiastical Insurance Office Public Limited Company	-	-		3,526	1,977	56.1%
Echelon General Insurance Company	9,127	11,564	126.7%	-	-	
Economical Mutual Insurance Company	56,452	39,024	69.1%	24,428	14,448	59.1%
Elite Insurance Company	2,094	932	44.5%	19,154	11,603	60.6%
Employers Insurance of Wausau A Mutual Company	39	13	33.3%	659	52	7.9%
Employers Reinsurance Corporation	-	-		560	-	

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 2000

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	
Everest Insurance Company of Canada	-	-		36	10	27.8%
Factory Mutual Insurance Company	-	-		8,972	3,802	42.4%
Federal Insurance Company	-	-		15	(3)	
Federated Insurance Company of Canada	11,669	13,357	114.5%	7,002	4,424	63.2%
Federation Insurance Company of Canada	4,744	4,051	85.4%	1,291	435	33.7%
First National Insurance Company of America	-	2		-	-	
First North American Insurance Company	172	-		1,716	75	4.4%
Gerling Canada Insurance Company	-	-		13,554	10,042	74.1%
Gore Mutual Insurance Company	-	(3)		215	33	15.3%
Grain Insurance and Guarantee Company	-	-		2,934	528	18.0%
Halifax Insurance Company (The)	226	238	105.3%	395	1,330	336.7%
Hartford Fire Insurance Company	13	88	676.9%	3,347	2,291	68.4%
Home Insurance Company (The)	-	-		-	41	
HSBC Canadian Direct Insurance Incorporated	7,572	6,735	88.9%	785	410	52.2%
ING Novex Insurance Company of Canada	27,078	15,761	58.2%	5,493	2,730	49.7%
ING Wellington Insurance Company	3,298	2,100	63.7%	5,883	3,206	54.5%
ING Western Union Insurance Company	160,852	127,728	79.4%	72,209	44,101	61.1%
Jevco Insurance Company	3,182	2,036	64.0%	7	-	
Jubilee Reciprocal Insurance Exchange	-	-		199	794	399.0%
Kingsway General Insurance Company	48,809	28,698	58.8%	2,107	1,451	68.9%
Langdon Insurance Company	1,395	1,570	112.5%	999	478	47.8%
Legacy General Insurance Company	-	-		1,169	82	7.0%
Liberty Insurance Company of Canada	1,551	1,351	87.1%	763	403	52.8%
Liberty Mutual Fire Insurance Company	-	(124)		-	156	
Liberty Mutual Insurance Company	26,013	23,653	90.9%	15,866	4,404	27.8%
Lloyd's Underwriters	28,352	19,051	67.2%	33,720	18,067	53.6%
Lombard General Insurance Company of Canada	16,330	18,899	115.7%	8,535	4,633	54.3%
Lombard Insurance Company	424	(1,355)		139	(248)	
London and Midland General Insurance Company	-	-		2,011	234	11.6%
Lumbermen's Underwriting Alliance	-	-		2,522	469	18.6%
Lumbermens Mutual Casualty Company	60	59	98.3%	263	20	7.6%
Maritime Insurance Company Limited	-	-		130	91	70.0%
Markel Insurance Company of Canada	9,203	10,123	110.0%	743	1,125	151.4%
Mennonite Mutual Insurance Co. (Alberta) Ltd.	-	-		1,285	502	39.1%
Missisquoi Insurance Company (The)	8,829	13,313	150.8%	2	-	
Mitsui Marine and Fire Insurance Company, Limited	-	-		49	11	22.4%



Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 2000

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	
Motors Insurance Corporation	1,762	946	53.7%	-	-	
New Hampshire Insurance Company	-	(2)		-	(19)	
Nipponkoa Insurance Company, Limited	-	-		774	-	
Nordic Insurance Company of Canada (The)	(123)	(3,035)		8	(1,147)	
Old Republic Insurance Company of Canada	1,373	1,248	90.9%	234	295	126.1%
Optimum West Insurance Company	5,720	3,948	69.0%	2,660	1,891	71.1%
Peace Hills General Insurance Company	47,411	35,014	73.9%	17,685	9,865	55.8%
Pembridge Insurance Company	43,511	51,130	117.5%	265	(64)	
Peopleplus Insurance Company	1,452	731	50.3%	447	19	4.3%
Personal Insurance Company of Canada (The)	25,214	22,120	87.7%	5,321	2,395	45.0%
Perth Insurance Company	6,549	3,977	60.7%	45	226	502.2%
Pool Insurance Company	-	-		1,577	4	0.3%
Portage La Prairie Mutual Insurance Company (The)	9,911	8,274	83.5%	4,854	2,561	52.8%
Primum Insurance Company	25,390	23,714	93.4%	4,744	2,977	62.8%
Progressive Casualty Insurance Company	(123)	2,432		-	-	
Protective Insurance Company	46	117	254.3%	-	-	
Providence Washington Insurance Company	-	-		2	-	
RBC General Insurance Company	3,760	2,446	65.1%	492	296	60.2%
RBC Travel Insurance Company	-	-		842	407	48.3%
Reliance Insurance Company	382	320	83.8%	672	318	47.3%
Royal & Sun Alliance Insurance Company of Canada	88,427	67,468	76.3%	34,158	11,105	32.5%
SAFECO Insurance Company of America	-	6		-	-	
Saskatchewan Mutual Insurance Company	14	(523)		2,347	1,926	82.1%
Scottish & York Insurance Co. Limited	2,455	4,873	198.5%	1,562	2,078	133.0%
Security Insurance Company of Hartford	-	-		32	191	596.9%
Security National Insurance Company	73,216	43,398	59.3%	18,455	7,428	40.2%
Sentry Insurance A Mutual Company	54	(6)		-	-	
Sovereign General Insurance Company (The)	7,002	6,146	87.8%	6,802	2,940	43.2%
St. Paul Fire and Marine Insurance Company	2,180	2,125	97.5%	5,158	10,450	202.6%
State Farm Fire and Casualty Company (The)	-	-		14,055	7,973	56.7%
State Farm Mutual Automobile Insurance Company	49,686	30,849	62.1%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	124	125	101.4%	225	59	26.4%
Temple Insurance Company	-	-		116	66	56.9%
TIG Insurance Company	44	18	40.9%	262	2,461	939.3%
Tokio Marine & Fire Insurance Company Limited (The)	33	238	721.2%	48	13	27.1%
Traders General Insurance Company	46,347	62,994	135.9%	5,719	4,350	76.1%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 2000

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	
Trafalgar Insurance Company of Canada	31,611	20,782	65.7%	5,158	3,027	58.7%
Trans Global Insurance Company	-	-		1,914	216	11.3%
Travelers Casualty and Surety Company of Canada	419	399	95.2%	365	22	6.0%
Travelers Indemnity Company (The)	-	(298)		1	(269)	
UAP-New Rotterdam Insurance Company N.V.	-	(123)		-	(1)	
Unifund Assurance Company	862	698	81.0%	181	57	31.5%
Waterloo Insurance Company	4,326	4,438	102.6%	1,019	465	45.6%
Wawanesa Mutual Insurance Company (The)	143,400	137,044	95.6%	62,727	46,140	73.6%
Yasuda Fire and Marine Insurance Company Limited	-	-		58	15	25.9%
Zenith Insurance Company	6,889	6,616	96.0%	1,620	1,523	94.0%
Zurich Insurance Company	44,383	38,924	87.7%	26,413	20,273	76.8%
<b>TOTAL</b>	<b>1,719,638</b>	<b>1,416,897</b>	<b>82.4%</b>	<b>769,234</b>	<b>437,822</b>	<b>56.9%</b>

