

Alberta Superintendent of Insurance Annual Report

Business of 2003



The Honourable Shirley McClellan
Minister of Finance
224 Legislature Building
Edmonton, Alberta

Dear Honourable McClellan:

I am pleased to send you the 91st Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ended December 31, 2003. The Annual Report includes:

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

Yours truly,

[Original Signed]

Dennis Gartner
Superintendent of Insurance

**Alberta Insurance Statistics
Business of 2003**

	(\$000)
Total Premiums Written Life and General	\$ 7,314,230
Total Claims and Disbursements - Life, Annuities & General	\$ 4,924,018
Total Amount of Life Insurance in Force	\$263,417,550
Insurers Licensed in Alberta	
Life Insurers	69
Fraternal Benefit Societies	17
Reciprocal Insurance Exchanges	17
Alberta Incorporated Insurers	8
Property and Casualty Insurers	<u>186</u>
TOTAL INSURERS LICENSED IN ALBERTA	<u><u>297</u></u>

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Insurers Licensed in 2003

(a) There were 297 insurance companies and exchanges licensed at December 31, 2003.

Provincial Companies	8
Extra-Provincial Companies	29
Canadian Authorized Companies	226
Fraternal Societies	17
Reciprocal Exchanges	<u>17</u>
TOTAL	<u>297</u>

(b) The following five insurance companies became licensed in Alberta during 2003.

- ACA Assurance
- Alberta Roofing Contractors Reciprocal Insurance Exchange
- Western Reciprocal Group
- XL Insurance Company Limited
- PBC Health Benefits Society

(c) The following insurance company withdrew from Alberta during 2003.

- Maritime Insurance Company Limited
- New Hampshire Insurance Company
- RGA Life Reinsurance Company of Canada

(d) The following eight insurance companies changed their name during 2003.

Former Name	Current Name
Gerling Global Life Insurance Company	to Revios Reinsurance Canada Ltd.
XL Winterthur International Insurance Company Limited	to XL Insurance Company Limited
Gerling Canada Insurance Company	to GCAN Insurance Company
Combined Specialty Insurance Company	to Virginia Surety Company, Inc.
Associates Financial Life Insurance Company	to American Health and Life Insurance Company
Industrial Alliance Life Insurance Company	to Industrial Alliance Insurance and Financial Services Inc.
CGU Insurance Company of Canada	to Aviva Insurance Company of Canada
London Guarantee Insurance Company	to St. Paul Guarantee Insurance Company

(e) The following two insurance companies merged during 2003

ING Western Union Insurance Company amalgamated with ING Insurance Company of Canada, the continuing company name is ING Insurance Company of Canada

Clarica Life Insurance Company amalgamated with Sun Life Assurance Company of Canada, the continuing company name is Sun Life Assurance Company of Canada

Summary of Business

For the year 2003, the total insurance premiums paid to insurers was seven billion three hundred fourteen million dollars (\$7,314,000,000) compared to the 2002 figure of six billion five hundred thirty two million dollars (\$6,532,000,000),

Insurance Councils

In 2003, the Alberta Insurance Council issued 28,159 Certificates. These included 25,883 Certificates of Authority to insurance agents and adjusters and 2,276 Corporate Certificates of Authority. A total of 992 complaint files were opened and a total of 57 disciplinary actions were taken. Decisions of the Insurance Councils were appealable to the Insurance Councils Appeal Board. A total of four appeals were heard. Of these appeals, one appeal was dismissed, two were altered and one appeal is pending.

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

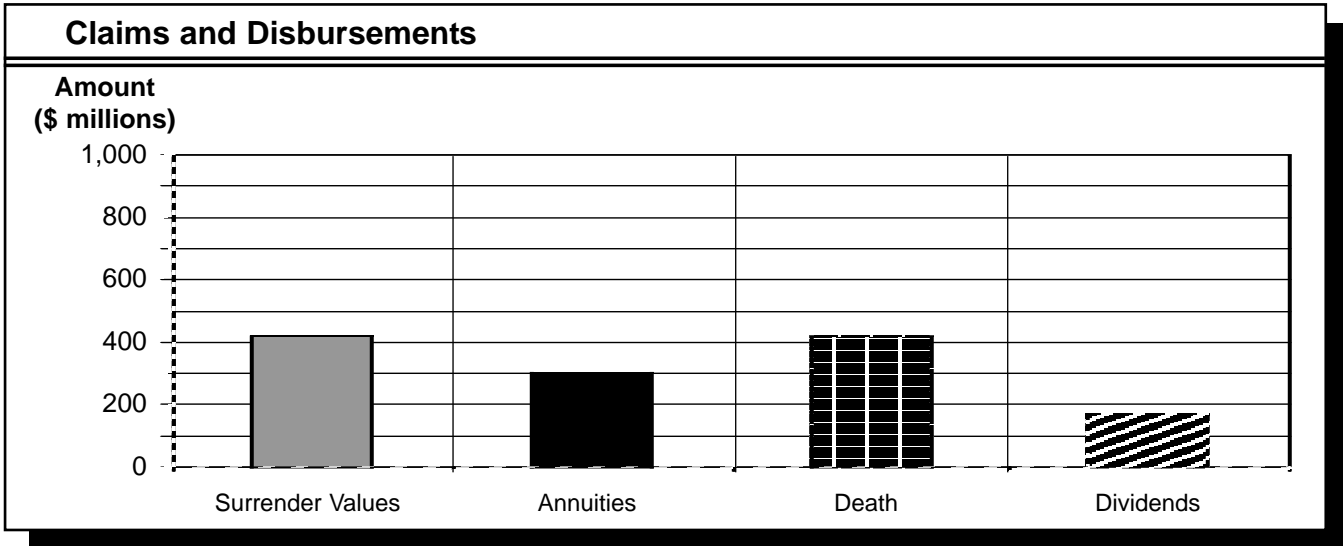
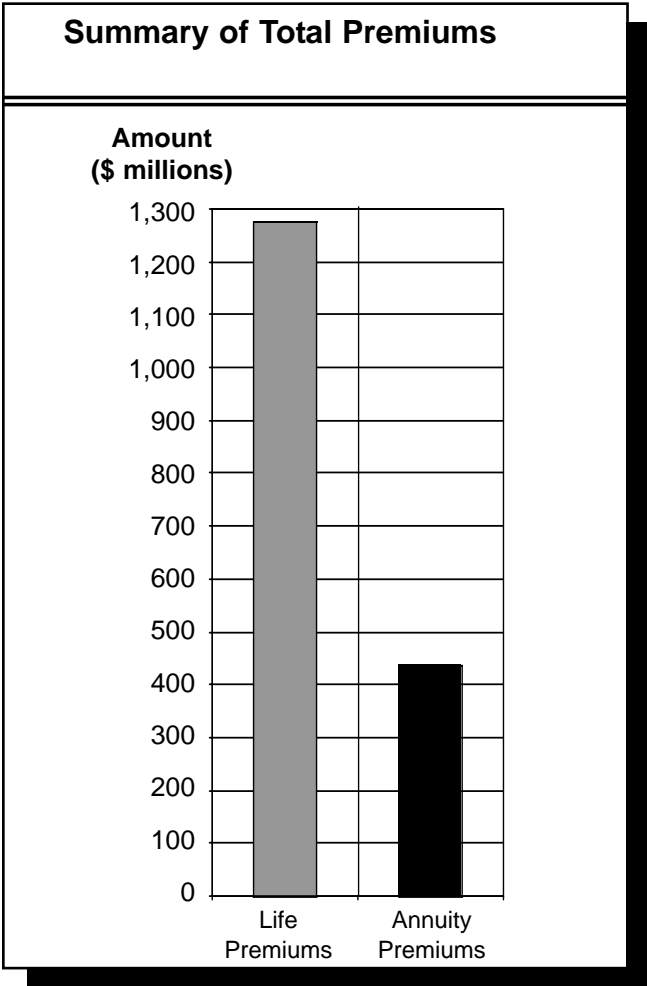
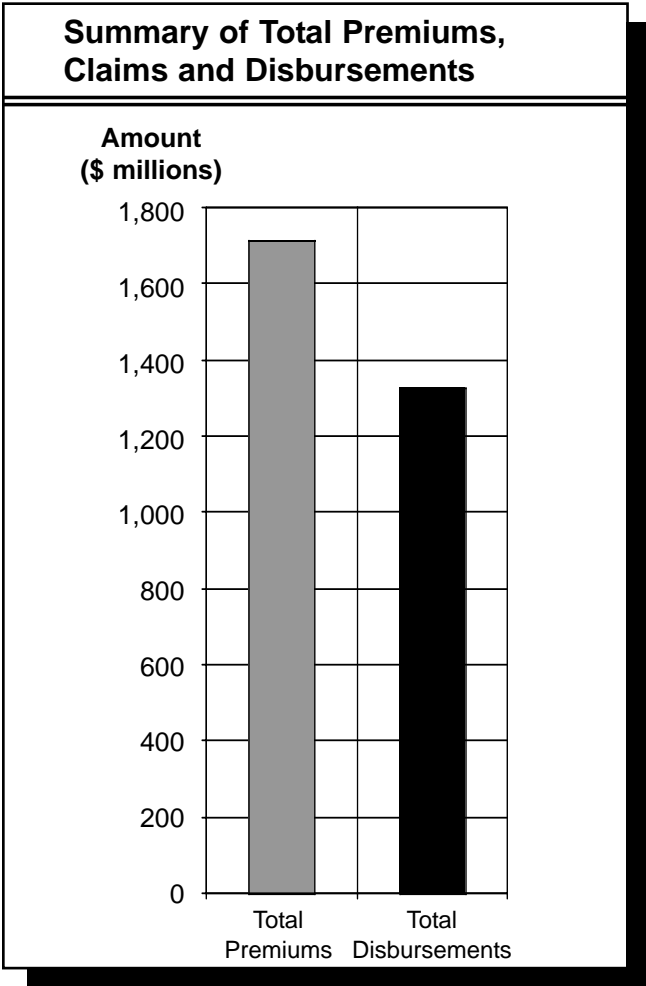
Alberta Business Only

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
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	102,392,955	861,487	7.74	107,762,562	324,131	3.01
2001	111,254,818	815,509	7.29	120,036,083	338,793	2.82
2002*	120,518,400	886,652	7.36	128,762,453	356,290	2.77
2003	130,745,635	891,173	6.82	132,671,915	385,837	2.91

* Adjusted

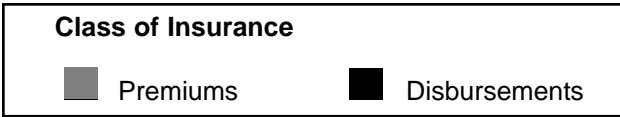
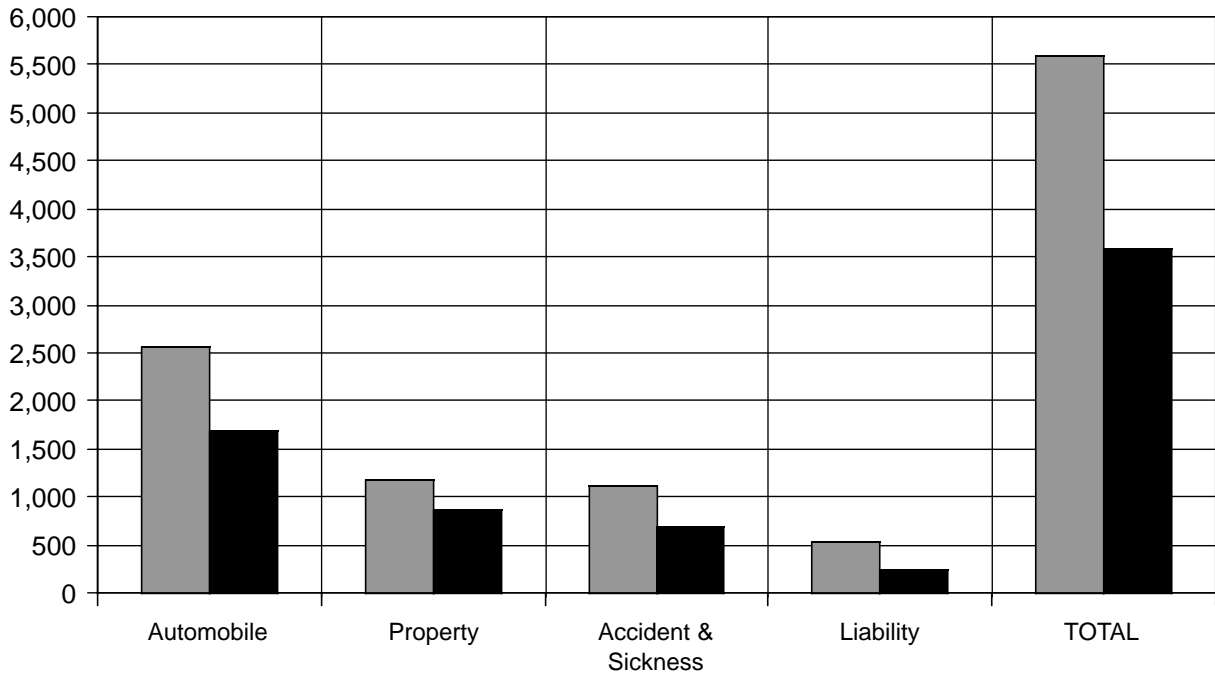
Note: The Figures above do not include annuities

Total Direct Premiums Written and Disbursements to Policyholders
Alberta Business Only - 2003
Life Insurance



**Total Direct Premiums Written and Disbursements to Policyholders
Alberta Business Only - 2003
Other Than Life Insurance**

Amount
(\$ millions)



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
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%
2001	1,630,364	1,421,819	87.2%	4,152,045	3,229,969	77.8%
2002	1,644,212	1,322,671	80.4%	4,887,821	3,217,944	65.8%
2003	1,715,900	1,328,738	77.4%	5,598,330	3,595,280	64.2%

* 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				
	2003(\$'000)	2003 (\$'000)	2003	2002	2001	2000	1999
Accident & Sickness	1,112,101	695,919	62.6%	61.9%	78.4%	69.9%	74.3%
Aircraft	32,323	7,024	21.7%	50.4%	27.5%	84%	90.5%
Automobile	2,569,182	1,705,090	66.4%	75.9%	86.7%	82.4%	75%
Boiler & Machinery	49,218	49,329	100.2%	27.3%	27.3%	55%	63.5%
Credit	2,589	15	.6%	30.7%	118.2%	60.6%	12.3%
Fidelity	9,722	3,105	31.9%	63.1%	38.7%	113.9%	44.4%
Hail	9,742	6,239	64.0%	69.0%	60.7%	151.5%	71.4%
Legal Expense	289	124	47.9%	25.4%	100.0%	223.1%	57.1%
Liability	532,639	238,797	44.8%	70.5%	61.2%	96%	77.8%
Marine	7,990	7,677	96.1%	33.6%	79.6%	169%	100.3%
Mortgage	48,432	1,555	3.2%	5.1%	17.6%	11.9%	5.7%
Property	1,187,016	871,438	73.4%	52.4%	65.6%	56.9%	52.9%
Surety	26,027	6,459	24.8%	3.4%	17.1%	10.6%	40.4%
Title	11,060	2,509	22.7%	12.2%	15%	6.3%	6.4%

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
ACA Assurance 3050 Boul. St. Jean Trois-Rivieres, QC G9A-5E1	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
ACE INA Insurance 2 First Canadian Place, The Exchange Tower 130 King Street West, 12th Floor Toronto, ON M5X 1A8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
ACE INA Life Insurance 130 King Street West 12th Floor Toronto, ON M5X-1A6	Accident and Sickness, Life, Loss of Employment
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
Aetna Life Insurance Company 1145 Nicholson Rd. Unit 2 New Market, ON L3Y-9C3	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 Assurance Canada 60 Yonge Street Toronto, ON M5E 1H5	Life, Accident and Sickness
AIG Life Insurance Company of Canada 60 Yonge Street Toronto, ON M5E-1H5	Accident and Sickness, Life
Alberta Local Authorities' Reciprocal Insurance Exchange 2510 Sparrow Drive Nisku, AB T9E-8N5	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
Alberta Motor Association Insurance Company 10310 G.A. MacDonald Avenue Edmonton, AB T6J 6R7	Accident and Sickness, Automobile, Boiler and Machinery General Liability, Property
Alberta Municipal Insurance Exchange 10507 Saskatchewan Drive Edmonton, AB T6E-4S1	Property, Liability
Alberta Real Estate Insurance Exchange 330, 2424 4th Street SW Calgary, AB T2S 2T4	Liability

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Alberta Roofing Contractors Reciprocal Insurance Exchange 2380 Pegasus Road NE Calgary, AB T2E-8G8	Liability
Alberta School Boards Insurance Exchange 535 Dickens Lopp Edmonton, AB T6M-2S1	Liability, Fidelity, Property
Allianz Insurance Company of Canada 10 York Mills Road Suite 700 Toronto, ON M2P-2G5	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Employers' Liability, Fidelity, General Liability, Legal Expense, Marine, Property, Surety, Aircraft, Guarantee
Allianz Life Insurance Company of North America Suite 700, 2003 Sheppard Avenue East Willowdale, ON M2J 5B4	Accident and Sickness, Life
Allstate Insurance Company 10 Allstate Parkway Markham, ON L3R 5P8	Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Property, Surety
Allstate Insurance Company of Canada 27 Allstate Parkway Suite 100 Markham, ON L3R 5P8	Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety
American Bankers Insurance Company of Florida 5160 Yonge Street Northeast Tower, Suite 500 North York, ON M2N-7C7	Accident and Sickness, Automobile, Credit, Fidelity, General Liability, Property
American Bankers Life Assurance Company of Florida 5160 Yonge Street Northeast Tower, Suite 500 North York, ON M2N-7C7	Accident and Sickness, Life
American Health and Life Insurance Company 201 Queens Avenue London, ON N6A-1J1	Life
American Home Assurance Company 145 Wellington Street West, 14th Floor Toronto, ON M5J 1H8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, General Liability, Marine, Property, Surety
American Income Life Insurance Company c/o McLean & Kerr Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Accident and Sickness, Life
American Re-Insurance Company Munich Re Centre 390 Bay St 22nd Floor Toronto, ON M5H-2Y2	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Property, Liability, Marine, Surety
American Road Insurance Company Unit 2, 1145 Nicholson Road Newmarket, ON L3Y-9C3	Automobile, Boiler and Machinery, Credit, Property, Surety

