

ALBERTA
SUPERINTENDENT OF INSURANCE

ANNUAL REPORT

Business of 2001

CONTENTS

	Page
LETTER OF TRANSMITTAL TO MINISTER FROM SUPERINTENDENT OF INSURANCE	1
SUMMARY OF LICENCES ISSUED UNDER THE INSURANCE ACT	2
STATISTICAL REVIEW OF INSURANCE BUSINESS IN ALBERTA	
Comparative Analysis of Life Insurance in Force for Individual and Group	5
Total Direct Premiums Written and Disbursements - Life Insurance (Graph)	6
Total Direct Premiums Written and Disbursements - Other Than Life (Graph)	7
Comparative Summary by Year of Total Direct Premiums Written and Claims Incurred Life and Other than Life	8
LIST OF INSURANCE COMPANIES LICENSED IN ALBERTA	9
ANNUAL STATEMENT OF PROVINCIAL COMPANIES	
Alberta Motor Association Insurance Company	35
First Canadian Insurance Corporation	40
Innovative Insurance Corporation	43
Mennonite Mutual Insurance Co. (Alberta) Ltd.....	47
Millennium Insurance Corporation	52
Peace Hills General Insurance Company	57
Trans Global Insurance Company.....	62
Trans Global Life Insurance Company	67
ABSTRACT OF RETURNS	
Life Insurance - Direct Premiums Written	71
Life Insurance - Direct Claims Including Dividends	74
Life Insurance - Exhibit of Certificates	80
Fraternal Societies - Direct Premium and Direct Claims Incurred	86
Fraternal Societies - Exhibit of Certificates	87
Automobile and Property Insurance	88
Accident and Sickness Insurance	91
Liability and Fidelity Insurance	95
Surety and Boiler & Machinery Insurance	98
Aircraft and Marine Insurance	100
Hail and Title Insurance	102
Mortgage and Credit Insurance	103
Legal Expense Insurance	104

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

Dear Honourable Nelson:

I am pleased to send you the eighty-ninth Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ended December 31, 2001. The Annual Report includes:

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

Yours truly,

[Original Signed]

Dennis Gartner
Superintendent of Insurance

Insurers Licensed in 2001

(a) There were 301 insurance companies and exchanges licensed at December 31, 2001.

Provincial Companies	9
Extra-Provincial Companies	34
Canadian Authorized Companies	232
Fraternal Societies	14
Reciprocal Exchanges	<u>12</u>
 TOTAL	 <u>301</u>

(b) The following thirteen insurance companies became licensed in Alberta during 2001.

- Ascentus Insurance Ltd.
- Asset Protection Insurance Exchange (APEX)
- AXA Corporate Solutions Assurance
- AXA Insurance Inc.
- BMO Life Insurance Company
- Certas Direct Insurance Company Ltd.
- Gerber Life Insurance Co.
- Hutterian Brethren General Insurance Corp.
- Innovative Insurance Corporation
- MD Life Insurance Company
- SSQ Life Insurance Company Inc.
- Swiss Re Life & Health Canada
- Ukrainian Fraternal Society of Canada

(c) The following thirteen insurance companies withdrew from Alberta during 2001.

- Alta Surety Company
- Canadian Millers Mutual Insurance Company
- Certas Direct Insurance Company
- Commercial Travelers Mutual Insurance Company
- Confederation Life Insurance Co.
- First National Insurance Company of America
- General Insurance Company of America
- Independent Mutual Benefit Federation
- Indle Life & Health Assurance Company
- Safeco Insurance Corporation
- Swiss Re Life & Health Canada
- Swiss Reinsurance Company of Canada
- Transit Insurance

(d) The following eleven insurance companies changed their name during 2001.