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

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 2000

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	97	(28)	
AEGIS Insurance Corporation	567	-	
Aetna Life Insurance Company	452	332	73.5%
AIG Assurance Canada	212	2	0.9%
AIG Life Insurance Company of Canada	790	437	55.3%
Alberta Motor Association Insurance Company	935	-	
Allianz Insurance Company of Canada	221	-	
Allianz Life Insurance Company of North America	7,210	1,895	26.3%
American Bankers Insurance Company of Florida	(159)	(22)	
American Bankers Life Assurance Company of Florida	12,892	3,118	24.2%
American Home Assurance Company	723	861	119.1%
American Income Life Insurance Company	377	42	11.1%
AMEX Assurance Company	139	-	
Associates Financial Life Insurance Company	1,020	-	
AXA Insurance (Canada)	1,881	1,075	57.2%
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company	39	-	
Blue Cross Life Insurance Company of Canada	7,081	3,437	48.5%
Canada Life Assurance Company (The)	59,817	38,558	64.5%
Canadian Premier Life Insurance Company	10,200	3,291	32.3%
CGU Insurance Company of Canada	95	42	44.2%
Chubb Insurance Company of Canada	26	7	26.9%
CIBC Life Insurance Company Limited	3,004	3,396	113.0%
CIGNA Life Insurance Company of Canada	2,876	2,401	83.5%
Citadel General Assurance Company (The)	4,476	2,681	59.9%
Clarica Life Insurance Company	72,324	73,067	101.0%
CNA Life Insurance Company of Canada	169	3	1.8%
Co-operators General Insurance Company	527	28	5.3%
Combined Insurance Company of America	13,372	3,829	28.6%
Commercial Union Life Assurance Company of Canada	787	147	18.7%
Connecticut General Life Insurance Company	1	349	34900.0%
CT Financial Assurance Company	2,931	1,001	34.2%
Cumis General Insurance Company	16	(1)	
Cumis Life Insurance Company	5,338	1,671	31.3%
Desjardins-Laurentian Life Assurance Company Inc.	560	600	107.1%
Eagle Star Insurance Company Limited	(1)	85	
Empire Life Insurance Company (The)	2,399	1,956	81.5%

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 2000

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Equitable Life Assurance Society of the United States (The)	14	17	121.4%
Equitable Life Insurance Company of Canada (The)	9,426	7,233	76.7%
Federated Life Insurance Company of Canada	3,493	2,417	69.2%
First Canadian Insurance Corporation	11,125	1,445	13.0%
General American Life Insurance Company	16	-	
Great-West Life Assurance Company (The)	187,631	146,865	78.3%
Green Shield Canada	1,247	1,012	81.2%
Hartford Fire Insurance Company	-	773	
Hartford Life Insurance Company	-	13	
Heritage General Insurance Company	3,085	-	
Household Life Insurance Company	802	252	31.4%
Imperial Life Assurance Company of Canada (The)	13,198	6,535	49.5%
Independent Order of Foresters (The)	31	20	64.5%
Industrial Alliance Life Insurance Company	120	410	341.7%
Industrial-Alliance Pacific Life Insurance Company	16,430	5,270	32.1%
ING Wellington Insurance Company	11	1,223	11118.2%
ING Western Union Insurance Company	2	-	
Ingle Life & Health Assurance Company	2,686	837	31.2%
J. C. Penney Life Insurance Company	1	-	
Liberty Life Assurance Company of Boston	145	-	
Liberty Mutual Insurance Company	4,781	3,789	79.3%
Life Insurance Company of North America	126	186	147.6%
Life Investors Insurance Company of America	3,917	1,782	45.5%
Lloyd's Underwriters	10,129	1,078	10.6%
London and Midland General Insurance Company	4,570	1,111	24.3%
London Life Insurance Company	-	(270)	
Manufacturers Life Insurance Company (The)	69,315	56,667	81.8%
Maritime Life Assurance Company (The)	56,715	50,359	88.8%
Metropolitan Life Insurance Company	105	11	10.5%
National Bank Life Insurance Company	259	71	27.4%
National Life Assurance Company of Canada (The)	4,069	3,838	94.3%
New York Life Insurance Company	45	52	115.6%
Pembridge Insurance Company	(2)	-	
Penncorp Life Insurance Company	5,073	1,201	23.7%
Pennsylvania Life Insurance Company	3,746	855	22.8%
Primerica Life Insurance Company of Canada	5	-	