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
AMEX Assurance Company 36 King Street East, Suite 500 Toronto, ON M5C-1E5	Accident and Sickness
Anglo Canada General Insurance Company Fourth Floor, 217 York Street London, ON N6A 5P9	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
Ascentus Insurance Ltd. 10 Wellington Street East Toronto, ON M5E-1L5	Accident and Sickness, Automobile, Liability, Property, Surety, Legal Expense
Asset Protection Insurance Exchange 1221, 8th Street East Saskatoon, SK S7H-0S5	Boiler and Machinery, Property
Assumption Mutual Life Insurance Company 770 Main Street P.O. Box 160 Moncton, NB E1C-8L1	Accident and Sickness, Life
Avemco Insurance Company Suite 401, 133 Richmond Street West Toronto, ON M5H 2L3	Accident and Sickness, Aircraft, Marine
Aviation & General Insurance Company Limited 36 King Street East Suite 500 Toronto, ON M5C-1E5	Aircraft, General Liability
Aviva Insurance Company of Canada 2206 Eglinton Avenue East Scarborough, ON M1L-4S8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety, Legal Expense, Credit, Liability, Guarantee, Livestock, Weather
AXA Assurance Inc. 1100, Rene-Levesque West Boulevard 16e Floor Montreal, QC H3B-4P4	Accident and Sickness, Life
AXA Corporate Solutions Assurance 1800 McGill College Bureau 2000 Montreal, QC H3A-3J6	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety
AXA Equitable Life Insurance Company Suite 606 P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P-4X4	Accident and Sickness, Life
AXA Insurance (Canada) 217 York Street, 4th Floor London, ON N6A-5P9	Accident and Sickness, Automobile, Boiler and 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 and Machinery, Credit, Fidelity, General Liability, Hail, Marine, Property, Surety

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Bankers Life and Casualty Company Box 20 Suite 4200 Toronto Dominion Centre Toronto, ON M5K-1N6	Accident and Sickness, Life
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company 19 Celina Street, Suite 104 Oshawa, ON L1H-4M9	Accident and Sickness, Life
Belair Insurance Company Inc. 7101 Jean-Talon Suite 300 Montreal, QC H1M-3T6	Automobile, Liability, Property, Boiler & Machinery, Legal Expense, Fidelity, Surety, Accident and Sickness, Marine
Blue Cross Life Insurance Company of Canada 644 Main Street P.O. Box 220 Moncton, NB E1C 8L3	Accident and Sickness, Life
BMO Life Insurance Company 55 Bloor Street West , 15th Floor Toronto, ON M4W-3N5	Accident and Sickness, Life, Loss of Employment
Boiler Inspection and Insurance Company of Canada 18 King Street East Toronto, ON M5C 1C4	Boiler and Machinery, General Liability, Property
British Aviation Insurance Company Limited (The) 100 Renfrew Drive Suite 200 Markham, ON L3R 9R6	Aircraft, General Liability, Inland Transportation
Canada Life Assurance Company (The) 330 University Avenue Toronto, ON M5G 1R8	Accident and Sickness, Life, Loss of Employment
Canada Life Insurance Company of Canada 330 University Avenue Toronto, ON M5G 1R8	Accident and Sickness, Life
Canadian Applicators Insurance Reciprocal 1002 Warsaw Avenue Winnipeg, MB R3M 1E4	Aircraft, Property
Canadian Direct Insurance Incorporated Suite 217, 610 - 6th Street New Westminster, BC V3L 3C2	Accident and Sickness, Automobile, Liability, Property
Canadian Farm Insurance Corp. 375, 13220 St Albert Trail Edmonton, AB T5L 4W1	Accident, Boiler and Machinery, Fidelity, Liability, Property, Surety
Canadian Lawyers Insurance Association 600, 919 - 11th Avenue S.W. Calgary, AB T2R 1P3	Liability

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Canadian Northern Shield Insurance Company 1900, 555 West Hastings Street Vancouver, BC V6B 4N6	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety
Canadian Premier Life Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Accident and Sickness, Life, Loss of Employment
Canadian Professional Sales Association 610, 145 Wellington Street West Toronto, ON M5J 1H8	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
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 5500 North Service Road 9th Floor Burlington, ON L7L-6W6	Liability, Property
Canassurance General Insurance Company Inc. 550 Sherbrooke Street West Suite B-9 Montreal, QC H3A-3S3	Property
Canassurance Life Insurance Company Inc. 550 Sherbrooke Street West Suite B-9 Montreal, QC H3A-3S3	Accident and Sickness, Life
Centennial Insurance Company Suite 500 36 King Street East Toronto, ON M5C 1E5	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property, Fidelity, Surety
Certas Direct Insurance Company 6300 boulevard de la Rive-Sud Levis, QC G6V-6P9	Liability, Marine, Property, Surety, Automobile
CGU International Insurance plc 1400 Blair Place Suite 500 Ottawa, ON K1J-9B8	Aircraft, Liability, Marine, Property.
Chicago Title Insurance Company 2700 Argentia Road Mississauga, ON L5N-5V4	Title
Chubb Insurance Company of Canada One Financial Place 16th Floor, 1 Adelaide Street East Toronto, ON M5C 2V9	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety, Credit

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
CIBC Life Insurance Company Limited P.O Box 3020 Mississauga, ON L5A-4M2	Accident and Sickness, Life
CIGNA Life Insurance Company of Canada Suite 606 P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P-4X4	Accident and Sickness, Life
Citadel General Assurance Company (The) 1075 Bay Street Toronto, ON M5S 2W5	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Legal Expense, Property, Surety, Employers' Liability
Co-operators General Insurance Company Priory Square Guelph, ON N1H 6P8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Legal Expense, Property, Surety
Co-operators Life Insurance Company 1920 College Avenue Regina, SK S4P 1C4	Accident and Sickness, Life
Combined Insurance Company of America 7300 Warden Avenue Markham, ON L3R 0X3	Accident and Sickness, Life
Commerce and Industry Insurance Company of Canada 145 Wellington Street West 14th Floor Toronto, ON M5J 1H8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, General Liability, Hail, Property, Surety
Commonwealth Insurance Company 1500, 595 Burrard Street Vancouver, BC V7X 1G4	Aircraft, Automobile, Boiler and 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.
Connecticut General Life Insurance Company Suite 606, P.O. Box 14 55 Town Centre Court Scarborough, ON M1P-4X4	Accident and Sickness, Life
Continental Casualty Company 250 Yonge Street Suite 1500 Toronto, ON M5B-2L7	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety, Credit, Hail
Coronation Insurance Company Limited 77 King St West, 34th floor P.O. Box 284 Royal Trust Tower Toronto, ON M5K-1K2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Coseco Insurance Company Priory Square Guelph, ON N1H 6P8	Automobile, General Liability, Property, Accident and Sickness
Croatian Fraternal Union of America Suite 1400, BCE Place 181 Bay Street Toronto, ON M5J-2V1	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Crown Life Insurance Company Suite 1900 1874 Scarth Street Regina, SK S4P-4B3	Life
CT Financial Assurance Company Richmond Adelaide Centre 120 Adelaide Street West, 2nd Floor Toronto, ON M5H-1T1	Accident and Sickness, Life
Cumis General Insurance Company 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, General Liability, Property, Surety
Cumis Life Insurance Company 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2	Accident and Sickness, Life
CUNA Mutual Insurance Society 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
DaimlerChrysler Insurance Company 2425 Matheson Blvd East Suite 300 East Tower Mississauga, ON L4W 5N7	Automobile, General Liability, Property, Surety
Desjardins Financial Security Life Assurance Company 200 avenues des Commandeurs Levis, QC G6V 6R2	Accident and Sickness, Life
Dominion of Canada General Insurance Company (The) 165 University Avenue Toronto, ON M5H 3B9	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety
Eagle Star Insurance Company Limited Suite 500, 36 King Street East Toronto, ON M5C 1E5	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety
Ecclesiastical Insurance Office Public Limited Company Suite 502, 2300 Yonge Street Toronto, ON M4P 1E4	Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Echelon General Insurance Company 1550 Enterprise Road Suite 310 Mississauga, ON L4W-4P4	Accident and Sickness, Automobile, Liability, Property, Surety, Legal Expense
Economical Mutual Insurance Company 111 Westmount Road South Waterloo, ON N2J 4S4	Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety, Marine
Elite Insurance Company 4th Floor, 2206 Eglinton Avenue East Scarborough, ON MIL 4S8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety, Employers' Liability, Hail
Empire Life Insurance Company (The) 259 King Street East P.O. Box 1000 Kingston, ON K7L 3A8	Accident and Sickness, Life
Employers Insurance Company of Wausau 181 Bay Street Suite 1000 Toronto, ON M5J 2T3	Boiler and Machinery, Aircraft, Automobile, Fidelity, General Liability, Marine, Property, Surety
Employers Reinsurance Corporation Suite 400 P.O. Box 166 200 Wellington Street West Toronto, ON M5V 3C7	General Liability, Boiler & Machinery, Property
Energy Insurance Exchange (EIR) Suite 500, 717-7th Avenue SW Calgary, AB T2P 0Z3	Automobile, General Liability, Property
Equitable General Insurance Company (The) 2475 Laurier Boulevard Sillery, QC G1T 1C4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Equitable Life Insurance Company of Canada (The) One Westmount Road North Waterloo, ON N2J 4C7	Accident and Sickness, Life
EULER American Credit Indemnity Company CIBC Tower, Suite 1702 1155 Rene Levesque Blvd. West Montreal, QC H3B-3Z7	Credit
Everest Insurance Company of Canada 130 King Street West Suite 2520, P.O. Box 431 Toronto, ON M5X 1E3	Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property, Surety
Factory Mutual Insurance Company Suite 500, 165 Commerce Valley Drive West Thornhill, ON L3T 7V8	Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Federal Insurance Company c/o Chubb Insurance Company One Adelaide Street East Toronto, ON M5C 2V9	Accident and Sickness, Automobile, Boiler and 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 and 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 and Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety
First American Title Insurance Company 2235 Sheridan Garden Drive Oakville, ON L6J 7Y5	Title, Mortgage, Property limited to personal property title insurance
First Canadian Insurance Corporation 10727 - 82 Avenue Edmonton, AB T6E 2B1	Accident and Sickness, Life
First North American Insurance Company 5650 Yonge Street Toronto, ON M2M 4G4	Automobile, Property, Accident and Sickness
Forethought Life Insurance Company P.O. Box 1442 Stn LCD 1 Burlington, ON L7R 4L9	Life
Fortis Benefits Insurance Company 1145 Nicholson Road Unit 2 Newmarket, ON L3Y 9C3	Life
GCAN Insurance Company 480 University Avenue Toronto, ON M5G 1V6	Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Explosion, Fire, Guarantee, Inland Marine, Inland Transportation, Livestock, Marine, Plate Glass, Property, Property Damage, Public Liability, Sprinkler Leakage, Surety, Theft, Weather, Workers' Compensation
General American Life Insurance Company Suite 1000, 1225 Peel Street Montreal, QC H3B 2T9	Accident and Sickness, Life
Genesis Reciprocal Insurance Exchange 2510 Sparrow Drive Nisku, AB T9E 8N4	Liability, Property

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Genworth Financial Mortgage Insurance Company of Canada 2300 Meadowvale Blvd. Mississauga, ON L5N 5P9	Mortgage
Gerber Life Insurance Company 1145 Nicholson Road Unit # 2 New Market, ON L3Y 9C3	Life
Gore Mutual Insurance Company 252 Dundas Street Cambridge, ON N1R 5T3	Workers' Compensation, Accident and Sickness, Aircraft, Automobile, Boiler and 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 and Machinery, Automobile
Grand Orange Lodge of British America Benefit Fund (The) 94 Sheppard Avenue West Willowdale, ON M2N 1M5	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Great American Insurance Company Suite 2100, Scotia Plaza 40 King Street Toronto, ON M5H 3C2	Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Great American Insurance Company of New York 2100 Scotia Plaza 40 King Street Toronto, ON M5H 3C2	Automobile, Hail, Property, Boiler and Machinery - excluding Machinery, Liability
Great-West Life Assurance Company (The) 100 Osborne Street North Winnipeg, MB R3C 3A5	Accident and Sickness, Life
Green Shield Canada 5001 Yonge Street Suite 1600 North York, ON M2N 6P5	Accident and Sickness
Guarantee Company of North America (The) 4950 Yonge Street Madison Centre Suite 1400 Toronto, ON M2N-6K1	Fidelity, Liability, Surety, Credit, Accident and Sickness, Property, Automobile
Hartford Fire Insurance Company P.O. Box 600, 36 York Mills Road, Suite 504 Toronto, ON M2P 2E9	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety
Hartford Life Insurance Company 4 King Street West Suite 1103 Toronto, ON M5H 1B6	Accident and Sickness, Life
Healthcare Insurance Reciprocal of Canada Suite 1600-4711 Yonge Street North York, ON M2N 6K8	Fidelity, Liability, Legal Expense, Property

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
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 5th Floor 101 Duncan Mills Road North York, ON M3B 1Z3	Accident and Sickness, Life
Independent Order of Foresters (The) 15th Floor, 789 Don Mills Road Toronto, ON M3C 1T9	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Industrial Alliance Insurance and Financial Services Inc. 1080, Chemin St. Louis C.P. 1907, Succursale Terminus Sillery, QC G1K 7M3	Accident and Sickness, Life
Industrial-Alliance Pacific General Insurance Corporation #330, 3303 Hillside Street Regina, SK S4S 6W9	Accident and Sickness
Industrial-Alliance Pacific Life Insurance Company 2165 Broadway West Vancouver, BC V6K 4N5	Accident and Sickness, Life, Loss of Employment
ING Insurance Company of Canada 181 University Avenue 7th Floor Toronto, ON M5H 3M7	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Marine, Property, Surety, Legal Expense, Liability, Loss of Employment, Credit
ING Novex Insurance Company of Canada 5775 Yonge Street Suite 600 Toronto, ON M2M-4J1	Accident and Sickness, Automobile, Credit, Fidelity, General Liability, Legal Expense, Marine, Property, Boiler and Machinery, Surety
Innovative Insurance Corporation 200, 17920 - 105 Avenue Edmonton, AB T5S 2H5	Boiler and Machinery, Automobile limited to comprehensive coverage on automobile window glass, Property
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 9C1	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

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
John Hancock Life Insurance Company Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Accident and Sickness, Life limited to servicing policies issued prior to December 31, 1995 with exception of business arising from conversion of group policies to individual policies, policies issued jointly with The Maritime Life Assurance Company, and group annuities.
Jubilee Reciprocal Insurance Exchange 9th Floor Merrill Lynch Tower Edmonton Centre Edmonton, AB T5J 0Y2	Property
Kingsway General Insurance Company 200, 5310 Explorer Drive Mississauga, ON L4W 5H8	Automobile, Fidelity, Liability, Marine, Property, Surety, Boiler and Machinery
Knights of Columbus 25 Campbell Street Belleville, ON K8N 1S6	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Lawyers Title Insurance Corporation 90 Mulcaster Street Barrie, ON L4M 4Y5	Title
Lawyers' Professional Indemnity Company 1 Dundas Street West Suite 2200 Toronto, ON M5G 1Z3	Liability, Title
Legacy General Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Accident and Sickness, Property, Loss of Employment
Liberty Insurance Company of Canada Suite 100 675 Cochrane Drive Unionville, ON L3R 0S7	Automobile, General Liability, Property
Liberty Life Assurance Company of Boston 181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	Accident and Sickness, Life
Liberty Mutual Fire Insurance Company Suite 1000, 181 Bay Street Toronto, ON M5J 2T3	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety - limited to servicing of existing policies, except for automobile insurance
Liberty Mutual Insurance Company 181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety
Life Insurance Company of North America Suite 606, P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P 4X4	Accident and Sickness, Life
Life Investors Insurance Company of America c/o John Milnes & Associates 1300 Bay Street 4th Floor Toronto, ON M5R 3K8	Accident and Sickness, Life

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Lincoln National Life Insurance Company (The) 1145 Nicholson Road Unit #2 Newmarket, ON L3Y 9C3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Lloyd's Underwriters Suite 1540, 1155 rue Metcalfe Montreal, QC H3B 2V6	Accident and Sickness, Aircraft, Automobile, Boiler and 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 and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety, Accident
Lombard Insurance Company 105 Adelaide Street West Toronto, ON M5H 1P9	Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety, Accident and Sickness
London and Midland General Insurance Company 201 Queens Avenue London, ON N6A 1J1	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Legal Expense, Liability, Property, Surety, Loss of Employment
London Life Insurance Company 255 Dufferin Avenue London, ON N6A 4K1	Accident and Sickness, Life
Loyalist Insurance Company (The) 911 Golf Links Road Suite 111 Ancaster, ON L9K 1H9	Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety, Vehicle Warranty
Lumbermen's Underwriting Alliance #500, 185 Dorval Avenue Dorval, QC H9S 5J9	Boiler and Machinery, Inland Marine, Marine, Property
Lumbermens Mutual Casualty Company 141 Adelaide Street Suite 770 Toronto, ON M5H-3L5	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, General Liability, Property, Surety, limited to servicing of existing policies,
Lutheran Life Insurance Society of Canada 470 Weber Street North Waterloo, ON N2J 4G4	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, ON M4W 1E5	Accident and Sickness, Life
Manulife Canada Ltd. 500 King Street North Waterloo, ON N2J 4C6	Accident and Sickness, Life
Maritime Life Assurance Company (The) 7 Maritime Place P.O. Box 1030 Halifax, NS B3J 2X5	Accident and Sickness, Life

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Markel Insurance Company of Canada 55 University Avenue, 15th Floor Toronto, ON M5J 2H7	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Massachusetts Mutual Life Insurance Company Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Accident and Sickness, Life
MD Life Insurance Company 1870 Alta Vista Drive Ottawa, ON K1G-6R7	Life
Mennonite Mutual Insurance Co. (Alberta) Ltd. #76 Skyline Crescent NE Calgary, AB T2K-5X7	Automobile, Fidelity, General Liability, Property
Metropolitan Life Insurance Company Suite 1750, 360 Albert Street Ottawa, ON K1R 7X7	Accident and Sickness, Life
MFC Insurance Company Limited 500 King Street North Waterloo, ON N2J 4C6	Accident and Sickness, Life
Millennium Insurance Corporation 10727 - 82 Avenue Edmonton, AB T6E 2B1	Automobile, Property, Guarantee insurance limited to liability under warranties issued on automobile protection products, Vehicle Warranty
Minnesota Life Insurance Company Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Life
Missisquoi Insurance Company (The) 50 rue Principale Frelighsburg, QC JOJ 1CO	Automobile, Property
Mitsui Sumitomo Insurance Company, Limited 1 Adelaide Street, East 24th Floor Toronto, ON M5C 2V9	Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety, Accident and Sickness, Automobile, General Liability, 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
National Bank Life Insurance Company 600 de La Gauchetiere West, 4th Floor Montreal, QC H3B 4L2	Accident and Sickness, Life