<u>Former Name</u>		<u>Current Name</u>
American National Fire Insurance Company	to	Greater America Insurance Company of New York
Canada Life Casualty Insurance Co.	to	Primum Insurance Company
Chrysler Insurance Co.	to	Damilerchrysler Insurance Co.
Commercial Union Life Assurance Company of Canada	to	MFC Insurance Co. Limited
Employers Insurance of Wasau A Mutual Company	to	Employers Insurance Company of Wasau
Hartford Insurance company of Canada	to	Longdon Insurance Company
John Hancock Mutual Life Insurance Co.	to	John Hancock Life Insurance Co.
NAC Reinsurance Corporation	to	XL Reinsurance America Inc.
Norwich Union Life Insurance Company	to	AIG Assurance Canada
Phoenix Home Life Mutual Insurance Co.	to	Phoenix Life Insurance Co.
Pierce National Life Insurance Co.	to	Fortis Benefit Insurance Company
The Nippon Fire & Insurance Co.	to	Nipponkoa Insurance Co. Ltd.
The Personal Direct Insurance Corp. of Canada	to	Certas Direct Insurance Co.
Toronto Dominion Life Insurance Company	to	TD Life Insurance Co. Ltd.

The following insurance companies merged during 2001.

Desjardin-Laurentian Life Assurance Company amalgamated with Imperial Life Assurance Company of Canada. The continuing company is Desjardin Financial Security Life Assurance Company.

Mitsui Marine and Fire Insurance Company amalgamated with Sumitomo Marine and Fire Insurance Company. The continuing company is Mitsui Sumitomo Insurance Company Ltd.

Transamerica Life Insurance Co. of Canada amalgamated with N.N. Life Insurance Company of Canada. The continuing company is Transamerica Life Canada.

Summary of Business

For the year 2001, the total insurance premiums paid to insurers was five billion, seven hundred eighty-two million dollars (\$5,782,000,000), compared to the 2000 figure of five billion, one hundred seventy seven million dollars (\$5,177,000,000).

Insurance Councils

In 2001, the Alberta Insurance Council issued 26,650 Certificates of Authority to insurance agents and adjusters. A further 3,407 Corporate Certificates of Authority were also issued. A total of 877 complaint files were opened and a total of 61 disciplinary actions were taken. A total of \$52,000 in fines were levied by Insurance Councils in the year 2001. Decisions of the Insurance Councils were appealable to the Insurance Councils Appeal Board. A total of seven appeals were heard. Of these appeals, four appeals were dismissed and three appeals are pending.

Insurance Act Rewrite

On September 1, 2001, the new Insurance Act and associated Regulations were proclaimed in force.

COMPARATIVE ANALYSIS OF LIFE INSURANCE IN FORCE
(Excluding Fraternal Societies)