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 2000

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Provident Life and Accident Insurance Company	38,968	38,487	98.8%
Prudential Insurance Company of America (The)	1,074	336	31.3%
RBC Life Insurance Company	7,286	2,772	38.0%
RBC Travel Insurance Company	17,688	5,834	33.0%
Reliable Life Insurance Company	2,259	973	43.1%
Reliance Insurance Company	97	117	120.6%
Royal & Sun Alliance Insurance Company of Canada	173	-	
Scotia General Insurance Company	562	461	82.0%
Scotia Life Insurance Company	1,466	619	42.2%
Sovereign General Insurance Company (The)	2,811	1,073	38.2%
Standard Life Assurance Company (The)	16,653	10,475	62.9%
Sun Life Assurance Company of Canada	109,794	76,188	69.4%
TD Life Insurance Company	175	90	51.4%
TIG Insurance Company	32	10	31.3%
Toronto Mutual Life Insurance Company	162	56	34.6%
Trans Global Life Insurance Company	230	68	29.6%
Transamerica Life Canada	894	371	41.5%
Travelers Insurance Company (The)	-	(8)	
Wawanesa Life Insurance Company	1,640	2,079	126.8%
Western Life Assurance Company (The)	37	49	132.4%
Zurich Life Insurance Company of Canada	10,852	7,022	64.7%
<b>TOTAL</b>	<b>838,563</b>	<b>586,384</b>	<b>69.9%</b>

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

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 2000

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	5,583	(556)		71	54	76.1%
Alberta Real Estate Insurance Exchange	854	1,144	134.0%	-	-	
Allianz Insurance Company of Canada	8,563	(1,899)		1	-	
Allstate Insurance Company of Canada	-	(1,733)		-	-	
American Bankers Insurance Company of Florida	846	2,105	248.8%	-	-	
American Home Assurance Company	11,567	4,601	39.8%	765	11	1.4%
AXA Insurance (Canada)	76	13	17.1%	116	-	
AXA Pacific Insurance Company	10,241	8,466	82.7%	300	58	19.3%
British Aviation Insurance Company Limited (The)	114	(199)		-	-	
Canadian Lawyers Insurance Association	3,421	2,864	83.7%	-	-	
Canadian Millers' Mutual Insurance Company	21	1	4.8%	-	-	
Canadian Northern Shield Insurance Company	842	807	95.8%	10	-	
Canadian Universities Reciprocal Insurance Exchange	468	1,297	277.1%	-	-	
Centennial Insurance Company	20	60	300.0%	-	-	
CGU Insurance Company of Canada	15,714	11,916	75.8%	344	145	42.2%
CGU International Insurance plc	430	(13)		-	-	
Chubb Insurance Company of Canada	19,872	9,786	49.2%	928	3,281	353.6%
Citadel General Assurance Company (The)	1,353	831	61.4%	42	80	190.5%
Co-operators General Insurance Company	14,373	6,600	45.9%	272	(47)	
Commerce and Industry Insurance Company of Canada	8,779	8,177	93.1%	-	-	
Commonwealth Insurance Company	3,367	2,208	65.6%	-	-	
Community Newspapers Reciprocal Insurance Exchange	14	-		-	-	
Continental Casualty Company	3,967	5,591	140.9%	-	-	
Continental Insurance Company (The)	2,365	1,042	44.1%	5	(46)	
Coronation Insurance Company Limited	-	(13)		-	-	
Cumis General Insurance Company	201	110	54.7%	251	29	11.6%
Dominion of Canada General Insurance Company (The)	5,285	6,929	131.1%	71	7	9.9%
Ecclesiastical Insurance Office Public Limited Company	1,017	400	39.3%	10	-	
Economical Mutual Insurance Company	4,802	4,874	101.5%	131	(4)	
Elite Insurance Company	-	(47)		-	-	
Employers Insurance of Wausau A Mutual Company	48	(4)		-	-	
Employers Reinsurance Corporation	789	1,054	133.6%	-	-	
Everest Insurance Company of Canada	2	1	50.0%	-	-	
Federal Insurance Company	129	669	518.6%	4	1	25.0%
Federated Insurance Company of Canada	3,860	4,497	116.5%	43	12	27.9%
Federation Insurance Company of Canada	458	204	44.5%	-	-	