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
National Life Assurance Company of Canada (The) 522 University Avenue Toronto, ON M5G 1Y7	Accident and Sickness, Life
New York Life Insurance Company Suite 2100 Scotia Plaza 40 King Street West Toronto, ON M5H 3C2	Accident and Sickness, Life
Nipponkoa Insurance Company, Limited Suite 500, 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Inland Marine, Marine, Property, Surety
Nordic Insurance Company of Canada (The) 181 University Avenue Toronto, ON M5H 3M7	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, General Liability, Legal Expense, Marine, Property, Surety
North American Specialty Insurance Company 150 King Street West Suite 2200 Toronto, ON M5H 1J9	Aircraft, Credit, Liability, Property, Surety, Boiler and Machinery, Fidelity, Hail
North Waterloo Farmers Mutual Insurance Company 100 Erb Street East Waterloo, ON N2J 1L9	Hail, Liability, Property, Automobile, Fidelity, Boiler and Machinery
North West Commercial Travellers 28 Queen Elizabeth Way Winnipeg, MB R3C 2H6	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Old Republic Insurance Company of Canada Box 557, 100 King Street West Hamilton, ON L8N 3K9	Aircraft, Automobile, General Liability, Property, Vehicle Warranty
Optimum West Insurance Company Suite 800 1055 West Georgia Street, P.O. Box 11103 Vancouver, BC V6E 3P3	Guarantee, Automobile, Boiler and Machinery, Fidelity, General Liability, Inland Marine, Marine, Property, Surety
Order of United Commercial Travelers of America (The) 901 Centre Street NW Room 300 Calgary, AB T2E 2P6	Life, Accident and Sickness - To the extent authorized by its Articles of Articles of Incorporation, Constitution and by-laws
Palliser Insurance Company Limited 103, 3502 Taylor Street East Saskatoon, SK S7H 5H9	Hail
PBC Health Benefits Society PO Box 7000 Vancouver, BC V6B-4E1	Accident and Sickness
Peace Hills General Insurance Company 3rd Floor 10709 Jasper Avenue Edmonton, AB T5J 3N3	Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Mortgage, Property, Surety, Title, Accident and Sickness

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Pembridge Insurance Company 27 Allstate Parkway Allstate Centre, Suite 100 Markham, ON L3R 5P8	Automobile, Property
Penncorp Life Insurance Company 55 Superior Blvd. Mississauga, ON L5T 2X9	Accident and Sickness, Life
Pennsylvania Life Insurance Company 55 Superior Blvd. Mississauga, ON L5T 2X9	Accident and Sickness, Life
Personal Insurance Company (The) 6300 boulevard de la Rive-Sud Levis, QC G6V-6P9	Aircraft, Automobile, Boiler and 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
Pilot Insurance Company 90 Eglinton Avenue West 3rd Floor 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
Primum Insurance Company 2161 Yonge Street 4th Floor Toronto, ON M4S 3A6	Automobile, General Liability, Legal Expense, Property, Boiler and Machinery
Principal Life Insurance Company c/o John Milnes & Assoc. 1300 Bay Street 4th Floor Toronto, ON M5H-3K8	Accident and Sickness, Life
Progressive Casualty Insurance Company 7th Floor 200 Yorkland Blvd. Willowdale, ON M2J 5C1	Automobile, General Liability, Inland Marine, Property
Protective Insurance Company c/o John Milnes & Associates 4th floor 1300 Bay Street Toronto, ON M5R 3K8	Automobile, Liability, Property

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Providence Washington Insurance Company 1145 Nicholson Rd. Unit # 2 Newmarket, ON L3Y 9C3	Discontinuing - the classes of insurance were amended limited to the servicing of existing policies.
Provident Life and Accident Insurance Company P.O. Box 5044 1122 International Boulevard Burlington, ON L7R 4C1	Accident and Sickness, Life
Provincial Health Authorities of Alberta Liability and Property Insurance Plan 200, 10044-108 Street Edmonton, AB T5J 3S7	Liability, Property
Prudential Insurance Company of America (The) 300 Consilium Place Suite 1200 Toronto, ON M1H 3G2	Accident and Sickness, Life
Rain and Hail Insurance Corporation Suite 200 4303 Albert Street Regina, SK S4S 3R6	Hail
RBC General Insurance Company 6880 Financial Drive, West Tower Mississauga, ON L5N 7Y5	Accident and Sickness, Automobile, Liability, Property
RBC Life Insurance Company 6880 Financial Drive West Tower Mississauga, ON L5N 7Y5	Accident and Sickness, Life
RBC Travel Insurance Company 6880 Financial Drive West Tower Mississauga, ON L5N 7Y5	Accident and Sickness, Property
Reassure America Life Insurance Company Suite 3000 161 Bay Street Toronto, ON M5J 2T6	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
Revios Reinsurance Canada Ltd. 480 University Avenue Toronto, ON M5G 1V6	Accident and Sickness, Life
Royal & Sun Alliance Insurance Company of Canada 10 Wellington Street East Toronto, ON M5E 1L5	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Marine, Property, Surety, General Liability
Saskatchewan Mutual Insurance Company 279 - 3rd Avenue North Saskatoon, SK S7K 2H8	Automobile, Boiler and Machinery, Fidelity, Liability, Property

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Scotia General Insurance Company 100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	Accident and Sickness, Legal Expense
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, Aircraft, Boiler and Machinery
Security Insurance Company of Hartford 48 Yonge, Street Suite 400 Toronto, ON M5E 1G6	Accident and Sickness, Automobile, General Liability, Marine, Property
Security National Insurance Company 12th Floor, 50 Place Cremazie Montreal, QC H2P 1B6	Accident and Sickness, Automobile, General Liability, Property
Sentry Insurance A Mutual Company Suite 2100 Scotia Tower, 40 King Street West Toronto, ON M5H 3C2	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety
Sompo Japan Insurance Inc. 2 First Canadian Place 12th Floor Toronto, ON M5X 1A6	Automobile, Fidelity, Liability, Property, Surety, Boiler and Machinery
Sons of Scotland Benevolent Association Suite 202 40 Eglinton Avenue East Toronto, ON M4P 3A2	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Sovereign General Insurance Company (The) 500 Sovereign Centre 6700 Macleod Trail SE Calgary, AB T2H 0L3	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, General Liability, Property, Surety
Specialty National Insurance Company Suite 500 36 King Street East Toronto, ON M5C 1E5	Automobile, General Liability, Property, limited to the servicing of existing policies.
SSQ Life Insurance Company Inc. 2525 Boulevard Laurier Sainte-Foy, QC G1V 4H6	Life, Accident and Sickness
St. Paul Fire and Marine Insurance Company P.O. Box 93 Suite 1200, 121 King Street West Toronto, ON M5H 3T9	Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety
St. Paul Guarantee Insurance Company 77 King St West, 34 th Floor Royal Trust Tower PO Box 284 Toronto, ON M5K 1K2	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety Title, Credit

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
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, Accident and Sickness
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 Royal Bank Plaza, North Tower 200 Bay Street, Suite 2200 Toronto, ON M5J 2J2	Title
Stonebridge Life Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Accident and Sickness, Life
Sun Life Assurance Company of Canada 150 King Street West, 7th Floor Toronto, ON M5H 1J9	Accident and Sickness, Life, Loss of Employment
T.H.E. Insurance Company 1010 - 48 Yonge Street Toronto, ON M5E 1G6	Automobile, Liability, Property
TD General Insurance Company 12th Floor 50 Place Cremazie Montreal, QC H2P 1B6	Automobile, Aircraft, Boiler & Machinery, Fidelity, Liability, Surety, Property
TD Life Insurance Company Richmond Adelaid Centre 120 Adelaide Street West, 2nd Floor Toronto, ON M5H 1T1	Life, Accident and Sickness
Temple Insurance Company 22nd Floor 390 Bay Street Toronto, ON M5H 2Y2	Credit, Liability, Surety, Automobile, Accident and Sickness, Boiler and Machinery, Fidelity, Hail, Property, Aircraft
TIG Insurance Company P.O.Box 5800 Winnipeg, MB R3C 3C9	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
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
Traders General Insurance Company 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Credit, Surety
Trafalgar Insurance Company of Canada 10 York Mills Road Suite 700 Toronto, ON M2P 2G5	Accident and Sickness, Automobile, Boiler and Machinery, General Liability, Marine, Property
Trans Global Insurance Company Suite 275 16930 -114th Avenue Edmonton, AB T5M 3S2	Accident and Sickness, Boiler and Machinery, General Liability, Inland Marine, Marine, Property
Trans Global Life Insurance Company Suite 275 16930 - 114th Avenue Edmonton, AB T5M 3S2	Accident and Sickness, Life
Transamerica Life Canada 5000 Yonge Street Toronto, ON M2N 7J8	Accident and Sickness, Life
Transatlantic Reinsurance Company 145 Wellington Street West Toronto, ON M5J 1H8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Travelers Casualty and Surety Company of Canada 3310-77 King Street West Box 225 Royal Trust Tower Toronto, ON M5K 1J3	Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety
Travelers Indemnity Company (The) 3310-77 King Street West Box 225 Royal Trust Tower Toronto, ON M5K 1J3	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Travelers Insurance Company (The) 1145 Nicholson Road Unit 2 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
UAP-New Rotterdam Insurance Company N.V. 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Ukrainian Fraternal Society of Canada 235 McGregor Street Winnipeg, MB R2W 4W5	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, MB R2W 2N6	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Ukrainian National Association Inc. Suite 406 2800 - 14th Avenue Markham, ON L3R 0E4	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Unifund Assurance Company 95 Elizabeth Avenue St. John's, NF A1B 1R7	Accident and Sickness, Automobile, Liability, Property
United American Insurance Company 130 Adelaide Street West Suite 2800 Toronto, ON M5H 3P5	Accident and Sickness, Life
Unity Life of Canada 112 St. Clair Avenue West Toronto, ON M4V 2Y3	Accident and Sickness, Life
Utica Mutual Insurance Company 1145 Nicholson Road Unit #2 Newmarket, ON L3Y 9C3	Automobile, Boiler & Machinery, Fidelity, Liability, Property
Virginia Surety Company, Inc. 7300 Warden Avenue Suite 300 Markham, ON L3R 0X3	Automobile, Boiler & Machinery, Liability, Property
Waterloo Insurance Company 111 Westmount Road South P.O. Box 2000 Waterloo, ON N2J 4S4	Automobile, General Liability, Property
Wawanesa Life Insurance Company 9th Floor - 191 Broadway Avenue Winnipeg, MB R3C 3P1	Accident and Sickness, Life
Wawanesa Mutual Insurance Company (The) 191 Broadway Avenue Winnipeg, MB R3C 3P1	Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Fire, Accident and Sickness
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 Reciprocal Group 260 Inglenook Road Headingley, MB R4H 1C8	Property

Alberta Finance - Current Insurance Companies Licensed 2003

Name and Address	Classes of Insurance
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
XL Insurance Company Limited 1075 Bay Street , 10th Floor Toronto, ON M5S 2B1	Accident and Sickness, Boiler & Machinery, Liability, Property, Surety, Automobile
XL Reinsurance America Inc. 1400 Blair Place Suite 500 Ottawa, ON K1J 9B8	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Property, Surety - limited to the business of reinsurance
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, Accident and Sickness
Zurich Insurance Company 400 University Avenue 25th Floor Toronto, ON M5G 1S7	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Marine, Property, Surety, Vehicle Warranty, Credit

Alberta Motor Association Insurance Company

Head Office - Edmonton, AB

Incorporated -1974

Commenced Business in Alberta - 1974

Licensed in the Provinces of Alberta, Manitoba, British Columbia, Saskatchewan and Ontario

Officers

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

Directors

J. Ashton	Peace River, Alberta
K. Byers	Medicine Hat, Alberta
J. Carruthers	Calgary, Alberta
N. Eckman	Calgary, Alberta
D. Gillespie	Valleyview, Alberta
B. Henderson	Calgary, Alberta
S. Henderson	Lethbridge, Alberta
R. Hebert	Lethbridge, Alberta
B. Holmes	Rocky Mountain House
D. Rowand	Edmonton, Alberta
R. Manuel	Medicine Hat, Alberta
J. Ramsey	Edmonton, Alberta
T. Willumsen	Calgary, Alberta
D. Sabasch	Red Deer, Alberta

Auditors

PricewaterhouseCooper, LLP

Alberta Motor Association Insurance Company
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Assets		
Cash	21,524	17,110
Investment income due and accrued	1,279	965
Investments		
Bonds and Debentures	126,341	103,819
Mortgage Loans	46,791	21,124
Preferred Shares	6,979	14,226
Common Shares	63,780	70,307
Other Investments	13,851	18,911
Total Investments	257,742	228,437
Receivables		
Agents and Brokers	92	222
Policyholders	0	13,618
Installment Premiums	27,821	9,862
Other Insurers	968	409
Facility Association and the PRR	10,725	5,815
Subsidiaries and Affiliates	0	0
Income Taxes	0	7,102
Other Receivables	113	89
Recoverable from Reinsurers		
Unearned Premiums	4,742	3,963
Unpaid Claims and Adjustment Expenses	15,151	12,506
Deferred Policy Acquisition Expenses	8,260	6,868
Future Income Taxes	112	0
Other Assets	2,049	1,797
TOTAL ASSETS	350,578	308,713

Alberta Motor Association Insurance Company
Statements for the Year Ended December 31, 2003

Balance Sheet (continued)

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Liabilities		
Borrowed Money and Accrued Interest	23,575	9,052
Payables		
Policyholders	168	147
Other Insurers	1,916	1,689
Subsidiaries and Affiliates	215	1,003
Expenses due and accrued	2,021	1,089
Income taxes due and accrued	6,637	0
Other Taxes due and accrued	8,729	7,527
Unearned Premiums	66,601	55,130
Unpaid Claims and Adjustment Expenses	155,399	146,192
Unearned Commissions	1,115	893
Future Income Taxes	1,404	1,177
Other Liabilities	0	2,713
Total Liabilities	267,780	226,612
Equity		
Reserves	0	6,003
Capital Stock issued and paid	4,000	4,000
Retained Earnings	78,798	72,098
Total Equity	82,798	82,101
TOTAL LIABILITIES AND EQUITY	350,578	308,713

Alberta Motor Association Insurance Company
Statements for the Year Ended December 31, 2003

Statement of Income

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Underwriting Operations		
Premiums Written		
Direct	161,847	130,706
Reinsurance Ceded	21,190	11,975
Net Premiums Written	140,657	118,731
Decrease (increase) in Net Unearned Premiums	(10,692)	(9,051)
Net Premiums Earned	129,965	109,680
Service Charges	3,378	2,852
Total Underwriting Revenue	133,343	112,532
Net Claims and Adjustment Expenses	98,066	96,213
Acquisition Expenses		
Commissions	11,767	10,659
Taxes	4,426	3,633
General Expenses	11,422	9,255
Total Claims and Expenses	125,681	119,760
Underwriting Income (Loss)	7,662	(7,228)
Investment Operations		
Income	10,332	10,749
Recognized Gains (losses)	306	(6,329)
Expenses	1,696	1,620
Net Investment Income	8,942	2,800
Other Revenue and Expenses		
Other Revenue	426	259
Income (Loss) before Income Taxes and Extraordinary Items	17,030	(4,169)
Income Taxes		
Current	6,901	(4,751)
Future	(728)	2,039
Total Income Taxes	6,173	(2,712)
NET INCOME (LOSS) FOR THE YEAR	10,857	(1,457)

Alberta Motor Association Insurance Company
Statements for the Year Ended December 31, 2003

Statement of Retained Earnings

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Balance at beginning of year	72,098	72,578
Prior Period Adjustment	6,003	0
Net income (loss) for the year	10,857	(1,457)
Dividends declared to shareholders	10,160	160
Decrease (Increase) in Reserves Required	0	1,137
Net increase (decrease) in retained earnings during the year	697	(480)
Balance at end of year	78,798	72,098

First Canadian Insurance Corporation

Head Office - Edmonton, AB

Incorporated - 1987

Commenced business in Alberta - 1988

Licensed in all Provinces, and in the Yukon and North West Territories

Officers

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

Directors

D. A. Wheaton	Edmonton, Alberta
D. H. Wheaton	Edmonton, Alberta
D. J. Wheaton	Victoria, British Columbia
D. K. Welliver	Edmonton, Alberta
D. M. Erker	Edmonton, Alberta
S. D. Laird	Naniamo, British Columbia
W. G. Wheaton	Edmonton, Alberta
D. C. Brown	Pickering, Ontario
K. Ward	Toronto, Ontario

Auditors

Deloitte & Touche, LLP

First Canadian Insurance Corporation
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Assets		
Cash	31,600	4,091
Short Term Investments	11,350	0
Accrued Investment Income	1,097	1,161
Accounts Receivable	7,008	6,904
Bonds and Debentures	2,366	3,732
Preferred and Common Shares	78,716	101,420
Other loans and invested assets	3,882	0
Goodwill and Other Assets	2,477	849
TOTAL ASSETS	138,496	118,157
Liabilities		
Net Actuarial Liabilities Under Insurance Policies	23,606	21,272
Other Insurance Policy and Contract Liabilities	43,360	35,700
Accounts Payable	12,419	12,687
Other Liabilities	1,286	1,298
Deferred Income Taxes	9,900	8,500
Total Liabilities	90,571	79,457
Shareholders' Equity		
Capital Stock	38,000	38,000
Contributed Surplus	0	0
Retained Earnings	9,925	700
Total Shareholders' Equity	47,925	38,700
TOTAL LIABILITIES AND EQUITY	138,496	118,157

First Canadian Insurance Corporation
Statements for the Year Ended December 31, 2003

Statement of Income

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
<hr/>		
Revenue		
Insurance Premiums	43,780	40,239
Net Investment Income	4,762	3,927
Other Revenue	5,819	5,466
	<hr/>	
Total Revenue	54,361	49,632
	<hr/>	
Policy Benefits and Expenses		
Policyholder Benefits		
Claims	5,893	5,080
Other	373	130
Net Changes to Policy Liabilities - Insurance	2,334	3,112
Commissions	18,925	17,341
Interest Expense	0	550
General Expenses and Taxes (excl. income taxes)	15,919	14,233
	<hr/>	
Total Benefits and Expenses	43,444	40,446
	<hr/>	
Net Income Before Income Tax	10,917	9,186
	<hr/>	
Provision for Income Taxes		
Current	292	278
Future	1,400	740
	<hr/>	
NET INCOME	<u>9,225</u>	<u>8,168</u>

First Canadian Insurance Corporation
Statements for the Year Ended December 31, 2003

Statement of Retained Earnings

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Balance at beginning of year	700	5,532
Net income	9,225	8,168
Dividend to shareholders	0	13,000
Balance at end of year	9,925	700

Innovative Insurance Corporation

Head Office - Edmonton, AB

Incorporated January 4, 2001

Commenced business in Alberta - 2001

Licensed in British Columbia, Alberta, Ontario, New Brunswick, Nova Scotia

Officers

D.B. Luckwell	President/Chief Executive Officer Chief Financial Officer/Secretary
---------------	------------------------------------------------------------------------

Directors

F. Easton	Sherwood Park, Alberta
L. Burke	Calgary, Alberta
T. Jones	St. Albert, Alberta
L. Lafontaine	Edmonton, Alberta
L. Mackie	Calgary, Alberta
B. Sideroff	Beaverlodge, Alberta
J. Wilkie	St. Albert, Alberta

Auditors

Kouri Berezan Heinrichs, C.A.