ALBERTA BUSINESS ONLY

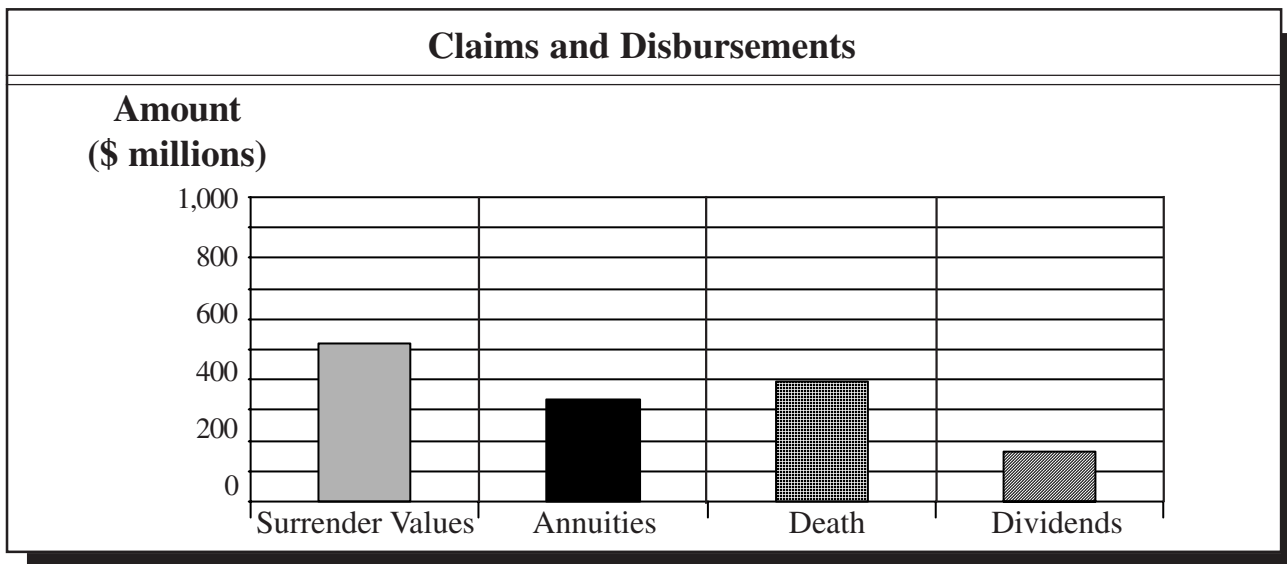
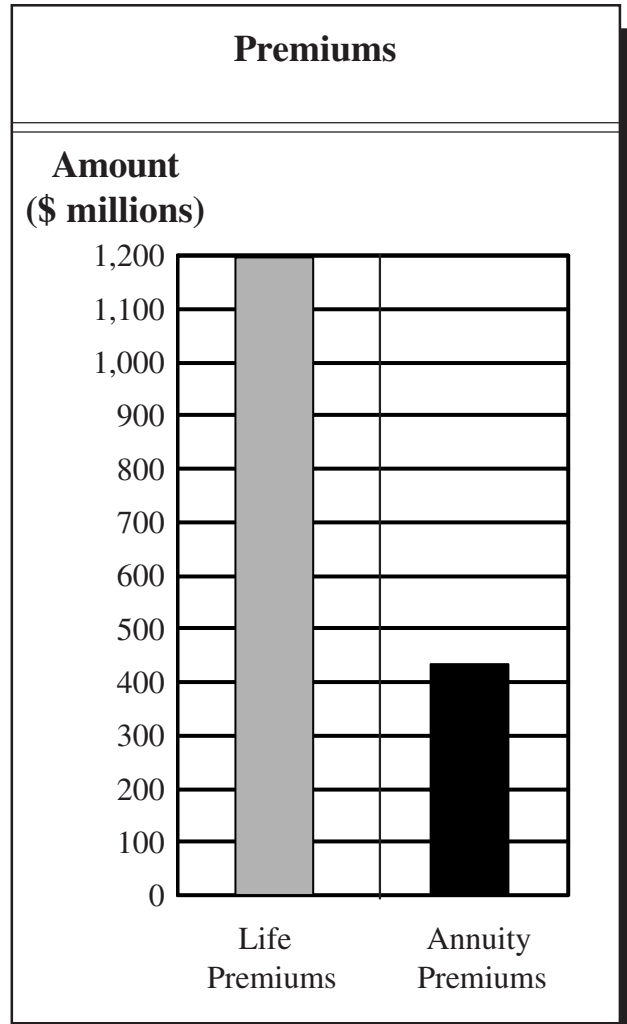
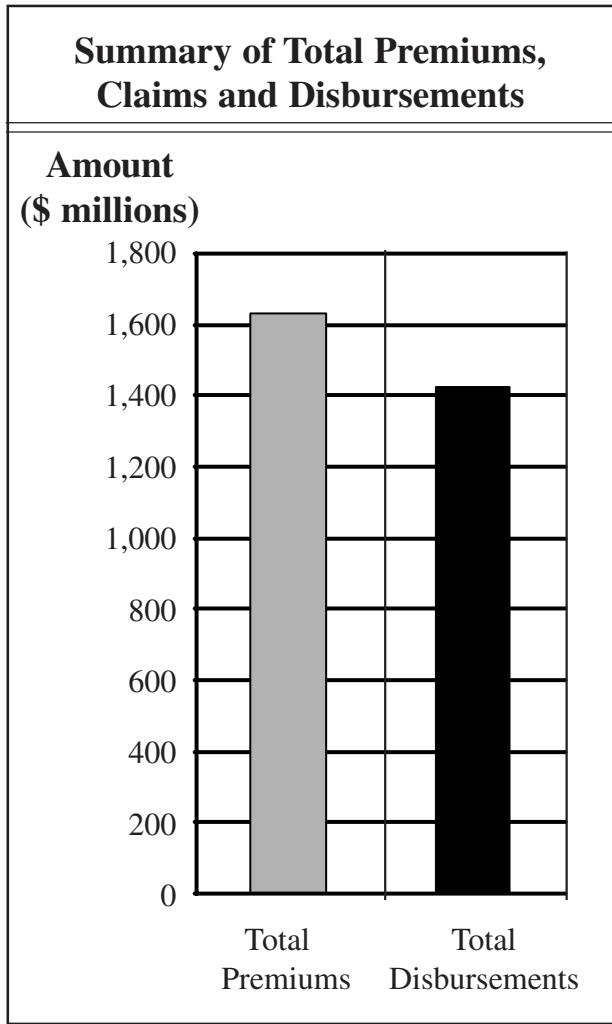
Year	INDIVIDUAL			GROUP		
	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premium Per \$1,000 Insurance in Force	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premium Per \$1,000 Insurance in Force
1991	55,301,333	486,352	8.79	69,442,489	186,551	2.69
1992	60,139,009	504,629	8.39	70,460,213	185,255	2.84
1993	63,758,064	544,792	8.54	65,295,645	196,447	3.01
1994	68,711,319	562,162	8.18	74,421,532	232,587	3.13
1995	71,150,849	584,329	8.21	78,228,155	241,191	3.08
1996	77,909,195	620,666	7.96	88,576,298	247,297	2.79
1997	78,328,861	658,660	8.41	96,446,936	262,499	2.72
1998	85,957,829	669,570	7.78	101,507,573	282,136	2.77
1999	91,415,684	744,328	8.14	105,037,120	307,493	2.93
2000*	102,392,955	815,509	7.96	107,762,562	324,131	3.01
2001	111,349,308	857,862	7.70	120,314,703	338,793	2.82