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 2000

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	
Gerling Canada Insurance Company	14,701	2,995	20.4%	17	(3)	
Gore Mutual Insurance Company	44	-		-	-	
Grain Insurance and Guarantee Company	660	1,549	234.7%	9	-	
Great American Insurance Company	732	448	61.2%	-	-	
Guarantee Company of North America (The)	127	-		362	1,417	391.4%
Halifax Insurance Company (The)	174	24	13.8%	-	-	
Hartford Fire Insurance Company	13	(217)		-	2	
HSBC Canadian Direct Insurance Incorporated	43	53	123.3%	-	-	
ING Wellington Insurance Company	4,899	6,529	133.3%	137	91	66.4%
ING Western Union Insurance Company	16,061	10,915	68.0%	10	-	
Jevco Insurance Company	3	(137)		-	-	
Kingsway General Insurance Company	849	57	6.7%	-	-	
Langdon Insurance Company	272	830	305.1%	1	26	2600.0%
Liberty Mutual Fire Insurance Company	-	9		-	-	
Liberty Mutual Insurance Company	7,221	14,751	204.3%	38	289	760.5%
Lloyd's Underwriters	17,454	55,440	317.6%	13	28	215.4%
Lombard General Insurance Company of Canada	5,229	(6,816)		99	23	23.2%
Lombard Insurance Company	-	(307)		-	-	
London Guarantee Insurance Company	2,079	588	28.3%	137	32	23.4%
Lumbermens Mutual Casualty Company	137	10	7.3%	-	-	
Markel Insurance Company of Canada	91	8	8.8%	-	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	131	19	14.5%	-	-	
Mitsui Marine and Fire Insurance Company, Limited	6	-		-	-	
Motors Insurance Corporation	180	265	147.2%	-	-	
New Hampshire Insurance Company	70	(296)		-	-	
Nordic Insurance Company of Canada (The)	7	15,129	128.6%	-	(164)	
Northern Indemnity, Inc.	-	(6)		-	-	
Old Republic Insurance Company of Canada	18	21	116.7%	-	-	
Optimum West Insurance Company	424	180	42.5%	-	-	
Pembridge Insurance Company	1	(168)		-	-	
Peopleplus Insurance Company	(1)	1,767		-	-	
Perth Insurance Company	2	-		-	-	
Portage La Prairie Mutual Insurance Company (The)	322	(55)		-	-	
Protective Insurance Company	1	-		-	-	
Provincial Health Authorities of Alberta Liability Protective Plan	4,898	7,978	162.9%	-	-	
Reliance Insurance Company	158	3,313	2096.8%	(1)	-	