Innovative Insurance Corporation
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Assets		
Cash	41	22
Investment Income	27	22
Investments		
Term Deposits	50	50
Bonds and Debentures	2,212	2,359
Preferred shares	162	62
Common Shares	118	154
Other Investment	753	799
Total Investments	3,295	3,424
Receivables		
Agents and Brokers	112	176
Affiliates	335	40
Income Taxes	3	34
Deferred Policy Acquisition Expense	537	456
Other Assets	45	68
TOTAL ASSETS	4,395	4,242

Innovative Insurance Corporation
Statements for the Year Ended December 31, 2003

Balance Sheet (continued)

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Liabilities		
Expense due and accrued	23	25
Income taxes due and accrued	0	0
Other taxes due and accrued	49	32
Unearned premiums	1,193	1,060
Unpaid Claims and Adjustment Expense	116	123
Other liabilities	0	0
Total Liabilities	1,381	1,240
Equity		
Shares Issued	3,036	3,036
Retained Earnings	(22)	(34)
Total Equity	3,014	3,002
TOTAL LIABILITIES AND EQUITY	4,395	4,242

Innovative Insurance Corporation
Statements for the Year Ended December 31, 2003

Statement of Income

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Underwriting Operations		
Premiums Written		
Direct	2,798	2,122
Net Premiums Written	2,798	2,122
Decrease (increased) in Net Unearned Premiums	(133)	321
Net Premiums Earned	2,665	2,443
Total Underwriting Revenue	2,665	2,443
Net Claims and adjustment expense	1,448	1,293
Acquisition Expense		
Commissions	1,159	1,121
Taxes	80	73
General Expenses	98	173
Total Claims and Expenses	2,785	2,660
Premium Deficiency Adjustments	0	28
Underwriting Income (Loss)	(120)	(245)
Investment Operations		
Income	152	160
Recognized Gains (Losses)	(5)	(10)
Expense	14	15
Net Investment Income	133	135
Other Revenue and Expense		
Income (Loss) Before Taxes and Extraordinary Items	13	(110)
Income Taxes		
Current	1	(22)
Future	0	0
Total Income Taxes	1	(22)
NET INCOME (LOSS) FOR THE YEAR	12	(88)

Innovative Insurance Corporation
Statements for the Year Ended December 31, 2003

Statement of Retained Earnings

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Balance at beginning of year	(34)	(34)
Net income (loss) for the year	12	(88)
Net increase (decrease) in Retained Earnings during the year	12	(88)
Balance at end of year	(22)	(34)

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

S. Rempel	Chairman
M. Klassen	Vice Chairman
C. Quapp	Treasurer

Directors

W. Goertzen	Grande Prairie, Alberta
A. Harder	LaCrete, Alberta
M. Klaassen	Spruce Grove, Alberta
G. Pepneck	Vauxhall, Alberta
C. Quapp	Calgary, Alberta
S. Rempel	Calgary, Alberta
D. Stankevitch	Bluffton, Alberta
J. Thiessen	LaCrete, Alberta
R. Thiessen	Linden, Alberta

Auditors

Retzlaff & Wong, CA

Mennonite Mutual Insurance Co. (Alberta) Ltd.
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Assets		
Cash	0	180
Investment income due and accrued	58	64
Investments		
Term deposits	400	400
Bonds and Debenture	4,875	4,246
Mortgage Loans	0	3
Other investments	1,352	1,446
Total Investments	6,627	6,095
Receivables		
Policyholders	65	33
Other Insurers	12	71
Income Taxes	26	0
Recoverable from Reinsurers		
Unpaid Claims and Adjustment Expenses	17	19
Future Income Taxes	59	26
Other Assets	75	56
TOTAL ASSETS	6,939	6,544

Mennonite Mutual Insurance Co. (Alberta) Ltd.
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
<hr/>		
Liabilities		
Overdraft	155	0
Payables		
Other Insurers	0	54
Expenses due and accrued	104	86
Income Taxes due and accrued	0	36
Unearned Premiums	225	90
Unpaid Claims and Adjustment Expenses	310	192
Total Liabilities	794	458
Equity		
Retained Earnings	6,145	6,086
Total Equity	6,145	6,086
TOTAL LIABILITIES AND EQUITY	6,939	6,544

Mennonite Mutual Insurance Co. (Alberta) Ltd.
Statements for the Year Ended December 31, 2003

Statement of Income

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Underwriting Operations		
Premiums Written		
Direct	2,174	1,715
Reinsurance Ceded	307	225
Net Premiums Written	1,867	1,490
Decrease (increase) in Net Unearned Premiums	(135)	(39)
Net Premiums Earned	1,732	1,451
Total Underwriting Revenue	1,732	1,451
Net Claims and Adjustment Expenses	1,258	575
Acquisition Expenses		
Commissions	1	(40)
Taxes	66	52
General Expenses	703	677
Total Claims and Expenses	2,028	1,264
Underwriting Income (Loss)	(296)	187
Investment Operations		
Income	359	297
Recognized Gains (losses)	(1)	20
Net Investment Income	358	317
Income (Loss) before Income Taxes and Extraordinary Items	62	504
Income Taxes		
Current	22	62
Deferred/Future	(19)	1
Total Income Taxes	3	63
NET INCOME (LOSS) FOR THE YEAR	59	441

Mennonite Mutual Insurance Co. (Alberta) Ltd.
Statements for the Year Ended December 31, 2003

Statement of Retained Earnings

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Balance at beginning of year	6,085	5,644
Net income (loss) for the year	59	441
Net increase (decrease) in retained earnings surplus during the year	59	441
Balance at end of year	6,144	6,085

Millenium Insurance Corporation

Head Office -Edmonton, AB

Incorporated -1998

Commenced business in Alberta - 2000

Licensed in Alberta, British Columbia and Saskatchewan

Officers

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

Directors

D. Brown	Pickering, Ontario
D. Erker	Edmonton, Alberta
S. Laird	Nanaimo, British Columbia
K. Ward	Toronto, Ontario
D. A. Wheaton	Edmonton, Alberta
D. H. Wheaton	Edmonton, Alberta
D. J. Wheaton	Victoria, British Columbia

Auditors

Deloitte & Touche, LLP

Millenium Insurance Corporation
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Assets		
Cash	3,439	3,668
Investment income due and accrued	124	136
Investments		
Term Deposits	1,050	1,050
Preferred Shares	17,989	17,092
Total Investments	19,039	18,142
Receivables		
Policyholders	107	173
Installment Premiums	3,016	1,325
Other Insurers	0	2,202
Other Receivables	43	0
Recoverable from Reinsurers		
Unearned Premiums	0	0
Unpaid Claims and Adjustment Expenses	183	163
Deferred Policy Expense	218	1,185
Future Income Taxes	299	690
Other Assets	1,881	185
Total Assets	28,349	27,889

Millenium Insurance Corporation
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Liabilities		
Payables		
Other Insurers	35	0
Unearned Premiums	507	416
Unpaid Claims and Adjustment Expenses	13,943	17,258
Unearned Commissions	1,925	1,186
Other Liabilities	988	589
Total Liabilities	17,398	19,449
Equity		
Capital Stock issued and paid	7,500	7,500
Retained Earnings	3,451	940
Total Equity	10,951	8,440
TOTAL LIABILITIES AND EQUITY	28,349	27,889

Millenium Insurance Corporation
Statements for the Year Ended December 31, 2003

Statement of Income

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Underwriting Operations		
Premiums Written		
Direct	19,920	13,367
Reinsurance Assumed	(8)	3,766
Reinsurance Ceded	336	270
Net Premiums Written	19,576	16,863
Decrease (increase) in Net Unearned Premiums	(3,896)	(4,150)
Net Premiums Earned	15,680	12,713
Service Charges	(83)	(106)
Total Underwriting Revenue	15,597	12,607
Net Claims and Adjustment Expenses	5,507	5,459
Acquisition Expenses		
Commissions	4,334	4,773
Taxes	621	427
Other	722	449
General Expenses	1,499	1,107
Total Claims and Expenses	12,683	12,215
Underwriting Income (Loss)	2,914	392
Investment Operations		
Income	1,032	497
Recognized Gains (Losses)	(76)	(13)
Net Investment Income	956	484
Other Revenue and Expenses	(422)	(304)
Income (Loss) before Income Taxes and Extraordinary	3,448	572
Income Taxes		
Current	546	449
Income Taxes Future	391	(690)
Total Income Taxes	937	(241)
NET INCOME (LOSS) FOR THE YEAR	2,511	813

Millenium Insurance Corporation
Statements for the Year Ended December 31, 2003

Statement of Retained Earnings

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Balance at beginning of year	940	(239)
Prior period adjustments	—	366
Net income (loss) for the year	2,511	813
Net increase (decrease) in Retained Earnings	2,511	813
Balance at end of year	3,451	940

Peace Hills General Insurance Company

Head Office - Edmonton, Alberta

Incorporated - 1957

Commenced business in Alberta - 1957

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

Officers

D. Strashok	President, Chief Executive Officer
T. Swampy	Secretary
P. Buffalo	Chairperson of the Board

Directors

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

Auditors

KPMG, LLP

Peace Hills General Insurance Company
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Assets		
Cash	9,482	11,733
Investment income due and accrued	330	343
Investments		
Term deposits	0	50
Bonds and Debentures	36,987	27,851
Common Shares	29,041	26,220
Real Estate	2,290	2,222
Total Investments	68,318	56,343
Receivables		
Agents and Brokers	4,466	4,128
Installment Premiums	16,028	15,692
Other Insurers	1,094	120
Facility Association and the PRR	8,186	4,468
Income Taxes	0	808
Other Receivables	1,221	1,310
Recoverable from Reinsurers		
Unearned Premiums	15,580	13,857
Unpaid Claims and Adjustment Expenses	30,038	28,281
Real Estate for Insurer's Own Use	1,689	1,833
Deferred Policy Acquisition Expenses	11,026	9,747
Future Income Taxes	2,080	977
Other Assets	922	693
TOTAL ASSETS	170,460	150,333

Peace Hills General Insurance Company
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Liabilities		
Payables		
Agents and Brokers	1,901	1,058
Other Insurers	1,097	730
Expenses due and accrued	271	310
Income Taxes due and accrued	4,041	
Other Taxes due and accrued	3,079	2,793
Encumbrances on Real Estate	2,766	2,929
Unearned Premiums	49,366	44,590
Unpaid Claims and Adjustment Expenses	80,057	75,982
Unearned Commissions	3,848	3,052
Other Liabilities	2,958	2,195
Total Liabilities	149,384	133,639
Equity		
Capital Stock issued and paid	2,000	2,000
Contributed Surplus	9,362	9,362
Retained Earnings	9,714	5,332
Total Equity	21,076	16,694
TOTAL LIABILITIES AND EQUITY	170,460	150,033

Peace Hills General Insurance Company
Statements for the Year Ended December 31, 2003

Statement of Income

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Underwriting Operations		
Premiums Written		
Direct	106,172	96,381
Reinsurance Ceded	38,967	34,571
Net Premiums Written	67,205	61,810
Decrease (increase) in Net Unearned Premiums	(3,053)	(3,411)
Net Premiums Earned	64,152	58,399
Service Charges	924	1,311
Total Underwriting Revenue	65,076	59,710
Net Claims and Adjustment Expenses	38,347	42,201
Acquisition Expenses		
Commissions	8,949	7,480
Taxes	3,171	2,771
Other	(181)	(139)
General Expenses	10,277	8,698
Total Claims and Expenses	60,563	61,011
Underwriting Income (Loss)	4,513	(1,301)
Investment Operations		
Income	2,525	2,800
Recognized Gains (losses)	279	704
Expenses	215	192
Net Investment Income	2,589	3,312
Other Revenue and Expenses		
Share of Net Income (Loss) of Subsidiaries and Affiliates	(417)	(220)
Other Revenue	384	272
Less from fluctuations in Foreign Exchange Rates	(172)	
Income (Loss) before Income Taxes and Extraordinary Items	6,897	2,063
Income Taxes		
Current	3,619	193
Future	(1,104)	706
Total Income Taxes	2,515	899
NET INCOME (LOSS) FOR THE YEAR	4,382	1,164

Peace Hills General Insurance Company
Statements for the Year Ended December 31, 2003

Statement of Retained Earnings

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Balance at beginning of year	5,332	3,292
Prior Period Adjustments		926
Net income (loss) for the year	4,382	1,164
Dividend declared	0	50
Net increase (decrease) in retained earnings	4,382	1,114
Balance at end of year	9,714	4,301

Trans Global Insurance Company

Head Office -Edmonton, AB

Incorporated -1997

Commenced business in Alberta - January 1, 1999

Licensed in all Provinces and Territories with the exception of Quebec

Officers

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

Directors

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

Auditors

Deloitte & Touche, LLP

Trans Global Insurance Company
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Assets		
Cash	167	245
Investment income due and accrued	3	3
Investments		
Term deposits	2,713	947
Bonds and Debenture	377	383
Preferred Shares	9,177	6,434
Common Shares	3,121	639
Total Investments	15,388	8,403
Receivables		
Policyholders	1,504	1,680
Subsidiaries and Affiliates	38	9
Future Income	222	94
Taxes Other Assets	13	16
TOTAL ASSETS	17,335	10,450

Trans Global Insurance Company
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Liabilities		
Payables		
Subsidiaries and Affiliates	63	20
Expenses due and accrued	8,264	158
Income Taxes due and accrued	406	383
Other Taxes due and accrued	131	253
Unearned Premiums	318	454
Unpaid Claims and Adjustment Expenses	617	751
Future Income Taxes	8	0
Total Liabilities	9,807	2,019
Equity		
Shares issued and paid	4,000	4,000
Contributed Surplus	1,000	1,000
Retained Earnings	2,528	3,431
Total Equity	7,528	8,431
TOTAL LIABILITIES AND EQUITY	17,335	10,450

Trans Global Insurance Company
Statements for the Year Ended December 31, 2003

Statement of Income

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Underwriting Operations		
Premiums Written		
Direct	9,353	9,119
Net Premiums Written	9,353	9,119
Decrease (increase) in Net Unearned Premiums	136	(178)
Net Premiums Earned	9,489	8,941
Total Underwriting Revenue	9,489	8,941
Net Claims and Adjustment Expenses	169	308
Acquisition Expenses		
Taxes	353	333
General Expenses	8,384	370
Total Claims and Expenses	8,906	1,011
Underwriting Income (Loss)	583	7,930
Investment Operations		
Income	431	312
Recognized Gains Loses)	5	(71)
Net Investment Income	436	241
Income (Loss) before Income Taxes and Extraordinary	1,019	8,171
Income Taxes		
Current	342	3,156
Future	(120)	(17)
Total Income Taxes	222	3,139
NET INCOME (LOSS) FOR THE YEAR	797	5,032

Trans Global Insurance Company
Statements for the Year Ended December 31, 2003

Statement of Retained Earnings

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Balance at beginning of year	3,431	2,280
Net income (loss) for the year	797	5,032
Dividend declared to shareholder	1,700	3,975
Decrease (Increase) in Reserves Required	-	94
Net increase (decrease) in earned surplus during the year	(903)	1,151
Balance at end of year	2,528	3,431

Trans Global Life Insurance Company

Head Office - Edmonton, AB

Incorporated 1997

Commenced business in Alberta - January 1, 1999

Licensed in all provinces and territories with the exception of Quebec

Officers

R. Barbaro	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
R. B. Innes	Edmonton, Alberta
A. L. Swyripa	Edmonton, Alberta
B. Saville	Edmonton, Alberta
R. Twedde	Edmonton, Alberta

Auditors

Deloitte & Touche, LLP

Trans Global Life Insurance Company
Statements for the Year Ended December 31, 2003

Balance Sheet

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Assets		
Cash	69	508
Short Term Investments	1,145	100
Accrued Investment Income	3	1
Accounts Receivable	680	313
Bonds and Debentures	378	384
Preferred and Common Shares	7,870	6,259
Future Income Taxes	139	0
TOTAL ASSETS	10,284	7,565
Liabilities		
Net Actuarial Liabilities Under Insurance		
Policies and	144	85
Other Insurance Policy and Contract Liabilities	1,101	626
Accounts Payable	2,038	25
Other Liabilities	217	85
Other Insurance Policy and Contract Liabilities	1,101	626
Accounts Payable	2,038	25
Net Deferred Gains (Losses) on Disposal of		
Portfolio Investments	(108)	(125)
Future Income Taxes	45	20
Total Liabilities	3,437	716
Shareholders Equity		
Shares Issued	5,000	5,000
Contributed Surplus	1,000	1,000
Retained Earnings	847	849
Total Shareholders' Equity	6,847	6,849
TOTAL LIABILITIES AND EQUITY	10,284	7,565

Trans Global Life Insurance Company
Statements for the Year Ended December 31, 2003

Statement of Income

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
<hr/>		
Revenue		
Insurance Premiums	3,244	1,702
Net Investment Income	305	285
	<hr/>	<hr/>
Total Revenue	3,549	1,987
<hr/>		
Policy Benefits and Expenses		
Policyholder Benefits		
Claims	793	350
Net Changes to Policy Liabilities - Insurance	59	34
General Expenses and Taxes (excl. income taxes)	2,284	200
	<hr/>	<hr/>
Total Benefits and Expenses	3,136	584
	<hr/>	<hr/>
Net Income Before Income Tax	413	1,403
<hr/>		
Provision for Income Taxes		
Current	179	366
Future	(114)	92
	<hr/>	<hr/>
NET INCOME	<u>348</u>	<u>945</u>

Trans Global Life Insurance Company
Statements for the Year Ended December 31, 2003