* Adjusted

Note: The Figures above do not include annuities

Total Direct Premiums Written and Disbursements to Policyholders

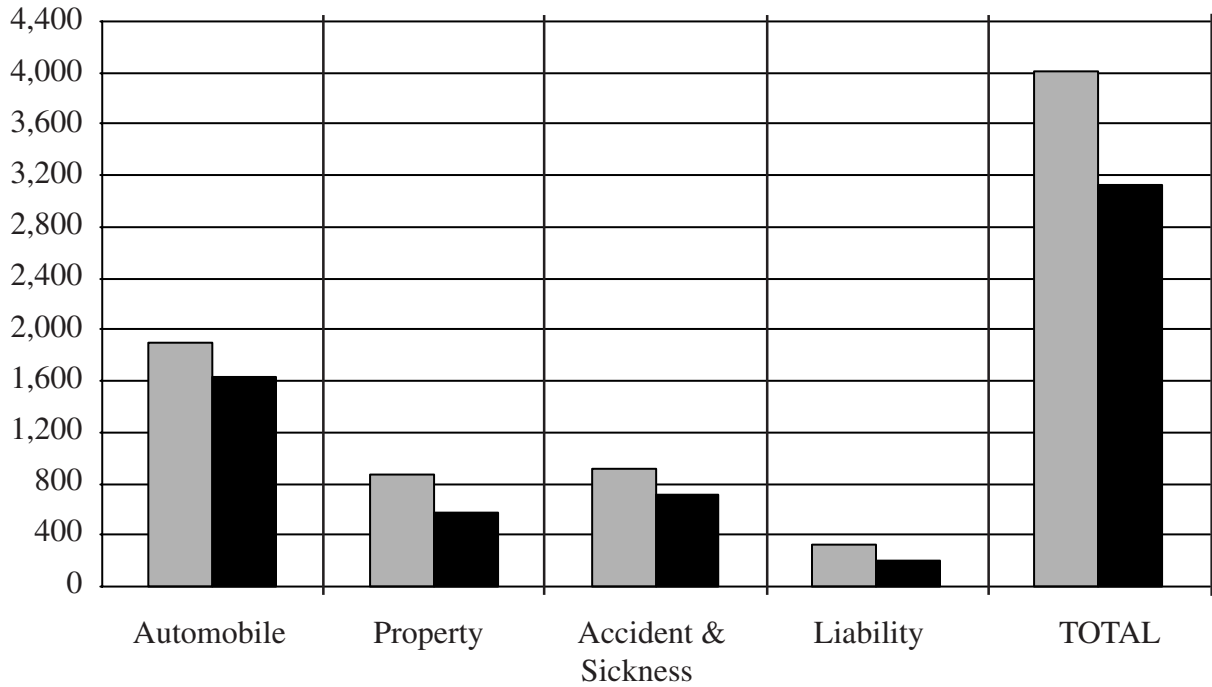
Alberta Business Only - 2001
Life Insurance