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 2000

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Royal & Sun Alliance Insurance Company of Canada	14,422	16,422	113.9%	250	(22)	
Saskatchewan Mutual Insurance Company	470	(23)		6	1	16.7%
Scottish & York Insurance Co. Limited	6,931	10,703	154.4%	-	-	
Security Insurance Company of Hartford	2,473	1,723	69.7%	-	-	
Sovereign General Insurance Company (The)	3,511	1,168	33.3%	17	17	100.0%
Specialty National Insurance Company	-	1,254		-	-	
St. Paul Fire and Marine Insurance Company	2,322	1,904	82.0%	86	22	25.6%
State Farm Fire and Casualty Company (The)	2,233	6,135	274.7%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	50	11	22.4%	1	-	16.5%
Temple Insurance Company	5,408	6,033	111.6%	-	-	
TIG Insurance Company	815	827	101.5%	-	-	
Tokio Marine & Fire Insurance Company Limited (The)	1	-		-	-	
Traders General Insurance Company	116	519	447.4%	-	-	
Trafalgar Insurance Company of Canada	348	(33)		-	-	
Travelers Casualty and Surety Company of Canada	158	51	32.3%	-	(2)	
Travelers Indemnity Company (The)	-	(735)		-	-	
UAP-New Rotterdam Insurance Company N.V.	-	25		-	-	
Utica Mutual Insurance Company	41	212	517.1%	-	-	
Waterloo Insurance Company	51	5	9.8%	-	-	
Wawanesa Mutual Insurance Company (The)	2,681	511	19.1%	15	-	
Yasuda Fire and Marine Insurance Company Limited	26	(33)		-	-	
Zurich Insurance Company	13,916	8,643	62.1%	155	35	22.6%
<b>TOTAL</b>	<b>262,420</b>	<b>251,981</b>	<b>96.0%</b>	<b>4,716</b>	<b>5,373</b>	<b>113.9%</b>

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



Abstract of The Returns of Companies Transacting

SURETY - BOILER and MACHINERY

in the Province of Alberta - 2000

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	21	(11)		4,065	482	11.9%
Affiliated F. M. Insurance Company	-	-		67	-	
Allianz Insurance Company of Canada	157	(21)		297	(177)	
Alta Surety Company	-	51		-	-	
American Home Assurance Company	80	(70)		23	8	34.8%
AXA Insurance (Canada)	-	-		5	-	
AXA Pacific Insurance Company	4,780	1,719	36.0%	845	80	9.5%
Boiler Inspection and Insurance Company of Canada	-	-		1,871	75	4.0%
Canadian Millers' Mutual Insurance Company	-	-		19	-	
Canadian Northern Shield Insurance Company	46	-		3	-	
CGU Insurance Company of Canada	1,475	7	0.5%	874	(209)	
Chubb Insurance Company of Canada	145	(2)		397	(1)	
Citadel General Assurance Company (The)	-	-		90	3	3.3%
Co-operators General Insurance Company	87	(70)		709	30	4.2%
Commerce and Industry Insurance Company of Canada	1	(4)		1,513	3,506	231.7%
Continental Casualty Company	-	-		77	-	
Continental Insurance Company (The)	-	-		113	557	492.9%
Cumis General Insurance Company	-	-		39	-	
Dominion of Canada General Insurance Company (The)	434	34	7.8%	181	9	5.0%
Ecclesiastical Insurance Office Public Limited Company	-	-		37	-	
Economical Mutual Insurance Company	46	39	84.8%	320	7	2.2%
Employers Reinsurance Corporation	-	-		86	-	
Factory Mutual Insurance Company	-	-		1,723	(1,076)	
Federal Insurance Company	-	-		-	15	
Federated Insurance Company of Canada	50	15	30.0%	39	2	5.1%
Federation Insurance Company of Canada	15	-		8	-	
Gerling Canada Insurance Company	-	-		2,440	4,575	187.5%
Gore Mutual Insurance Company	-	-		2	-	
Grain Insurance and Guarantee Company	1	-		74	45	60.8%
Guarantee Company of North America (The)	4,128	150	3.6%	-	-	
Halifax Insurance Company (The)	-	-		15	-	
Hartford Fire Insurance Company	2	2	100.0%	4	2	50.0%
Home Insurance Company (The)	-	-		-	(48)	
ING Wellington Insurance Company	796	-		-	-	
ING Western Union Insurance Company	-	5		648	131	20.2%
Kingsway General Insurance Company	8	-		5	-	