Statement of Retained Earnings

	Current Year 2003 (\$000)	Restated Prior Year 2002 (\$000)
Balance at beginning of year	849	564
Net income (loss) for the year	348	945
Dividends to Shareholders	350	660
Balance at end of year	847	849

Abstract of The Returns of Companies Transacting LIFE INSURANCE - DIRECT PREMIUMS WRITTEN in the Province of Alberta - 2003							
Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
Aetna Life Insurance Company	2	34	36	-	-	-	36
AIG Life Insurance Company of Canada	18,515	1,851	20,366	172	1,454	1,626	21,992
Allianz Life Insurance Company of North America	-	355	355	-	-	-	355
American Bankers Life Assurance Company of Florida	324	17,868	18,192	-	-	-	18,192
American Health and Life Insurance Company	41	3,232	3,273	-	-	-	3,273
American Income Life Insurance Company	4,754	-	4,754	-	-	-	4,754
Assumption Mutual Life Insurance Company	29	9	38	3	-	3	41
AXA Assurance Inc.	10	-	10	-	-	-	10
AXA Equitable Life Insurance Company	3	-	3	-	-	-	3
Bankers Life Insurance Company							
O/A National Fidelity Life Insurance Company	1	-	1	-	-	-	1
Blue Cross Life Insurance Company of Canada	51	5,078	5,129	-	-	-	5,129
BMO Life Insurance Company	52	614	666	-	-	-	666
Canada Life Assurance Company (The)	83,007	91,043	174,050	13,410	10,810	24,220	198,270
Canadian Premier Life Insurance Company	-	8,770	8,770	-	-	-	8,770
Canassurance General Insurance Company Inc.	96	-	96	-	-	-	96
CIBC Life Insurance Company Limited	749	-	749	-	-	-	749
CIGNA Life Insurance Company of Canada	-	557	557	-	-	-	557
Combined Insurance Company of America	29	1	30	-	-	-	30
Connecticut General Life Insurance Company	78	-	78	-	-	-	78
CT Financial Assurance Company	96	-	96	-	-	-	96
Cumis Life Insurance Company	476	12,556	13,032	-	1,383	1,383	14,415
CUNA Mutual Insurance Society	29	-	29	1	-	1	30
Desjardins Financial Security Life Assurance Company	-	-	0	2,195	1,095	3,290	3,290
Empire Life Insurance Company (The)	11,178	634	11,812	6,532	120	6,652	18,464
Equitable Life Insurance Company of Canada (The)	11,368	1,708	13,076	4,698	230	4,928	18,004
Forethought Life Insurance Company	19	-	19	-	441	441	460
Fortis Benefits Insurance Company	2,470	-	2,470	8	5,524	5,532	8,002
Gerber Life Insurance Company	161	-	161	-	-	-	161
Great-West Life Assurance Company (The)	45,444	53,506	98,950	6,695	3,040	9,735	108,685
Household Life Insurance Company	-	1,572	1,572	-	-	-	1,572
Independent Order of Foresters (The)	4,670	-	4,670	1,316	-	1,316	5,986
Industrial Alliance Insurance and Financial Services Inc.	371	403	774	261	2,602	2,863	3,637
Industrial-Alliance Pacific Life Insurance Company	20,410	11,278	31,688	7,031	-	7,031	38,719
John Hancock Life Insurance Company	2	-	2	-	-	-	2
Liberty Life Assurance Company of Boston	-	874	874	-	-	-	874

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
in the Province of Alberta - 2003

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
Life Insurance Company of North America	-	60	60	-	-	-	60
Life Investors Insurance Company of America	-	7,790	7,790	-	-	-	7,790
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	41	-	41	-	-	-	41
London Life Insurance Company	116,752	-	116,752	10,254	23,710	33,964	150,716
Manufacturers Life Insurance Company (The)	97,677	35,213	132,890	77,563	13,052	90,615	223,505
Manulife Canada Ltd.	8,845	-	8,845	-	-	-	8,845
Maritime Life Assurance Company (The)	71,239	20,837	92,076	29,190	7,676	36,866	128,942
Massachusetts Mutual Life Insurance Company	2	-	2	-	-	-	2
MD Life Insurance Company	4,300	-	4,300	-	-	-	4,300
Metropolitan Life Insurance Company	51	327	378	-	-	-	378
MFC Insurance Company Limited	5,716	-	5,716	-	-	-	5,716
Minnesota Life Insurance Company	36	32	68	-	-	-	68
National Bank Life Insurance Company	23	288	311	-	-	-	311
National Life Assurance Company of Canada (The)	22,127	1,659	23,786	1,747	955	2,702	26,488
New York Life Insurance Company	52	517	569	-	-	-	569
Penncorp Life Insurance Company	1,618	5	1,623	19	-	19	1,642
Primerica Life Insurance Company of Canada	20,505	-	20,505	-	-	-	20,505
Provident Life and Accident Insurance Company	-	2,789	2,789	-	-	-	2,789
Prudential Insurance Company of America (The)	186	374	560	-	300	300	860
RBC Life Insurance Company	70,818	143	70,961	3,421	-	3,421	74,382
Reassure America Life Insurance Company	1	-	1	-	-	-	1
Reliable Life Insurance Company	1,024	-	1,024	-	-	-	1,024
SSQ Life Insurance Company Inc.	-	187	187	-	2	2	189
Standard Life Assurance Company (The)	20,986	4,823	25,809	54,690	37,530	92,220	118,029
State Farm Life Insurance Company (The)	4,641	49	4,690	941	-	941	5,631
Sun Life Assurance Company of Canada	177,636	97,335	274,971	60,899	33,584	94,483	369,454
TD Life Insurance Company	770	99	869	-	-	-	869
Trans Global Life Insurance Company	-	184	184	-	-	-	184
Transamerica Life Canada	53,479	-	53,479	3,492	-	3,492	56,971
Ukrainian Fraternal Society of Canada	11	-	11	-	-	-	11
United American Insurance Company	53	-	53	-	-	-	53
Unity Life of Canada	979	342	1,321	3	5,903	5,906	7,227
Wawanesa Life Insurance Company	5,638	560	6,198	4,938	-	4,938	11,136
Western Life Assurance Company	1,532	281	1,813	-	-	-	1,813
	891,173	385,837	1,277,010	289,479	149,411	438,890	1,715,900

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS
in the Province of Alberta - 2003

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Aetna Life Insurance Company	INSURANCE	137	-	-	-	-	2	139
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	137	-	-	-	-	2	139
AIG Life Insurance Company of Canada	INSURANCE	5,153	-	19	-	375	74	5,621
	ANNUITY	3	-	-	1,211	134	6	1,354
	TOTAL	1,156	-	19	1,211	509	80	6,975
Allianz Life Insurance Company of North America	INSURANCE	170	-	-	-	-	-	170
	ANNUITY	113	-	-	-	-	-	113
	TOTAL	283	-	-	-	-	-	283
American Bankers Life Assurance Company of Florida	INSURANCE	1,779	-	-	-	-	-	1,779
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,779	-	-	-	-	-	1,779
American Health and Life Insurance Company	INSURANCE	396	-	-	-	-	-	396
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	396	-	-	-	-	-	396
American Income Life Insurance Company	INSURANCE	476	-	-	-	147	-	623
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	476	-	-	-	147	-	623
Assumption Mutual Life Insurance Company	INSURANCE	-	-	-	-	2	-	2
	ANNUITY	-	-	-	-	3	-	3
	TOTAL	-	-	-	-	5	-	5
AXA Assurance Inc.	INSURANCE	10	2	8	-	-	-	20
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	10	2	8	-	-	-	20
AXA Equitable Life Insurance Company	INSURANCE	(16)	-	-	-	-	2	(14)
	ANNUITY	-	-	-	24	-	-	24
	TOTAL	(16)	-	-	24	-	2	10
Blue Cross Life Insurance Company of Canada	INSURANCE	2,058	-	-	-	-	-	2,058
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,058	-	-	-	-	-	2,058
BMO Life Insurance Company	INSURANCE	65	-	-	-	-	-	65
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	65	-	-	-	-	-	65
Canada Life Assurance Company (The)	INSURANCE	44,067	-	318	-	15,585	21,888	81,858
	ANNUITY	1,117	-	-	26,750	22,803	3	50,673
	TOTAL	45,184	-	318	26,750	38,388	21,891	132,531

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS
 in the Province of Alberta - 2003

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Canadian Premier Life Insurance Company	INSURANCE	633	-	-	-	-	-	633
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	633	-	-	-	-	-	633
Canassurance General Insurance Company Inc.	INSURANCE	(19)	-	-	-	-	-	(19)
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	(19)	-	-	-	-	-	(19)
CIBC Life Insurance Company Limited	INSURANCE	220	-	-	-	-	-	220
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	220	-	-	-	-	-	220
CIGNA Life Insurance Company of Canada	INSURANCE	29	-	-	-	-	-	29
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	29	-	-	-	-	-	29
Combined Insurance Company of America	INSURANCE	78	-	-	-	262	-	340
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	78	-	-	-	262	-	340
Connecticut General Life Insurance Company	INSURANCE	7	-	-	-	-	-	7
	ANNUITY	-	-	-	9	-	-	9
	TOTAL	7	-	-	9	-	-	16
Cumis Life Insurance Company	INSURANCE	2,998	-	-	-	1	1,101	4,100
	ANNUITY	-	-	-	127	382	-	509
	TOTAL	2,998	-	-	127	383	1,101	4,609
CUNA Mutual Insurance Society	INSURANCE	-	-	-	-	-	18	18
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	18	18
Desjardins Financial Security Life Assurance Company	INSURANCE	5,054	81	12	-	2,165	1,051	8,363
	ANNUITY	354	-	-	14,458	2,042	-	16,854
	TOTAL	5,408	81	12	14,458	4,207	1,051	25,217
Empire Life Insurance Company (The)	INSURANCE	5,844	5	117	-	2,785	823	9,574
	ANNUITY	68	-	-	3,468	3,972	-	7,508
	TOTAL	5,912	5	117	3,468	6,757	823	17,082
Equitable Life Insurance Company of Canada (The)	INSURANCE	4,192	16	98	-	1,436	1,250	6,992
	ANNUITY	121	-	-	2,721	3,195	2	6,039
	TOTAL	4,313	16	98	2,721	4,631	1,252	13,031
First Canadian Insurance Corporation	INSURANCE	1,333	-	-	-	-	-	1,333
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,333	-	-	-	-	-	1,333

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS
 in the Province of Alberta - 2003

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	80	-	-	-	-	-	80
	ANNUITY	-	-	-	398	7	-	405
	TOTAL	80	-	-	398	7	-	485
Fortis Benefits Insurance Company	INSURANCE	1,603	-	-	-	101	-	1,704
	ANNUITY	-	-	-	607	19	-	626
	TOTAL	1,603	-	-	607	120	-	2,330
Gerber Life Insurance Company	INSURANCE	21	-	-	-	-	-	21
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	21	-	-	-	-	-	21
Great-West Life Assurance Company (The)	INSURANCE	49,855	23	408	-	6,366	11,525	68,177
	ANNUITY	2,289	-	-	20,589	5,738	8	28,624
	TOTAL	52,144	23	408	20,589	12,104	11,533	96,801
Household Life Insurance Company	INSURANCE	283	-	-	-	-	-	283
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	283	-	-	-	-	-	283
Independent Order of Foresters (The)	INSURANCE	1,892	70	62	-	2,349	1,121	5,494
	ANNUITY	22	-	-	435	1,082	-	1,539
	TOTAL	1,914	70	62	435	3,431	1,121	7,033
Industrial Alliance Insurance and Financial Services Inc.	INSURANCE	5	-	2	-	32	8	47
	ANNUITY	-	-	-	8,724	56	-	8,780
	TOTAL	5	-	2	8,724	88	8	8,827
Industrial-Alliance Pacific Life Insurance Company	INSURANCE	6,229	32	24	-	1,461	637	8,383
	ANNUITY	648	-	-	5,195	4,328	-	10,171
	TOTAL	6,877	32	24	5,195	5,789	536	18,554
John Alden Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	14	-	-	14
	TOTAL	-	-	-	14	-	-	14
John Hancock Life Insurance Company	INSURANCE	-	-	-	-	-	1	1
	ANNUITY	-	-	-	16	-	-	16
	TOTAL	-	-	-	16	-	1	17
Liberty Life Assurance Company of Boston	INSURANCE	290	-	-	-	-	-	290
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	290	-	-	-	-	-	290
Life Insurance Company of North America	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	26	-	-	26
	TOTAL	-	-	-	26	-	-	26

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS
 in the Province of Alberta - 2003

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Life Investors Insurance Company of America	INSURANCE	2,303	-	-	-	-	-	2,303
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,303	-	-	-	-	-	2,303
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	INSURANCE	20	-	-	-	-	-	20
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	20	-	-	-	-	-	20
London Life Insurance Company	INSURANCE	21,931	425	1,049	-	21,426	45,769	90,600
	ANNUITY	1,581	-	-	16,006	35,452	141	53,180
	TOTAL	23,512	425	1,049	16,006	56,878	45,910	143,780
Manufacturers Life Insurance Company (The)	INSURANCE	44,104	54	284	-	10,536	19,292	74,270
	ANNUITY	7,082	-	-	71,449	58,482	27	137,040
	TOTAL	51,186	54	284	71,449	69,018	19,319	211,310
Manulife Canada Ltd.	INSURANCE	3,733	-	5	-	1,409	103	5,250
	ANNUITY	-	-	-	5	48	-	53
	TOTAL	3,733	-	5	5	1,457	103	5,303
Maritime Life Assurance Company (The)	INSURANCE	35,965	64	135	-	6,878	6,283	49,325
	ANNUITY	2,137	-	-	7,797	17,019	1	26,954
	TOTAL	38,102	64	135	7,797	23,897	6,284	76,279
Massachusetts Mutual Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	27	-	-	27
	TOTAL	-	-	-	27	-	-	27
MD Life Insurance Company	INSURANCE	-	-	-	-	19	-	19
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	19	-	19
Metropolitan Life Insurance Company	INSURANCE	81	-	18	-	9	824	932
	ANNUITY	-	-	-	1,250	-	-	1,250
	TOTAL	81	-	18	1,250	9	824	2,182
MFC Insurance Company Limited	INSURANCE	2,022	-	237	-	349	423	3,031
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,022	-	237	-	349	423	3,031
Minnesota Life Insurance Company	INSURANCE	10	-	-	-	27	9	46
	ANNUITY	-	-	-	5	-	-	5
	TOTAL	10	-	-	5	27	9	51
National Bank Life Insurance Company	INSURANCE	23	-	-	-	-	-	23
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	23	-	-	-	-	-	23

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS
 in the Province of Alberta - 2003

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
National Life Assurance Company of Canada (The)	INSURANCE	3,859	-	33	-	4,604	368	8,864
	ANNUITY	734	-	-	2,480	1,980	25	5,219
	TOTAL	4,593	-	33	2,480	6,584	393	14,083
New York Life Insurance Company	INSURANCE	288	1	2	-	34	173	498
	ANNUITY	-	-	-	200	-	-	200
	TOTAL	288	1	2	200	34	173	698
Penncorp Life Insurance Company	INSURANCE	671	-	-	-	21	-	692
	ANNUITY	-	-	-	-	35	-	35
	TOTAL	671	-	-	-	56	-	727
Primerica Life Insurance Company of Canada	INSURANCE	5,858	-	-	-	-	-	5,858
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	5,858	-	-	-	-	-	5,858
Principal Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	8	-	-	8
	TOTAL	-	-	-	8	-	-	8
Provident Life and Accident Insurance Company	INSURANCE	1,347	-	-	-	-	-	1,347
	ANNUITY	-	-	-	42	-	-	42
	TOTAL	1,347	-	-	42	-	-	1,389
Prudential Insurance Company of America (The).	INSURANCE	385	-	4	-	48	188	625
	ANNUITY	-	-	-	168	329	6	503
	TOTAL	385	-	4	168	377	194	1,128
RBC Life Insurance Company	INSURANCE	8,564	-	50	-	9,504	278	18,396
	ANNUITY	18	-	-	4,829	-	-	4,847
	TOTAL	8,582	-	50	4,829	9,504	278	23,243
Reassure America Life Insurance Company	INSURANCE	2	-	-	-	2	1	5
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2	-	-	-	2	1	5
Reliable Life Insurance Company	INSURANCE	802	-	-	-	-	-	802
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	802	-	-	-	-	-	802
SSQ Life Insurance Company Inc.	INSURANCE	30	-	-	-	-	-	30
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	30	-	-	-	-	-	30
Standard Life Assurance Company (The)	INSURANCE	7,228	3	148	-	1,833	1,728	10,940
	ANNUITY	2,807	-	-	49,587	32,200	18	84,612
	TOTAL	10,035	3	148	49,587	34,033	1,746	95,552

Abstract of The Returns of Companies Transacting
 LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS
 in the Province of Alberta - 2003

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Standard Life Assurance Company of Canada (The)	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	162	-	-	162
	TOTAL	-	-	-	162	-	-	162
State Farm Life Insurance Company (The)	INSURANCE	1,280	-	9	-	470	800	2,559
	ANNUITY	70	-	-	-	1,307	13	1,390
	TOTAL	1,350	-	9	-	1,777	813	3,949
Sun Life Assurance Company of Canada	INSURANCE	101,262	926	1,313	-	22,189	53,059	178,749
	ANNUITY	7,252	-	-	62,743	111,474	6	181,475
	TOTAL	108,514	926	1,313	62,743	133,663	53,065	360,224
Trans Global Life Insurance Company	INSURANCE	24	-	-	-	-	-	24
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	24	-	-	-	-	-	24
Transamerica Life Canada	INSURANCE	14,595	-	-	-	2,074	65	16,734
	ANNUITY	234	-	-	4,027	2,717	-	6,978
	TOTAL	14,829	-	-	4,027	4,791	65	23,712
Travelers Insurance Company (The)	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	32	-	-	32
	TOTAL	-	-	-	32	-	-	32
Ukrainian Fraternal Society of Canada	INSURANCE	-	-	-	-	-	4	4
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	4	4
United American Insurance Company	INSURANCE	31	-	-	-	8	-	39
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	31	-	-	-	8	-	39
Unity Life of Canada	INSURANCE	1,122	-	396	-	281	205	2,004
	ANNUITY	266	-	-	27	80	-	373
	TOTAL	1,388	-	396	27	361	205	2,377
Wawanesa Life Insurance Company	INSURANCE	2,426	-	-	-	380	660	3,466
	ANNUITY	230	-	-	738	2,473	103	3,544
	TOTAL	2,656	-	-	738	2,853	763	7,010
Western Life Assurance Company	INSURANCE	799	-	-	-	324	-	1,123
	ANNUITY	-	-	-	21	136	-	157
	TOTAL	799	-	-	21	460	-	1,280
TOTAL	INSURANCE	395,687	1,702	4,751	-	115,492	169,733	687,365
	ANNUITY	27,146	-	-	306,375	307,493	359	641,373
	TOTAL	422,833	1,702	4,751	306,375	422,985	170,092	1,328,738

**Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2003**

Name of Company		Gross in Force At end of 2002		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2003		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	29	129	-	-	1	1	28	128	128
	GROUP	129	10,398	-	-	20	1,353	109	9,045	42,751
	TOTAL	158	10,527	-	-	21	1,354	137	9,173	42,879
AIG Life Insurance Company of Canada	ORDINARY	6,250	1,400,716	2,444	386,554	844	97,556	7,850	1,689,714	368,436
	GROUP	10,758	535,775	-	-	310	512,581	10,448	23,194	15,802
	TOTAL	17,008	1,936,491	2,444	386,554	1,154	610,137	18,298	1,712,908	384,238
Allianz Life Insurance Company of North America	ORDINARY	292	1,950	-	-	18	122	274	1,828	-
	GROUP	8,563	66,000	6,031	41,018	19	39	14,575	106,979	106,979
	TOTAL	8,855	67,950	6,031	41,018	37	161	14,849	108,807	106,979
American Bankers Life Assurance Company of Florida	ORDINARY	1	6	624	8,523	1	6	624	8,523	8,523
	GROUP	144,667	749,079	400,675	644,407	24,380	344,244	520,962	1,049,242	311,332
	TOTAL	144,668	749,085	401,299	652,930	24,381	344,250	521,586	1,057,765	319,855
American Health and Life Insurance Company	ORDINARY	419	23,296	-	-	419	23,296	-	-	-
	GROUP	30,170	96,025	23,786	152,593	34,200	129,154	19,756	119,464	119,757
	TOTAL	30,539	119,321	23,786	152,593	34,619	152,450	19,756	119,464	119,757
American Income Life Insurance Company	ORDINARY	11,908	294,530	3,763	128,242	2,211	94,491	13,460	328,281	327,998
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	11,908	294,530	3,763	128,242	2,211	94,491	13,460	328,281	327,998
Assumption Mutual Life Insurance Company	ORDINARY	3	461	-	-	-	-	3	462	109
	GROUP	46	2,290	-	-	6	249	40	2,041	2,023
	TOTAL	49	2,751	-	-	6	249	43	2,503	2,132
AXA Assurance Inc.	ORDINARY	18	1,144	6	1,038	1	200	23	1,982	1,193
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	18	1,144	6	1,038	1	200	23	1,982	1,193
AXA Equitable Life Insurance Company	ORDINARY	20	249	-	1	1	15	19	235	97,324
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	20	249	-	1	1	15	19	235	97,324
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company	ORDINARY	5	360	-	-	-	-	5	360	360
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	5	360	-	-	-	-	5	360	360
Blue Cross Life Insurance Company of Canada	ORDINARY	134	5,786	22	925	11	400	145	6,311	4,823
	GROUP	32,283	2,227,619	4,428	156,952	3,538	48,401	33,173	2,336,170	1,805,599
	TOTAL	32,417	2,233,405	4,450	157,877	3,549	48,801	33,318	2,342,481	1,810,422
BMO Life Insurance Company	ORDINARY	38	5,162	184	32,943	22	3,037	200	35,068	35,068
	GROUP	14,085	27,616	6,576	13,582	3,817	8,315	16,844	32,883	32,883
	TOTAL	14,123	32,778	6,760	46,525	3,839	11,352	17,044	67,951	67,951

**Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
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Name of Company		Gross in Force At end of 2002		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2003		Net in Force At Year End Amount \$'000
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	
Canada Life Assurance Company (The)	ORDINARY	69,374	9,581,084	4,763	1,947,671	3,384	500,571	70,753	11,028,184	4,633,608
	GROUP	531,281	31,613,752	13,875	9,072,326	72,394	9,385,564	593,762	31,300,514	11,448,874
	TOTAL	600,655	41,194,836	139,638	11,019,997	75,778	9,886,135	664,515	42,328,698	16,082,482
Canada Life Insurance Company of Canada	ORDINARY	-	-	-	-	-	-	-	-	1,687,988
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	1,687,988
Canadian Premier Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	116,714	219,166	1,284	23,829	223	563	117,775	242,432	114,369
	TOTAL	116,714	219,166	1,284	23,829	223	563	117,775	242,432	114,369
Canassurance General Insurance Company Inc.	ORDINARY	124	25,541	-	-	19	3,751	105	21,790	2,179
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	124	25,541	-	-	19	3,751	105	21,790	2,179
CIBC Life Insurance Company Limited	ORDINARY	1,457	150,047	4	568	91	11,400	1,370	139,215	134,840
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,457	150,047	4	568	91	11,400	1,370	139,215	134,840
CIGNA Life Insurance Company of Canada	ORDINARY	289	1,508	-	-	289	1,508	-	-	-
	GROUP	27,091	62,782	1,399	14,718	12,540	14,735	15,950	62,765	-
	TOTAL	27,380	64,290	1,399	14,718	12,829	16,243	15,950	62,765	-
Combined Insurance Company of America	ORDINARY	235	4,691	90	2,808	32	1,183	293	6,316	5,890
	GROUP	300	8,108	(18)	(398)	68	2,518	214	5,192	5,192
	TOTAL	535	12,799	72	2,410	100	3,701	507	11,508	11,082
Connecticut General Life Insurance Company	ORDINARY	7	2,912	-	649	-	-	7	3,065	1,985
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	7	2,912	-	649	-	-	7	3,065	1,985
CT Financial Assurance Company	ORDINARY	124	25,541	-	-	19	3,751	105	21,790	2,179
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	124	25,541	-	-	19	3,751	105	21,790	2,179
Cumis Life Insurance Company	ORDINARY	1,028	93,981	382	95,537	78	7,784	1,332	181,734	38,777
	GROUP	-	2,087,272	-	731,079	-	511,804	-	2,306,547	1,165,411
	TOTAL	1,028	2,181,253	382	826,616	78	519,588	1,332	2,488,281	1,204,188
CUNA Mutual Insurance Society	ORDINARY	338	1,260	1	52	21	62	318	1,250	626
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	338	1,260	1	52	21	62	318	1,250	626
Desjardins Financial Security Life Assurance Company	ORDINARY	18,160	1,904,203	502	36,555	997	102,437	17,665	1,838,321	761,644
	GROUP	204	1,126,209	43	134,930	56	28,614	191	1,232,525	850,594
	TOTAL	18,364	3,030,412	545	171,485	1,053	131,051	17,856	3,070,846	1,612,238

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2003

Name of Company		Gross in Force At end of 2002		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2003		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Empire Life Insurance Company (The)	ORDINARY	9,933	1,488,866	1,471	516,920	602	170,217	10,802	1,835,569	1,374,805
	GROUP	1,770	103,138	2,288	250,901	224	96,524	3,834	257,515	244,624
	TOTAL	11,703	1,592,004	3,759	767,821	826	266,741	14,636	2,093,084	1,619,429
Equitable Life Insurance Company of Canada (The)	ORDINARY	10,179	1,923,108	1,653	532,217	511	117,819	11,321	2,337,506	686,602
	GROUP	9,080	638,144	1,012	94,385	1,179	81,261	8,913	651,268	520,957
	TOTAL	19,259	2,561,252	2,665	626,602	1,690	199,080	20,234	2,988,774	1,207,559
First Canadian Insurance Corporation	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	56,241	1,380,217	20,109	563,646	14,965	324,644	61,385	1,619,219	723,869
	TOTAL	56,241	1,380,217	20,109	563,646	14,965	324,644	61,385	1,619,219	723,869
Forethought Life Insurance Company	ORDINARY	392	1,534	-	39	21	80	371	1,493	1,493
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	392	1,534	-	39	21	80	371	1,493	1,493
Fortis Benefits Insurance Company	ORDINARY	8,650	38,969	88	2,111	471	2,605	8,267	38,475	38,475
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	8,650	38,969	88	2,111	471	2,605	8,267	38,475	38,475
General American Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	3,365,076
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	3,365,076
Gerber Life Insurance Company	ORDINARY	1,163	12,735	1,259	14,067	467	5,571	1,955	21,231	21,231
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,163	12,735	1,259	14,067	467	5,571	1,955	21,231	21,231
Great-West Life Assurance Company (The)	ORDINARY	40,909	6,692,764	4,135	960,103	4,614	921,682	40,430	6,731,185	1,310,651
	GROUP	372,798	25,604,758	11,796	1,366,466	9,524	257,107	375,070	26,714,117	31,387
	TOTAL	413,707	32,297,522	15,931	2,326,569	14,138	1,178,789	415,500	33,445,302	1,342,038
Household Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	10,716	96,858	6,674	70,219	5,586	55,109	11,804	111,968	111,968
	TOTAL	10,716	96,858	6,674	70,219	5,586	55,109	11,804	111,968	111,968
Independent Order of Foresters (The)	ORDINARY	13,179	477,303	528	81,820	1,353	60,590	12,354	498,533	498,533
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	13,179	477,303	528	81,820	1,353	60,590	12,354	498,533	498,533
Industrial Alliance Insurance and Financial Services Inc.	ORDINARY	855	54,646	68	64,418	39	3,530	884	60,888	48,958
	GROUP	-	71,302	-	50,570	-	27,160	-	94,712	45,140
	TOTAL	855	125,948	68	114,988	39	30,690	884	155,600	94,098
Industrial-Alliance Pacific Life Insurance Company	ORDINARY	20,250	2,671,751	2,366	579,153	1,779	281,177	20,837	2,969,727	1,603,637
	GROUP	100,895	1,908,533	69,946	803,069	61,817	929,205	109,024	1,782,397	1,664,008
	TOTAL	121,145	4,580,284	72,312	1,382,222	63,596	1,210,382	129,861	4,752,124	3,267,645

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		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	
John Hancock Life Insurance Company	ORDINARY	14	90	-	2	-	2	14	116	116
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	14	90	-	2	-	2	14	116	116
Liberty Life Assurance Company of Boston	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	1,986	98,871	2,825	461,190	4,811	560,061	-	-	-
	TOTAL	1,986	98,871	2,825	461,190	4,811	560,061	-	-	-
Life Insurance Company of North America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	144	15,083	-	695	-	104	144	15,674	15,674
	TOTAL	144	15,083	-	695	-	104	144	15,674	15,674
Life Investors Insurance Company of America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	39,966	1,363,508	15,351	359,020	14,140	220,736	41,177	1,501,792	939,881
	TOTAL	39,966	1,363,508	15,351	359,020	14,140	220,736	41,177	1,501,792	939,881
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	ORDINARY	60	583	15	75	3	29	72	629	629
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	60	583	15	75	3	29	72	629	629
Lincoln National Life Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	9
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	9
London Life Insurance Company	ORDINARY	134,004	9,938,279	7,612	1,212,047	8,987	735,331	132,629	10,414,995	6,130,945
	GROUP	1,919	41,252	1,419	-	-	3,807	3,338	37,445	357
	TOTAL	135,923	9,979,531	9,031	1,212,047	8,987	739,138	135,967	10,452,440	6,131,302
Manufacturers Life Insurance Company (The)	ORDINARY	70,207	11,678,125	5,146	2,158,806	3,491	579,996	71,862	13,253,077	6,812,407
	GROUP	108,790	12,559,450	35,911	4,175,310	27,224	3,026,013	117,477	13,708,747	13,666,923
	TOTAL	178,997	24,237,575	41,057	6,334,116	30,715	3,606,009	189,339	26,961,824	20,479,330
Manulife Canada Ltd.	ORDINARY	11,291	1,831,775	145	20,497	566	113,102	10,870	1,739,170	263,687
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	11,291	1,831,775	145	20,497	566	113,102	10,870	1,739,170	263,687
Maritime Life Assurance Company (The)	ORDINARY	56,427	11,616,144	3,932	1,491,828	3,884	953,424	56,475	12,154,548	3,125,227
	GROUP	128,217	8,848,468	12,398	1,433,331	27,079	388,074	113,536	9,893,725	9,124,176
	TOTAL	184,644	20,464,612	16,330	2,925,159	30,963	1,341,498	170,011	22,048,273	12,249,403
Massachusetts Mutual Life Insurance Company	ORDINARY	1	170	1	141	(5)	(3)	7	273	273
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1	170	1	141	(5)	(3)	7	273	273
MD Life Insurance Company	ORDINARY	238	205,713	54	61,905	9	7,726	283	259,892	35,127
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	238	205,713	54	61,905	9	7,726	283	259,892	35,127

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		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Metropolitan Life Insurance Company	ORDINARY	2,965	2,143	-	57	150	113	2,815	2,087	2,087
	GROUP	662	124,527	-	6,118	32	51	630	130,594	130,594
	TOTAL	3,627	126,670	-	6,175	182	164	3,445	132,681	132,681
MFC Insurance Company Limited	ORDINARY	6,743	1,291,209	2	608	302	52,760	6,443	1,239,057	134,984
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	6,743	1,291,209	2	608	302	52,760	6,443	1,239,057	134,984
Minnesota Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	54	27	-	-	8	4	46	23	23
	TOTAL	54	27	-	-	8	4	46	23	23
National Bank Life Insurance Company	ORDINARY	77	7,505	92	9,105	-	850	-	8,255	825
	GROUP	-	85	-	6,147	-	9,749	-	35,078	3,203
	TOTAL	77	7,590	92	15,252	-	10,599	-	43,333	4,028
National Life Assurance Company of Canada (The)	ORDINARY	13,290	2,568,867	633	216,534	759	258,210	13,164	2,527,191	1,472,956
	GROUP	2,863	330,686	1,542	5,645	1,613	70,387	2,792	265,944	303,040
	TOTAL	16,153	2,899,553	2,175	222,179	2,372	328,597	15,956	2,793,135	1,775,996
New York Life Insurance Company	ORDINARY	89	8,776	-	123	2	434	87	8,465	8,465
	GROUP	284	101,818	330	38,139	4	208	610	139,749	139,749
	TOTAL	373	110,594	330	38,262	6	642	697	148,214	148,214
Penncorp Life Insurance Company	ORDINARY	2,920	145,210	32	4,306	159	5,306	2,793	144,210	108,626
	GROUP	57	770	21	110	39	165	39	715	715
	TOTAL	2,977	145,980	53	4,416	198	5,471	2,832	144,925	109,341
Primerica Life Insurance Company of Canada	ORDINARY	23,588	7,454,153	2,754	2,092,029	2,130	1,586,305	24,212	7,959,877	5,109,656
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	23,588	7,454,153	2,754	2,092,029	2,130	1,586,305	24,212	7,959,877	5,109,656
Provident Life and Accident Insurance Company	ORDINARY	28	83	-	-	2	6	26	77	-
	GROUP	11,485	662,450	2,332	77,272	4,848	270,900	8,969	468,822	468,822
	TOTAL	11,513	662,533	2,332	77,272	4,850	270,906	8,995	468,899	468,822
Prudential Insurance Company of America (The)	ORDINARY	2,028	6,005	-	188	125	221	1,903	5,972	127,220
	GROUP	11,233	219	-	3,119	5,568	3,131	5,665	207	23,188
	TOTAL	13,261	6,224	-	3,307	5,693	3,352	7,568	6,179	150,408
RBC Life Insurance Company	ORDINARY	26,535	6,764,766	7,368	3,380,386	6,853	1,909,095	27,050	8,236,057	1,844,616
	GROUP	1,135	66,856	83	10,032	263	13,047	955	63,841	50,617
	TOTAL	27,670	6,831,622	7,451	3,390,418	7,116	1,922,142	28,005	8,299,898	1,895,233
Reassure America Life Insurance Company	ORDINARY	112	85	-	7	19	13	93	79	79
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	112	85	-	7	19	13	93	79	79

**Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2003**

Name of Company		Gross in Force At end of 2002		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2003		Net in Force At Year End Amount \$'000
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	
Reliable Life Insurance Company	ORDINARY	1,420	385,675	72	18,184	93	22,396	1,399	381,463	27,273
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,420	385,675	72	18,184	93	22,396	1,399	381,463	27,273
RGA Life Reinsurance Company of Canada	ORDINARY	-	-	-	-	-	-	-	-	712,066
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	712,066
SSQ Life Insurance Company Inc.	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	-	51,061	-	69,958	-	30	-	69,928	69,855
	TOTAL	-	51,061	-	69,958	-	30	-	69,928	69,855
Standard Life Assurance Company (The)	ORDINARY	17,287	2,467,627	1,958	851,832	964	185,150	18,281	3,134,309	1,577,149
	GROUP	21,502	1,049,367	3,770	380,351	1,391	117,887	23,881	1,311,831	1,311,831
	TOTAL	38,789	3,516,994	5,728	1,232,183	2,355	303,037	42,162	4,446,140	2,888,890
State Farm Life Insurance Company (The)	ORDINARY	10,051	1,045,640	1,923	267,840	785	87,120	11,189	1,226,360	1,220,320
	GROUP	153	13,612	2	839	-	-	155	14,451	14,451
	TOTAL	10,204	1,059,252	1,925	268,679	785	87,120	11,344	1,240,811	1,234,771
Sun Life Assurance Company of Canada	ORDINARY	220,299	23,659,279	69,544	6,941,209	69,054	6,774,068	220,789	23,826,420	11,236,041
	GROUP	450,083	34,385,322	27,197	1,458,843	7,427	1,258,030	469,853	34,586,135	31,707,854
	TOTAL	670,382	58,044,601	96,741	8,400,052	76,481	8,032,098	690,642	58,412,555	42,943,895
Swiss Re Life & Health Canada	ORDINARY	-	-	-	-	-	-	-	-	1,663,651
	GROUP	-	-	-	-	-	-	-	-	127,781
	TOTAL	-	-	-	-	-	-	-	-	1,791,432
TD Life Insurance Company	ORDINARY	2,316	435,293	408	81,804	238	47,392	2,486	469,705	259,711
	GROUP	1,249	26,160	-	-	45	3,506	1,204	22,654	6,226
	TOTAL	3,565	461,453	408	81,804	283	50,898	3,690	492,359	265,937
Trans Global Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	23,110	23,519	-	-	1,265	1,676	21,845	21,843	21,843
	TOTAL	23,110	23,519	-	-	1,265	1,676	21,845	21,843	21,843
Transamerica Life Canada	ORDINARY	45,433	10,351,280	5,684	2,062,743	4,566	591,051	46,551	11,822,972	3,182,598
	GROUP	10	122	-	-	-	-	10	122	16,098
	TOTAL	45,443	10,351,402	5,684	2,062,743	4,566	591,051	46,561	11,823,094	3,198,696
Travelers Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	8	26	-	-	-	1	8	25	-
	TOTAL	8	26	-	-	-	1	8	25	-
Ukrainian Fraternal Society of Canada	ORDINARY	125	631	3	3	15	148	113	486	486
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	125	631	3	3	15	148	113	486	486

**Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2003**

Name of Company		Gross in Force At end of 2002		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2003		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
United American Insurance Company	ORDINARY	94	969	3	42	11	171	86	840	840
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	94	969	3	42	11	171	86	840	840
Unity Life of Canada	ORDINARY	4,884	356,521	683	220,292	369	33,550	5,198	543,263	303,961
	GROUP	-	-	217	14,365	-	-	217	14,365	7,183
	TOTAL	4,884	356,521	900	234,657	369	33,550	5,415	557,628	311,143
Wawanesa Life Insurance Company	ORDINARY	8,421	1,106,697	1,002	230,430	567	98,335	8,856	1,238,792	568,729
	GROUP	2,918	296,884	133	9,292	802	68,445	2,249	237,731	198,917
	TOTAL	11,339	1,403,581	1,135	239,722	1,369	166,780	11,105	1,476,523	767,646
Western Life Assurance Company	ORDINARY	1,664	302,874	251	51,334	93	16,374	1,822	337,834	143,984
	GROUP	3,080	67,269	135	4,572	46	1,556	3,169	70,285	70,285
	TOTAL	4,744	370,143	386	55,906	139	17,930	4,991	408,119	214,269
TOTAL	ORDINARY	878,374	120,518,400	133,670	26,767,272	122,507	16,473,517	889,368	130,745,635	63,003,042
	GROUP	2,278,699	128,762,453	794,570	22,698,640	341,471	18,776,712	2,731,798	132,671,915	77,917,645
	TOTAL	3,157,073	249,280,853	928,240	49,465,912	463,978	35,250,229	3,621,166	263,417,550	140,920,686

Abstract of The Returns of Fraternal Societies
 DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED
 in the Province of Alberta - 2003

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	31	-	253	182	466	15	-	180	-	195
Canadian Professional Sales Association	7	-	54	-	61	13	-	27	-	40
Canadian Slovak Benefit Society	1	-	-	-	1	-	-	-	-	-
Croatian Fraternal Union of America	11	-	-	-	11	9	-	-	-	9
Grand Orange Lodge of British America Benefit Fund (The)	5	-	-	-	5	2	-	-	-	2
Independent Order of Foresters (The)	4,670	1,316	22	-	6,008	4,273	1,717	21	-	6,011
Knights of Columbus	10,266	12,357	43	79	22,745	1,189	2,191	1	-	3,381
Lutheran Life Insurance Society of Canada	3,399	1,116	81	-	4,596	1,562	2,020	43	-	3,625
North West Commercial Travellers	5	-	-	84	89	79	-	-	-	79
Order of United Commercial Travelers of America (The)	22	-	58	-	80	55	-	17	-	72
Sons of Scotland Benevolent Association	1	-	-	-	1	2	-	-	-	2
Ukrainian Fraternal Society of Canada	11	-	-	-	11	46	-	-	-	46
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	19	-	-	-	19	18	-	-	-	18
Ukrainian National Association Inc.	1	-	-	-	1	5	-	-	-	5
Women's Life Insurance Society	-	-	-	-	-	5	-	-	-	5
Workers Benevolent Association of Canada	13	-	-	-	13	96	-	-	-	96
TOTAL	18,462	14,789	511	345	34,107	7,369	5,928	289	-	13,586

**Abstract of The Returns of Fraternal Societies Transacting
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
 in the Province of Alberta - 2003**

Name of Society	Gross in Force At end of 2002		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2003		Net in Force At Year End
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Actra Fraternal Benefit Society	400	12,410	45	425	40	1,568	405	11,267	6,632
Canadian Professional Sales Association	568	2,371	(215)	(787)	21	135	332	1,449	1,449
Canadian Slovak Benefit Society	26	22	-	-	1	3	25	19	19
Croatian Fraternal Union of America	120	1,187	2	37	8	108	114	1,116	1,116
Grand Orange Lodge of British America Benefit Fund (The)	65	314	3	12	1	5	67	321	321
Independent Order of Foresters (The)	13,179	477,303	528	81,820	1,353	60,590	12,354	498,533	498,533
Knights of Columbus	15,252	842,465	1,505	197,021	616	51,452	16,141	988,034	987,354
Lutheran Life Insurance Society of Canada	6,109	342,206	195	40,099	204	27,873	6,100	354,432	282,413
North West Commerical Travellers	997	1,023	17	20	85	66	929	977	977
Order of United Commercial Travellers of America (The)	196	2,472	2	82	12	196	186	2,358	2,358
Sons of Scotland Benevolent Association	41	96	-	-	-	1	41	95	95
Ukrainian Fraternal Society of Canada	125	631	3	3	15	148	113	486	486
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	105	1,335	4	108	5	118	104	1,325	983
Ukrainian National Association Inc.	45	113	-	-	6	7	39	106	106
Women's Life Insurance Society	54	21	-	-	5	3	49	18	18
Workers Benevolent Association of Canada	248	847	1	8	19	68	230	787	787
TOTAL	37,530	1,684,816	2,090	318,848	2,391	142,341	37,229	1,861,323	1,783,647

Abstract of The Returns of Companies Transacting AUTOMOBILE - PROPERTY in the Province of Alberta - 2003						
Name of Company	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	11,323	5,491	48.5%	8,700	20,014	230.0%
Affiliated F.M. Insurance Company	-	-		3,218	220	6.8%
Alberta Motor Association Insurance Company	131,078	90,648	69.2%	20,657	11,770	57.0%
Alberta Municipal Insurance Exchange	-	-		2,312	850	36.8%
Allianz Insurance Company of Canada	129,944	82,180	63.2%	45,425	190,692	419.8%
Allstate Insurance Company of Canada	58,363	24,801	42.5%	12,175	5,614	46.1%
American Bankers Insurance Company of Florida	-	-		20,199	2,178	10.8%
American Home Assurance Company	13,964	8,242	59.0%	65,148	4,725	7.3%
American Road Insurance Company	1,665	480	28.8%	68	(14)	
Asset Protection Insurance Exchange	-	-		392	521	132.9%
Aviva Insurance Company of Canada	115,648	66,416	57.4%	46,033	22,809	49.5%
AXA Corporate Solutions Assurance	-	-		535	35	6.5%
AXA Insurance (Canada)	-	(265)		49	109	222.4%
AXA Pacific Insurance Company	57,815	52,808	91.3%	21,881	8,126	37.1%
Boiler Inspection and Insurance Company of Canada	-	-		344	2	0.6%
Canadian Direct Insurance Incorporated	15,870	9,779	61.6%	1,799	542	30.1%
Canadian Northern Shield Insurance Company	-	-		1,447	755	52.2%
Canadian Universities Reciprocal Insurance Exchange	-	-		320	(17)	
Canassurance General Insurance Company Inc.	-	-		1	1	100.0%
Centennial Insurance Company	11	-		39	12	30.8%
Certas Direct Insurance Company	5,512	3,023	54.8%	399	77	19.3%
CGU International Insurance plc	-	-		-	(3)	
Chubb Insurance Company of Canada	1,741	1,375	79.0%	23,750	9,618	40.5%
Citadel General Assurance Company (The)	25,289	15,873	62.8%	13,757	4,120	29.9%
Co-operators General Insurance Company	186,918	143,850	77.0%	94,385	60,396	64.0%
Commerce and Industry Insurance Company of Canada	43	(5,041)		242	368	152.1%
Commonwealth Insurance Company	-	-		24,043	24,079	100.1%
Continental Casualty Company	3,887	2,304	59.3%	14,398	4,583	31.8%
Coseco Insurance Company	14,769	7,645	51.8%	3,013	1,805	59.9%
Cumis General Insurance Company	7,886	5,983	75.9%	3,776	1,938	51.3%
DaimlerChrysler Insurance Company	1,368	260	19.0%	-	-	
Dominion of Canada General Insurance Company (The)	96,316	59,992	62.3%	33,593	17,036	50.7%
Ecclesiastical Insurance Office Public Limited Company	-	-		6,442	715	11.1%
Echelon General Insurance Company	4,657	3,823	82.1%	56	126	225.0%
Economical Mutual Insurance Company	83,946	57,093	68.0%	30,215	13,300	44.0%
Elite Insurance Company	4,271	1,409	33.0%	22,810	8,945	39.2%

Abstract of The Returns of Companies Transacting AUTOMOBILE - PROPERTY in the Province of Alberta - 2003						
Name of Company	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Employers Insurance Company of Wausau	-	49		-	45	
Employers Reinsurance Corporation	-	-		4,427	-	
Energy Insurance Exchange (EIR)	-	-		-	-	
Everest Insurance Company of Canada	-	-		-	(7)	
Factory Mutual Insurance Company	-	-		31,068	17,124	55.1%
Federal Insurance Company	-	-		57	2	3.5%
Federated Insurance Company of Canada	18,881	6,380	33.8%	10,497	3,253	31.0%
Federation Insurance Company of Canada	969	1,292	133.3%	337	1,042	309.2%
First American Title Insurance Company	-	-		13	2	12.5%
First North American Insurance Company	158	-		117	(39)	
GCAN Insurance Company	-	-		18,113	4,912	27.1%
Gore Mutual Insurance Company	-	1		18	-	
Grain Insurance and Guarantee Company	-	-		4,244	1,018	24.0%
Great American Insurance Company	-	-		1,930	841	43.6%
Guarantee Company of North America (The)	471	64	13.6%	555	225	40.5%
Hartford Fire Insurance Company	118	(293)		3,427	1,691	49.3%
ING Insurance Company of Canada	337,644	196,158	58.1%	134,187	69,519	51.8%
ING Novex Insurance Company of Canada	54,917	44,372	80.8%	13,747	4,921	35.8%
Innovative Insurance Corporation	2,347	2,214	94.3%	383	383	100.0%
Jevco Insurance Company	4,920	2,633	53.5%	32	-	
Jubilee Reciprocal Insurance Exchange	-	-		4,247	1,572	37.0%
Kingsway General Insurance Company	121,465	121,465	100.0%	4,170	6,401	153.5%
Langdon Insurance Company	(4)	201		-	303	
Legacy General Insurance Company	-	-		83	5	6.0%
Liberty Mutual Fire Insurance Company	-	159		-	120	
Liberty Mutual Insurance Company	39,565	28,304	71.5%	22,272	21,522	96.6%
Lloyd's Underwriters	3,970	(550)		52,172	72,738	139.4%
Lombard General Insurance Company of Canada	20,703	8,696	42.0%	14,014	4,101	29.3%
Lombard Insurance Company	111	202	182.0%	36	395	1097.2%
London and Midland General Insurance Company	-	-		3,740	240	6.4%
Lumbermen's Underwriting Alliance	-	-		4,532	610	13.5%
Lumbermens Mutual Casualty Company	270	613	227.0%	(5)	-	
Markel Insurance Company of Canada	29,782	11,522	38.7%	2,481	1,685	67.9%
Mennonite Mutual Insurance Co. (Alberta) Ltd.	9	-		1,964	1,248	63.5%
Millennium Insurance Corporation	6,306	2,580	40.9%	448	114	25.4%
Missisquoi Insurance Company (The)	(87)	1,313		1	-	

Abstract of The Returns of Companies Transacting
AUTOMOBILE - PROPERTY
in the Province of Alberta - 2003

Name of Company	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Motors Insurance Corporation	2,024	211	10.4%	-	-	
Nipponkoa Insurance Company, Limited	-	-		469	(270)	
Nordic Insurance Company of Canada (The)	-	3,766		-	186	
Old Republic Insurance Company of Canada	5,509	2,624	47.6%	661	350	53.0%
Optimum West Insurance Company	8,365	4,313	51.6%	2,198	680	30.9%
Peace Hills General Insurance Company	67,031	38,642	57.6%	26,140	12,639	48.4%
Pembridge Insurance Company	12,065	4,333	35.9%	1,334	764	57.3%
Perth Insurance Company	7,194	6,663	92.6%	2	25	1250.0%
Pool Insurance Company	-	-		1,681	1,830	108.9%
Portage La Prairie Mutual Insurance Company (The)	15,121	12,239	80.9%	6,148	2,919	47.5%
Primum Insurance Company	42,742	32,241	75.4%	5,359	3,077	57.4%
Progressive Casualty Insurance Company	-	(861)		-	-	
Protective Insurance Company	176	147	83.5%	-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	-	-		1,030	62	6.0%
RBC General Insurance Company	11,568	12,523	108.3%	1,325	434	32.8%
RBC Travel Insurance Company	-	-		1,438	584	40.6%
Royal & Sun Alliance Insurance Company of Canada	84,022	68,810	81.9%	32,618	15,586	47.8%
Saskatchewan Mutual Insurance Company	-	18		4,823	1,485	30.8%
Scottish & York Insurance Co. Limited	1,519	508	33.4%	482	1,209	250.8%
Security Insurance Company of Hartford	-	-		-	(25)	
Security National Insurance Company	138,788	75,550	54.4%	30,197	12,918	42.8%
Sentry Insurance A Mutual Company	44	(15)		-	-	
Sompo Japan Insurance Inc.	-	-		101	30	29.7%
Sovereign General Insurance Company (The)	12,853	9,404	73.2%	16,684	6,512	39.0%
St. Paul Fire and Marine Insurance Company	13,959	8,503	60.9%	11,000	4,252	38.7%
State Farm Fire and Casualty Company (The)	-	-		21,414	24,184	112.9%
State Farm Mutual Automobile Insurance Company	78,986	64,088	81.1%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	337	112	33.2%	920	104	11.3%
TD Home and Auto Insurance Company	1,835	1,624	88.5%	764	142	18.6%
Temple Insurance Company	-	-		1,371	198	14.4%
The Personal Insurance Company	26,610	17,772	66.8%	4,688	2,413	51.5%
TIG Insurance Company	103	(14)		53	(283)	
Tokio Marine & Nichido Fire Insurance Co.	82	939	1145.1%	664	-	
Traders General Insurance Company	40,797	24,426	59.9%	4,890	3,034	62.0%
Trafalgar Insurance Company of Canada	13,228	7,533	56.9%	2,201	522	23.7%

Abstract of The Returns of Companies Transacting AUTOMOBILE - PROPERTY in the Province of Alberta - 2003						
Name of Company	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Trans Global Insurance Company	-	-		724	9	1.2%
Travelers Casualty and Surety Company of Canada	910	788	86.6%	341	96	28.2%
Travelers Indemnity Company (The)	-	-		-	7	
Unifund Assurance Company	25,482	11,746	46.1	5,434	1,984	36.5%
Utica Mutual Insurance Company	2	12	600.0%	-	-	
Waterloo Insurance Company	5,472	3,951	72.2%	918	670	73.0%
Wawanesa Mutual Insurance Company (The)	258,694	177,381	68.6%	97,073	61,576	63.4%
Western Assurance Company	-	-		-	(4)	
Western Reciprocal Group	-	-		-	1,011	
XL Insurance Company Limited	-	-		340	98	28.8%
York Fire & Casualty Insurance Company	19,036	4,182	22.0%	1,462	48	3.3%
Zenith Insurance Company	8,218	7,773	94.6%	1,758	901	51.3%
Zurich Insurance Company	51,611	37,614	72.9%	43,383	77,448	178.5%
TOTAL	2,569,182	1,705,090	66.4%	1,187,016	871,438	73.4%

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

Abstract of The Returns of Companies Transacting
ACCIDENT and SICKNESS
in the Province of Alberta - 2003

Name of Company	ACCIDENT AND SICKNESS		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	873	357	40.9%
Aetna Life Insurance Company	234	137	58.5%
AIG Life Insurance Company of Canada	5,425	69	1.3%
Allianz Insurance Company of Canada	1,440	542	37.6%
Allianz Life Insurance Company of North America	152	1,036	681.6%
American Bankers Insurance Company of Florida	3,569	309	8.7%
American Bankers Life Assurance Company of Florida	19,527	4,547	23.3%
American Home Assurance Company	1,579	1,227	77.7%
American Income Life Insurance Company	707	119	16.8%
AMEX Assurance Company	187	-	
Assumption Mutual Life Insurance Company	-	35	
Aviva Insurance Company of Canada	214	11	5.1%
AXA Equitable Life Insurance Company	14	-	
AXA Insurance (Canada)	2,547	1,103	43.3%
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company	44	-	
Blue Cross Life Insurance Company of Canada	12,094	5,082	42.0%
BMO Life Insurance Company	2,967	65	2.2%
Canada Life Assurance Company (The)	75,606	40,323	53.3%
Canadian Premier Life Insurance Company	14,161	2,944	20.8%
Canassurance General Insurance Company Inc.	1,415	259	18.3%
Chubb Insurance Company of Canada	50	170	340.0%
CIBC Life Insurance Company Limited	1,784	902	50.6%
CIGNA Life Insurance Company of Canada	717	83	11.6%
Citadel General Assurance Company (The)	7,663	4,968	64.8%
Co-operators General Insurance Company	87	75	86.2%
Combined Insurance Company of America	17,376	5,373	30.9%
Connecticut General Life Insurance Company	1	375	37500.0%
Continental Casualty Company	-	360	
CT Financial Assurance Company	1,415	259	18.3%
Cumis General Insurance Company	20	1	5.0%
Cumis Life Insurance Company	8,931	2,395	26.8%
Desjardins Financial Security Life Assurance Company	18,854	8,982	47.6%
Empire Life Insurance Company (The)	6,824	4,380	64.2%
Equitable Life Insurance Company of Canada (The)	14,820	10,596	71.5%
First Canadian Insurance Corporation	19,196	2,047	10.7%
Great-West Life Assurance Company (The)	250,113	163,705	65.5%

Abstract of The Returns of Companies Transacting ACCIDENT and SICKNESS in the Province of Alberta - 2003			
Name of Company	ACCIDENT AND SICKNESS		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Green Shield Canada	1,942	1,486	76.5%
Hartford Fire Insurance Company	-	130	
Heritage General Insurance Company	3,545	2,004	56.5%
Household Life Insurance Company	2,070	246	11.9%
Independent Order of Foresters (The)	22	21	95.5%
Industrial Alliance Insurance and Financial Services Inc.	816	613	75.1%
Industrial-Alliance Pacific Life Insurance Company	23,407	8,289	35.4%
ING Insurance Company of Canada	195	193	99.0%
ING Novex Insurance Company of Canada	129	12	9.3%
Legacy General Insurance Company	-	(51)	
Liberty Life Assurance Company of Boston	1,729	(5,526)	
Liberty Mutual Insurance Company	5,626	2,439	43.4%
Life Insurance Company of North America	34	238	700.0%
Life Investors Insurance Company of America	6,239	1,286	20.6%
Lloyd's Underwriters	7,849	4,440	56.6%
London and Midland General Insurance Company	5,388	1,241	23.0%
London Life Insurance Company	-	3,880	
Manufacturers Life Insurance Company (The)	113,773	85,265	74.9%
Manulife Canada Ltd.	26	31	119.2%
Maritime Life Assurance Company (The)	91,708	100,474	109.6%
Metropolitan Life Insurance Company	147	31	21.1%
MFC Insurance Company Limited	70	-	
National Bank Life Insurance Company	46	101	219.6%
National Life Assurance Company of Canada (The)	8,380	5,119	61.1%
New York Life Insurance Company	47	35	74.5%
PBC Health Benefits Society	1,873	-	
Penncorp Life Insurance Company	10,392	2,409	23.2%
Primerica Life Insurance Company of Canada	5	1	20.0%
Provident Life and Accident Insurance Company	49,265	41,292	83.8%
Prudential Insurance Company of America (The)	227	(26)	
RBC Life Insurance Company	7,267	4,699	64.7%
RBC Travel Insurance Company	20,861	8,107	38.9%
Reliable Life Insurance Company	4,752	1,734	36.5%
Royal & Sun Alliance Insurance Company of Canada	5,780	-	
Scotia Life Insurance Company	1,977	166	8.4%
Sovereign General Insurance Company (The)	6	(879)	

Abstract of The Returns of Companies Transacting ACCIDENT and SICKNESS in the Province of Alberta - 2003			
Name of Company	ACCIDENT AND SICKNESS		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
SSQ Life Insurance Company Inc.	1,769	1,193	67.4%
Standard Life Assurance Company (The)	25,803	16,330	63.3%
Sun Life Assurance Company of Canada	209,364	140,994	67.3%
TD Life Insurance Company	1,168	65	5.6%
TIG Insurance Company	-	(22)	
Trans Global Life Insurance Company	715	157	22.0%
Transamerica Life Canada	671	-	
Travelers Insurance Company (The)	-	(23)	
Unity Life of Canada	448	99	22.1%
Wawanesa Life Insurance Company	2,166	2,503	115.6%
Western Life Assurance Company	3,798	2,287	60.2%
TOTAL	1,112,101	695,919	62.6%

* 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 the Province.