Total Direct Premiums Written and Disbursements to Policyholders

Alberta Business Only - 2001
Other Than Life Insurance

Amount
(\$ millions)



Class of Insurance



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

Year	LIFE INSURANCE *			OTHER THAN LIFE **		
	Premiums (\$'000)	Claims Including Adjustment Expenses (\$'000)	Direct Claims Ratio	Premiums (\$'000)	Claims Including Adjustment Expenses (\$'000)	Direct Claims Ratio
1991	1,717,439	1,208,473	67.2%	2,109,662	2,148,319	101.8%
1992	1,487,731	1,235,886	83.1%	2,293,725	1,844,826	80.4%
1993	1,367,751	1,378,539	100.8%	2,444,084	1,729,916	70.8%
1994	1,398,038	1,446,530	103.5%	2,610,058	1,741,695	66.7%
1995	1,512,583	1,467,024	97.0%	2,826,302	2,067,387	73.1%
1996	1,339,046	1,590,962	118.8%	2,973,141	2,287,207	76.9%
1997	1,316,979	1,771,505	134.5%	3,205,883	2,286,120	71.3%
1998	1,253,102	1,499,870	119.7%	3,416,354	2,331,806	68.3%
1999	1,463,619	1,533,394	105%	3,465,031	2,425,096	69.9%
2000	1,466,588	1,542,841	105%	3,710,295	2,771,847	74.7%
2001	1,630,364	1,421,819	87.2%	4,152,045	3,229,969	77.8%

* 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				
	2001 (\$'000)	2001 (\$'000)	2001	2000	1999	1998	1997
Accident & Sickness	921,507	772,106	78.4%	69.9%	74.3%	67.2%	76.8%
Aircraft	26,754	7,370	27.5%	84%	90.5%	89.5%	64.2%
Automobile	1,891,853	1,639,396	86.7%	82.4%	75%	74.6%	79.1%
Boiler & Machinery	43,298	11,824	27.3%	55%	63.5%	49.5%	74.5%
Credit	5,814	6,872	118.2%	60.6%	12.3%	41.9%	49.3%
Fidelity	5,000	1,936	38.7%	113.9%	44.4%	39.7%	11.3%
Hail	11,510	6,984	60.7%	151.5%	71.4%	65.9%	41.3%
Legal Expense	11	11	100.0%	223.1%	57.1%	68.3%	31%
Liability	320,926	196,422	61.2%	96%	77.8%	55.3%	66.6%
Marine	8,978	7,146	79.6%	169%	100.3%	73.5%	29.9%
Mortgage	15,861	2,790	17.6%	11.9%	5.7%	8.5%	3.4%
Property	872,600	572,426	65.6%	56.9%	52.9%	62.4%	54.1%
Surety	23,419	4,011	17.1%	10.6%	40.4%	21.0%	8.5%
Title	4,516	675	15%	6.3%	6.4%	6.4%	6.6%