Abstract of The Returns of Companies Transacting

SURETY - BOILER and MACHINERY

in the Province of Alberta - 2000

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	
Langdon Insurance Company	85	40	47.1%	26	(4)	
Lloyd's Underwriters	-	-		174	-	
Lombard General Insurance Company of Canada	-	-		202	88	43.6%
Lombard Insurance Company	-	(353)		-	-	
London Guarantee Insurance Company	962	(51)		5,624	4,060	72.2%
Lumbermen's Underwriting Alliance	-	-		74	-	
Lumbermens Mutual Casualty Company	-	-		11	(21)	
Millennium Insurance Corporation	-	-		1,646	90	5.5%
Motors Insurance Corporation	-	-		1,147	730	63.6%
New Hampshire Insurance Company	-	-		222	209	94.1%
Nordic Insurance Company of Canada (The)	3	(273)		-	-	
Northern Indemnity, Inc.	1,754	547	31.2%	-	-	
Pembridge Insurance Company	-	50		(24)	184	
Reliance Insurance Company	-	-		1,989	755	38.0%
Royal & Sun Alliance Insurance Company of Canada	23	-		3,368	3,530	104.8%
Saskatchewan Mutual Insurance Company	-	-		2	-	
Scottish & York Insurance Co. Limited	-	-		31	5	16.1%
Sovereign General Insurance Company (The)	1,977	304	15.4%	36	-	
St. Paul Fire and Marine Insurance Company	(1)	-		244	(47)	
State Farm Fire and Casualty Company (The)	5	-		-	-	
TIG Insurance Company	-	-		5	-	
Tokio Marine & Fire Insurance Company Limited (The)	-	-		2	-	
Travelers Casualty and Surety Company of Canada	31	(18)		16	4	25.0%
Travelers Indemnity Company (The)	-	-		-	(1)	
Virginia Surety Company, Inc.	-	-		902	562	62.3%
Wawanesa Mutual Insurance Company (The)	31	2	6.5%	83	(8)	
Western Surety Company	1,908	9	0.5%	-	-	
Zurich Insurance Company	880	19	2.2%	784	95	12.1%
<b>TOTAL</b>	<b>19,930</b>	<b>2,120</b>	<b>10.6%</b>	<b>33,153</b>	<b>18,247</b>	<b>55.0%</b>

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

Abstract of The Returns of Companies Transacting

AIRCRAFT - MARINE

in the Province of Alberta - 2000

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	356	225	63.2%	360	405	112.5%
Allianz Insurance Company of Canada	3,128	2,851	91.1%	1,223	5,089	416.1%
American Home Assurance Company	1,068	701	65.6%	88	(975)	
Avemco Insurance Company	731	553	75.6%	-	-	
Aviation & General Insurance Company Limited	-	(7)		-	-	
AXA Insurance (Canada)	-	-		379	1,052	277.6%
AXA Pacific Insurance Company	6,877	12,452	181.1%	350	123	35.1%
British Aviation Insurance Company Limited (The)	479	307	64.1%	-	-	
Canadian Applicators Insurance Reciprocal	319	102	32.0%	-	-	
Canadian Union Insurance Company	878	66	7.5%	-	-	
Centennial Insurance Company	93	41	44.1%	-	-	
CGU International Insurance plc	1,852	1,939	104.7%	-	-	
Chubb Insurance Company of Canada	251	161	64.1%	213	45	21.1%
Citadel General Assurance Company (The)	-	-		(5)	-	
Co-operators General Insurance Company	935	-		-	-	
Commonwealth Insurance Company	-	-		16	(1)	
Continental Casualty Company	-	(84)		-	-	
Continental Insurance Company (The)	465	450	96.8%	-	7	
Eagle Star Insurance Company Limited	491	142	28.9%	-	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		27	(6)	
Factory Mutual Insurance Company	-	-		5	-	
Federation Insurance Company of Canada	-	-		1	-	
Gerling Canada Insurance Company	655	1,379	210.5%	29	50	172.4%
Hartford Fire Insurance Company	-	-		-	(6)	
ING Wellington Insurance Company	-	-		39	25	64.1%
Kingsway General Insurance Company	-	-		-	3	