Abstract of The Returns of Companies Transacting LIABILITY - FIDELITY in the Province of Alberta - 2003						
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*
ACE INA Insurance	11,445	3,181	27.8%	185	120	64.9%
Alberta Municipal Insurance Exchange	3,935	3,108	79.0%	-	-	
Alberta Real Estate Insurance Exchange	2,318	1,153	49.7%	-	-	
Alberta Roofing Contractors Reciprocal Insurance Exchange	346	-		-	-	
Alberta School Boards Insurance Exchange	2,048	436	21.3%	-	-	
Allianz Insurance Company of Canada	7,557	6,552	86.7%	-	-	
Allstate Insurance Company of Canada	-	677		-	-	
American Bankers Insurance Company of Florida	2,017	437	21.7%	-	-	
American Home Assurance Company	37,966	27,536	72.5%	1,678	207	12.3%
Aviva Insurance Company of Canada	20,192	4,096	20.3%	282	29	10.3%
AXA Corporate Solutions Assurance	286	105	36.7%	-	-	
AXA Insurance (Canada)	110	172	156.4%	106	29	27.4%
AXA Pacific Insurance Company	25,056	9,677	38.6%	406	603	148.5%
British Aviation Insurance Company Limited (The)	-	2		-	-	
Canadian Direct Insurance Incorporated	89	(14)		-	-	
Canadian Lawyers Insurance Association	3,690	4,185	113.4%	-	-	
Canadian Northern Shield Insurance Company	2,002	1,590	79.4%	40	-	
Canadian Universities Reciprocal Insurance Exchange	740	1,343	181.5%	-	-	
Canassurance General Insurance Company Inc.	1	-		-	-	
Centennial Insurance Company	18	56	311.1%	-	-	
CGU International Insurance plc	233	132	56.7%	-	-	
Chubb Insurance Company of Canada	42,306	12,494	29.5%	2,111	1,857	88.0%
Citadel General Assurance Company (The)	3,465	748	21.6%	75	2	2.7%
Co-operators General Insurance Company	21,180	11,673	55.1%	73	1	1.4%
Commerce and Industry Insurance Company of Canada	11,300	686	6.1%	-	-	
Commonwealth Insurance Company	12,828	888	6.9%	-	-	
Community Newspapers Reciprocal Insurance Exchange	15	18	120.0%	-	-	
Continental Casualty Company	13,664	3,419	25.0%	30	-	
Cumis General Insurance Company	1,267	427	33.7%	701	(182)	
Dominion of Canada General Insurance Company (The)	10,730	14,977	139.6%	154	14	9.1%
Ecclesiastical Insurance Office Public Limited Company	1,597	237	14.8%	19	-	
Economical Mutual Insurance Company	7,852	3,112	39.6%	160	8	5.0%
Elite Insurance Company	-	408		-	-	
Employers Insurance Company of Wausau	-	(6)		-	-	
Employers Reinsurance Corporation	2,571	1,341	52.2%	-	-	
Energy Insurance Exchange (EIR)	1,908	286	15.0%	-	-	

Abstract of The Returns of Companies Transacting LIABILITY - FIDELITY in the Province of Alberta - 2003						
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*
Federal Insurance Company	4	-		-	-	
Federated Insurance Company of Canada	8,740	13,944	159.5%	43	(27)	
Federation Insurance Company of Canada	139	(265)		-	-	
GCAN Insurance Company	18,044	7,237	40.1%	-	-	
Genesis Reciprocal Insurance Exchange	6,464	1,180	18.3%	-	-	
Gore Mutual Insurance Company	9	-		-	-	
Grain Insurance and Guarantee Company	911	1,228	134.8%	9	-	
Great American Insurance Company	1,281	(154)		1	-	
Guarantee Company of North America (The)	338	7	2.1%	1,754	145	8.3%
Hartford Fire Insurance Company	403	(361)		-	(4)	
Healthcare Insurance Reciprocal of Canada	290	290	100.0%	-	-	
ING Insurance Company of Canada	35,607	11,961	33.6%	-	(2)	
ING Novex Insurance Company of Canada	974	1,291	132.5%	-	-	
Jevco Insurance Company	28	(437)		-	-	
Kingsway General Insurance Company	2,860	2,860	100.0%	-	-	
Langdon Insurance Company	-	103		-	-	
Liberty Mutual Fire Insurance Company	-	9		-	-	
Liberty Mutual Insurance Company	21,505	9,426	43.8%	468	399	85.3%
Lloyd's Underwriters	44,051	532	1.2%	66	(99)	
Lombard General Insurance Company of Canada	12,547	5,994	47.8%	121	16	13.2%
Lombard Insurance Company	-	704		-	-	
Lumbermens Mutual Casualty Company	193	(50)		-	-	
Markel Insurance Company of Canada	205	122	59.5%	-	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	201	79	39.3%	-	-	
Motors Insurance Corporation	-	17		-	-	
Nordic Insurance Company of Canada (The)	-	(7,295)		-	-	
Old Republic Insurance Company of Canada	437	7	1.6%	-	-	
Optimum West Insurance Company	509	162	31.8%	-	-	
Pembridge Insurance Company	(5)	95		-	-	
Portage La Prairie Mutual Insurance Company (The)	373	404	108.3%	-	-	
Protective Insurance Company	1	(2)		-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	8,741	9,163	104.8%	-	-	
RBC General Insurance Company	136	-		-	-	
Royal & Sun Alliance Insurance Company of Canada	10,851	14,414	132.8%	144	1	0.7%
Saskatchewan Mutual Insurance Company	1,272	379	29.8%	14	2	14.3%

Abstract of The Returns of Companies Transacting LIABILITY - FIDELITY in the Province of Alberta - 2003						
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*
Scottish & York Insurance Co. Limited	3,306	(1,935)		-	-	
Security Insurance Company of Hartford	6,496	9,550	147.0%	-	-	
Sentry Insurance A Mutual Company	33	9	27.3%	-	-	
Sompo Japan Insurance Inc.	26	536	2061.5%	-	-	
Sovereign General Insurance Company (The)	11,268	2,023	18.0%	59	19	32.2%
St. Paul Fire and Marine Insurance Company	14,784	5,335	36.1%	230	(197)	
St. Paul Guarantee Insurance Company	3,887	5,577	143.5%	359	43	11.9%
State Farm Fire and Casualty Company (The)	3,553	2,538	71.4%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	348	287	82.5%	9	2	22.2%
T.H.E. Insurance Company	69	22	31.9%	-	-	
Temple Insurance Company	20,994	11,259	53.6%	-	-	
TIG Insurance Company	877	11	1.3%	-	-	
Tokio Marine & Nichido Fire Insurance Co.	23	-		-	-	
Traders General Insurance Company	-	48		-	-	
Trafalgar Insurance Company of Canada	117	261	223.1%	-	-	
Travelers Casualty and Surety Company of Canada	478	297	62.1%	-	-	
Travelers Indemnity Company (The)	8	-		-	-	
Utica Mutual Insurance Company	86	(210)		-	-	
Waterloo Insurance Company	35	(24)		-	-	
Wawanesa Mutual Insurance Company (The)	5,060	2,649	52.4%	18	-	
Western Surety Company	-	-		1	-	
XL Insurance Company Limited	51	155	303.9%	-	-	
York Fire & Casualty Insurance Company	22	-		-	-	
Zurich Insurance Company	33,277	12,233	36.8%	406	118	29.1%
TOTAL	532,639	238,797	44.8%	9,722	3,105	31.9%

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

Abstract of The Returns of Companies Transacting SURETY - BOILER and MACHINERY in the Province of Alberta - 2003						
Name of Company	SURETY			BOILER & MACHINERY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	129	23	17.8%	2,256	1,208	53.5%
Affiliated F.M. Insurance Company	-	-		61	-	
Allianz Insurance Company of Canada	113	23	20.4%	158	(33)	
American Home Assurance Company	(60)	74		1,700	252	14.8%
Aviva Insurance Company of Canada	1,187	91	7.7%	1,007	223	22.1%
AXA Insurance (Canada)	-	-		1	-	
AXA Pacific Insurance Company	6,643	295	4.4%	826	174	21.1%
Boiler Inspection and Insurance Company of Canada	-	-		3,936	772	19.6%
Canadian Northern Shield Insurance Company	17	5	29.4%	23	-	
Chubb Insurance Company of Canada	382	11	2.9%	612	(9)	
Citadel General Assurance Company (The)	-	-		218	21	9.6%
Co-operators General Insurance Company	135	22	16.3%	921	93	10.1%
Commerce and Industry Insurance Company of Canada	40	199	497.5%	-	186	
Continental Casualty Company	133	-		85	(209)	
Cumis General Insurance Company	-	-		80	-	
Dominion of Canada General Insurance Company (The)	102	(104)		350	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		98	-	
Economical Mutual Insurance Company	40	(42)		517	22	4.3%
Employers Reinsurance Corporation	-	-		31	-	
Factory Mutual Insurance Company	-	-		10,209	2,340	22.9%
Federated Insurance Company of Canada	165	(2)		45	-	
Federation Insurance Company of Canada	69	-		11	(1)	
GCAN Insurance Company	-	-		3,406	2,691	79.0%
Gore Mutual Insurance Company	-	-		1	-	
Grain Insurance and Guarantee Company	1	-		85	400	470.6%
Guarantee Company of North America (The)	5,410	56	1.0%	-	-	
Hartford Fire Insurance Company	1	-		3	-	
ING Insurance Company of Canada	1,326	171	12.9%	1,361	122	9.0%
ING Novex Insurance Company of Canada	-	-		61	(2)	
Jevco Insurance Company	56	-		-	-	
Kingsway General Insurance Company	163	163	100.0%	25	25	100.0%
Langdon Insurance Company	(2)	-		-	-	
Lloyd's Underwriters	-	-		3,030	29,920	987.5%
Lombard General Insurance Company of Canada	-	-		360	(95)	
Loyalist Insurance Company (The)	-	-		525	222	42.3%
Lumbermen's Underwriting Alliance	-	-		29	-	

Abstract of The Returns of Companies Transacting SURETY - BOILER and MACHINERY in the Province of Alberta - 2003						
Name of Company	SURETY			BOILER & MACHINERY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Millennium Insurance Corporation	-	-		-	998	
Motors Insurance Corporation	-	-		1,395	520	37.3%
Nipponkoa Insurance Company, Limited	-	-		383	-	
Nordic Insurance Company of Canada (The)	-	16		-	-	
Northern Indemnity, Inc.	902	1,004	111.3%	-	-	
Pembridge Insurance Company	-	-		-	(9)	
Royal & Sun Alliance Insurance Company of Canada	6	-		2,989	881	29.5%
Saskatchewan Mutual Insurance Company	-	-		25	-	
Scottish & York Insurance Co. Limited	-	-		2	(11)	
Sovereign General Insurance Company (The)	1,687	(1,736)		98	(35)	
St. Paul Fire and Marine Insurance Company	-	-		163	(6)	
St. Paul Guarantee Insurance Company	2,022	208	10.3%	10,399	7,085	68.1%
State Farm Fire and Casualty Company (The)	3	(5)		-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		16	4	25.0%
Tokio Marine & Nichido Fire Insurance Co.	-	-		2	-	
Travelers Casualty and Surety Company of Canada	367	(16)		4	(11)	
Virginia Surety Company, Inc.	-	-		58	89	153.4%
Wawanesa Mutual Insurance Company (The)	36	-		228	1	0.4%
Western Surety Company	2,919	95	3.3%	-	-	
Zurich Insurance Company	2,035	5,908	290.3%	1,425	1,501	105.3%
TOTAL	26,027	6,459	24.8%	49,218	49,329	100.2%

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

Abstract of The Returns of Companies Transacting AIRCRAFT - MARINE in the Province of Alberta - 2003						
Name of Company	AIRCRAFT			MARINE		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	556	439	79.0%	233	(174)	
Allianz Insurance Company of Canada	4,316	697	16.1%	155	340	219.4%
American Home Assurance Company	2,115	3,390	160.3%	(998)	32	
Avemco Insurance Company	(13)	581		-	-	
Aviva Insurance Company of Canada	-	-		-	16	
AXA Corporate Solutions Assurance	-	-		52	205	394.2%
AXA Insurance (Canada)	-	-		260	4,761	1831.2%
AXA Pacific Insurance Company	(3)	(681)		272	(1)	
British Aviation Insurance Company Limited (The)	1	(229)		-	-	
Canadian Applicators Insurance Reciprocal	375	-		-	-	
Canadian Union Insurance Company	2,109	21	1.0%	-	-	
Centennial Insurance Company	-	4		-	-	
CGU International Insurance plc	(77)	15		-	-	
Chubb Insurance Company of Canada	-	-		384	62	16.1%
Co-operators General Insurance Company	5,556	3,561	64.1%	2	-	
Commonwealth Insurance Company	-	-		(2)	1	
Continental Casualty Company	-	(231)		397	123	31.0%
Eagle Star Insurance Company Limited	3,104	567	18.3%	-	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		2	-	
GCAN Insurance Company	983	34	3.5%	22	576	2618.2%
Hartford Fire Insurance Company	-	-		2	-	
ING Insurance Company of Canada	-	-		89	59	66.3%
Liberty Mutual Insurance Company	222	-		203	(63)	
Lloyd's Underwriters	6,565	(4,584)		6,302	1,667	26.5%
Lumbermens Mutual Casualty Company	-	42		-	-	
Nordic Insurance Company of Canada (The)	-	-		-	56	
Royal & Sun Alliance Insurance Company of Canada	5,701	2,342	41.1%	332	5	1.5%
Sovereign General Insurance Company (The)	114	349	306.1%	-	-	
St. Paul Fire and Marine Insurance Company	-	439		124	53	42.7%
Sumitomo Marine and Fire Insurance Company Limited (The)	699	636	91.0%	159	(41)	
Travelers Indemnity Company (The)	-	12		-	-	
XL Reinsurance America Inc.	-	(380)		-	-	
TOTAL	32,323	7,024	21.7%	7,990	7,677	96.1%

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

Abstract of The Returns of Companies Transacting HAIL - TITLE in the Province of Alberta - 2003						
Name of Company	HAIL			TITLE		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	330	39	11.8%	-	-	
Chicago Title Insurance Company	-	-		166	-	
First American Title Insurance Company	-	-		9,732	2,068	21.3%
Lawyers Title Insurance Corporation	-	-		647	389	60.1%
Lawyers' Professional Indemnity Company	-	-		1	-	
Lloyd's Underwriters	-	16		-	-	
Lombard General Insurance Company of Canada	2,486	1,362	54.8%	-	-	
Palliser Insurance Company Limited	3,598	2,599	72.2%	-	-	
Rain and Hail Insurance Corporation	533	626	117.4%	-	-	
Stewart Title Guaranty Company	-	-		514	52	10.1%
Western Agricultural Insurance Corporation	2,795	1,597	57.1%	-	-	
TOTAL	9,742	6,239	64.0%	11,060	2,509	22.7%

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

Abstract of The Returns of Companies Transacting MORTGAGE - CREDIT in the Province of Alberta - 2003						
Name of Company	MORTGAGE			CREDIT		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
American Home Assurance Company	-	-		(4)	(68)	
Continental Casualty Company	-	-		4	-	
EULER American Credit Indemnity Company	-	-		956	(346)	
GCAN Insurance Company	-	-		23	-	
Genworth Financial Mortgage Insurance Company Canada	48,432	1,555	3.2%	-	-	
Guarantee Company of North America (The)	-	-		(19)	-	
Lloyd's Underwriters	-	-		-	(4)	
St. Paul Guarantee Insurance Company	-	-		1,317	433	32.9%
Zurich Insurance Company	-	-		312	-	
TOTAL	48,432	1,555	3.2%	2,589	15	0.6%

* 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 the Province.

Abstract of The Returns of Companies Transacting
LEGAL
in the Province of Alberta - 2003

Name of Company	LEGAL		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Allianz Insurance Company of Canada	129	118	91.5%
ING Novex Insurance Company of Canada	130	(2)	
Legacy General Insurance Company	-	8	
TOTAL	259	124	47.9%

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



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