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

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

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

AEGIS Insurance Corporation
#330, 3303 Hillside Street
Regina, SK
S4S 6W9

Accident and Sickness, Life

Aetna Life Insurance Company
1145 Nicholson Rd. Unit 2
New Market, ON
L3Y-7V1

Accident and Sickness, Life

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

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

AIG 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
4504 - 101 Street
Edmonton, AB
T6E 5G9

General Liability

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

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

Alberta Municipal Insurance Exchange
8712 105 Street
Edmonton, AB
T6E-5V9

Property, Liability

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

Liability

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

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

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

Accident and Sickness, Life

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

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

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

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

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

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

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

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

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

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

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

Accident and Sickness, Life

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

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

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

Accident and Sickness, Life

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

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

Automobile, Boiler & Machinery, Credit, Property, Surety

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

Accident and Sickness

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

Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to 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 & Machinery, Property

Associates Financial Life Insurance Company
201 Queens Avenue 4th Floor
LONDON, ON
N6A-1J1

Life

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

Accident and Sickness, Life

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

Accident and Sickness, Aircraft, Marine

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

Aircraft, General Liability

AXA Corporate Solutions Assurance
1800 McGill College Bureau 2000
Montreal, QC
H3A-3J6

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

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

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

AXA Insurance Inc. 1100, Rene-Levesque West Boulevard 16e Floor Montreal, QC H3B-4P4	Accident and Sickness, Life
AXA Pacific Insurance Company 999 West Hasting Street Vancouver, BC V6C 2W2	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Marine, Property, Surety
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 & 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
Canadian Applicators Insurance Reciprocal Box 239 Morris, MB R0G-1K0	Aircraft, Property

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

Liability

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

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

Canadian Petroleum Insurance Exchange
Suite 200 2531 Hochwald Avenue SW
Calgary, AB
T3E-7K3

Automobile, General Liability, Property

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

Accident and Sickness, Life

Canadian Slovak Benefit Society
55 Barron Street
Welland, ON
L3C 2K4

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

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

Aircraft

Canadian Universities Reciprocal Insurance Exchange
Suite 514 700 Dorval Drive
Oakville, ON
L6K 3V3

Liability, Property

Canassurance General Insurance Company Inc.
550 Sherbrooke Street West Suite B-9
Montreal, QC
H3A-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 &
Machinery, Hail, Liability, Property, Fidelity, Surety

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

Liability, Marine, Property, Surety, Automobile

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

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

CGU International Insurance plc
Suite 700, 350 Albert Street
Ottawa, ON
K1R 1A4

Aircraft, Liability, Marine, Property

Chicago Title Insurance Company
130 Adelaide Street West Suite 2800
Toronto, ON
M5H-3P5

Title

Chieftain Insurance Company
165 University Avenue
Toronto, ON M5H 3B9

Automobile, Liability, Property

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

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

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

Accident and Sickness, Life

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

Accident and Sickness, Life

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

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

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

Accident and Sickness, Life

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

Accident and Sickness, Life

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

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

Combined Specialty Insurance Company
7300 Warden Avenue Suite 300
Markham, ON
L3R 0X3

Automobile, Boiler & Machinery, Liability, Property

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

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

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

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

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

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

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

General Liability

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

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

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

Accident and Sickness, Life

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

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

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

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

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
100 Wellington Street West 5th Fl. TD Centre, PO Box 1
Toronto, ON
M5K-1A2

Accident and Sickness, Life

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

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

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

Accident and Sickness, Life

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

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

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
7th Floor, 95 St. Clair Avenue West
Toronto, ON
M4V 1N7

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
Toronto, ON
M5C 1E5

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

Ecclesiastical Insurance Office Public Limited Company
Suite 502 2300 Yonge Street
Toronto, ON
M4P 1E4