Abstract of The Returns of Companies Transacting

AIRCRAFT - MARINE

in the Province of Alberta - 2000

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	
Langdon Insurance Company	-	-		-	6	
Liberty Mutual Insurance Company	-	-		40	40	100.0%
Lloyd's Underwriters	6,722	(2,322)		378	406	107.4%
Maritime Insurance Company Limited	-	-		422	180	42.7%
Nordic Insurance Company of Canada (The)	-	-		2	-	
Old Republic Insurance Company of Canada	3	-		-	-	
Providence Washington Insurance Company	-	-		8	(168)	
Reliance Insurance Company	74	(71)		13	220	1692.3%
Royal & Sun Alliance Insurance Company of Canada	1,169	3,477	297.4%	31	24	77.4%
Sovereign General Insurance Company (The)	1,013	896	88.5%	-	-	
St. Paul Fire and Marine Insurance Company	2,833	2,002	70.7%	47	(6)	
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		97	4	3.9%
Tokio Marine & Fire Insurance Company Limited (The)	-	-		1	-	
Travelers Indemnity Company (The)	-	(391)		-	-	
XL Reinsurance America Inc.	336	954	283.9%	-	-	
Zurich Insurance Company	-	-		92	-	
<b>TOTAL</b>	<b>30,728</b>	<b>25,823</b>	<b>84.0%</b>	<b>3,856</b>	<b>6,517</b>	<b>169.0%</b>

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

Abstract of The Returns of Companies Transacting

HAIL - TITLE

in the Province of Alberta - 2000

NAME OF COMPANY	HAIL			TITLE		
	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	123	-		-	-	
Chicago Title Insurance Company	-	-		7	-	
First American Title Insurance Company	-	-		2,242	146	6.5%
Lawyers Title Insurance Corporation	-	-		81	-	
Lombard General Insurance Company of Canada	352	225	63.9%	-	-	
Lombard Insurance Company	-	(5)		-	-	
Palliser Insurance Company Limited	6,884	9,347	135.8%	-	-	
Rain and Hail Insurance Corporation	183	140	76.5%	-	-	
Stewart Title Guaranty Company	-	-		34	3	8.8%
Western Agricultural Insurance Corporation	3,996	7,771	194.5%	-	-	
<b>TOTAL</b>	<b>11,538</b>	<b>17,478</b>	<b>151.5%</b>	<b>2,364</b>	<b>149</b>	<b>6.3%</b>

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

Abstract of The Returns of Companies Transacting

MORTGAGE - CREDIT

in the Province of Alberta - 2000

NAME OF COMPANY	MORTGAGE			CREDIT		
	Total Direct Premiums Written	Total Direct Claims		Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
American Bankers Insurance Company of Florida	-	-		-	(1)	
American Home Assurance Company	-	-		6	11	183.3%
Continental Insurance Company (The)	-	-		10	(4)	
EULER American Credit Indemnity Company	-	-		2,711	1,683	62.1%
GE Capital Mortgage Insurance Company (Canada)	11,371	1,451	12.8%	-	-	
London Guarantee Insurance Company	-	-		89	18	20.2%
Mortgage Insurance Company of Canada (The)	-	(103)		-	-	
<b>TOTAL</b>	<b>11,371</b>	<b>1,348</b>	<b>11.9%</b>	<b>2,816</b>	<b>1,707</b>	<b>60.6%</b>

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

Abstract of The Returns of Companies Transacting

LEGAL EXPENSES

in the Province of Alberta - 2000

NAME OF COMPANY	LEGAL EXPENSES			Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *			
	Constitution Insurance Company of Canada	-	50			
ING Wellington Insurance Company	22	8	36.4%			
Lloyd's Underwriters	3	-				
Primum Insurance Company	1	-				
<b>TOTAL</b>	<b>26</b>	<b>58</b>	<b>223.1%</b>			

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