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

Echelon General Insurance Company
Priory Square
Guelph, ON
N1H 6P8

Automobile, Liability, Property

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

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

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

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

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
Suite 201 3650 Victoria Park Avenue
North York, ON
M2H 3P7

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

Employers Reinsurance Corporation
Suite 1400 P.O. Box 166 200 Wellington Street West
Toronto, ON
M5V 3C7

General Liability, Boiler & Machinery, 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 Assurance Society of the United States (The)
Suite 606 P.O. Box 14 55 Town Centre Court
Scarborough, ON
M1P-4X4

Accident and Sickness, Life

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

<p>Everest Insurance Company of Canada 130 King Street West Suite 2520, P.O. Box 431 Toronto, ON M5X-1E3</p>	<p>Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Property, Surety</p>
<p>Factory Mutual Insurance Company Suite 500 165 Commerce Valley Drive West Thornhill, ON L3T-7V8</p>	<p>Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Federal Insurance Company 16th Floor One Adelaide Street East Toronto, ON M5C 2V9</p>	<p>Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety</p>
<p>Federated Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, MB R3C 3C9</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety</p>
<p>Federated Life Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, MB R3C 3C9</p>	<p>Accident and Sickness, Life</p>
<p>Federation Insurance Company of Canada 1000, De La Gauchetiere Street. W. Suite 500 Montreal, QC H3B 4W5</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety</p>
<p>First American Title Insurance Company 1290 Central Parkway West, Suite 900 Mississauga, ON L5C 4R3</p>	<p>Title</p>
<p>First Canadian Insurance Corporation 10727 - 82 Avenue Edmonton, AB T6E 2B1</p>	<p>Accident and Sickness, Life</p>
<p>First North American Insurance Company 5650 Yonge Street North York, ON M2M 4G4</p>	<p>Automobile, Property, Accident and Sickness</p>
<p>Forethought Life Insurance Company 3380 South Service Road Burlington, ON L7N 3J5</p>	<p>Life</p>

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

G.E. Capital Casualty Company, Canada
Suite 2023, 7495 132 Street
Surrey, BC
V3W-1J8

Surety, Boiler & Machinery, Property

GE Capital Mortgage Insurance Company (Canada)
2300 Meadowvale Blvd.
Mississauga, ON
L5N 5P9

Mortgage

General American Life Insurance Company
Suite 1000 1010 Ste. Catherine Street West
Montreal, QC
H3B-3R8

Accident and Sickness, Life

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

Life

Gerling Canada Insurance Company
480 University Avenue
Toronto, ON
M5G 1V6

Aircraft, Automobile, Boiler & Machinery, Credit, Employers' Liability, Explosion, Fire, Guarantee, Inland Marine, Inland Transportation, Livestock, Marine, Plate Glass, Property, Property Damage, Public Liability, Sprinkler Leakage, Surety, Theft, Weather, Workers' Compensation

Gerling Global Life Insurance Company
480 University Avenue
Toronto, ON
M5G 1V6

Accident and Sickness, Life

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

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

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

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

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

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

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

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

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

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

Accident and Sickness, Life

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

Accident and Sickness

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

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

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

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

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

Accident and Sickness, Life

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

Fidelity, Liability

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

Accident and Sickness

Home Insurance Company (The)
Suite 500 36 King Street East
Toronto, ON
M5C 1E5

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

Household Life Insurance Company
556 Paul Street
Dieppe, NB
E1A-5Z1

Accident and Sickness, Life

HSBC Canadian Direct Insurance Incorporated
Suite 217, 610 - 6th Street
New Westminster, BC
V3L 3C2

Accident and Sickness, Automobile, Liability, Property

Hutterian Brethren General Insurance Corporation
452 Dovercourt Drive
Winnipeg, MB
R3Y-1G4

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

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

Industrial Alliance Life Insurance Company
1080, Chemin St. Louis C.P. 1907, Succursale Terminus
Sillery, QC
G1K 7M3

Accident and Sickness, Life

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

Accident and Sickness, Life

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

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

ING Novex Insurance Company of Canada
Suite 502, Markborough Place II 6733 Mississauga Road
Mississauga, ON
L5N-6J5

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

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

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

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

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

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

Automobile, limited to comprehensive coverage on automobile window glass.

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

Accident and Sickness, Life

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

Automobile, General Liability, Property, Surety

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

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

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.

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 & 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

Langdon Insurance Company
111 Westmount Road S PO Box 2000
Willowdale, ON
N2J-4S4

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

Lawyers Title Insurance Corporation
90 Burnhamthorpe Road West Suite 1004
Mississauga, ON
L5B-3C3

Title

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

Liability, Title

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

Accident and Sickness, Property, Loss of Employment

Liberty Insurance Company of Canada
Suite 100 675 Cochrane Drive
Unionville, ON
L3R 0S7

Automobile, General Liability, Property

Liberty Life Assurance Company of Boston
3500 Steeles Avenue East
Markham, ON
L3R-0X4

Accident and Sickness, Life

Liberty Mutual Fire Insurance Company
675 Cochrane Drive
Unionville, ON
L3R-0X4

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

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

Liberty Mutual Insurance Company
3500 Steeles Avenue East
Markham, ON
L3R-0X4

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

Life Insurance Company of North America
Suite 606, P.O. Box 14 44 Town Centre Court
Scarborough, ON
M1P-4X4

Accident and Sickness, Life

Life Investors Insurance Company of America
c/o John Milnes & Associates 2nd Floor, 68 Scollard Street
Toronto, ON
M5R 1G2

Accident and Sickness, Life

Lincoln Heritage Life Insurance Company
O/A Superior Life Insurance Company
6205-B Airport Road Suite 100
Mississauga, ON
L4V-1E1

Life, Accident and Sickness

Lincoln National Life Insurance Company (The)
Suite 1700, 151 Yonge Street P.O. Box 9
Toronto, ON
M5C-2W7

Accident and Sickness, Life

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

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

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

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

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

Aircraft, Automobile, Boiler & 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 & Machinery, Fidelity, Legal Expense, Liability, Property, Surety, Loss of Employment

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

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

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

Accident and Sickness, Life

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

<p>Loyalist Insurance Company (The) 911 Golf Links Road Suite 111 Ancaster, ON L9K-1H9</p>	<p>Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety, Vehicle Warranty</p>
<p>Lumbermen's Underwriting Alliance #500, 185 Dorval Avenue Dorval, QC H9S 5J9</p>	<p>Boiler & Machinery, Inland Marine, Marine, Property</p>
<p>Lumbermens Mutual Casualty Company 141 Adelaide Street Suite 770 Toronto, ON M5H-3L5</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety</p>
<p>Lutheran Life Insurance Society of Canada 470 Weber Street North Waterloo, ON N2J 4G4</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, ON M4W-1E5</p>	<p>Accident and Sickness, Life</p>
<p>Maritime Insurance Company Limited 250 Yonge Street 15th Floor Toronto, ON M5B-2L7</p>	<p>Inland Transportation, Liability, Marine, Property, Accident and Sickness, Surety</p>
<p>Maritime Life Assurance Company (The) 2701 Dutch Village Road P.O. Box 1030 Halifax, NS B3J 2X5</p>	<p>Accident and Sickness, Life</p>
<p>Markel Insurance Company of Canada 7th Floor, 105 Adelaide Street West Toronto, ON M5H 1P9</p>	<p>Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety</p>
<p>Markham General Insurance Company Suite 600 111 Gordon Baker Road North York, ON M2H-3R1</p>	<p>Accident and Sickness, Automobile, Fidelity, Liability, Property, Boiler & Machinery</p>
<p>Maryland Casualty Company Suite 4000 1 Place Ville Marie Montreal, QC H3B 4M4</p>	<p>Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta</p>
<p>Massachusetts Mutual Life Insurance Company Suite 2800 130 Adelaide Street West Toronto, ON M5H 3P5</p>	<p>Accident and Sickness, Life</p>

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
MD Life Insurance Company 1870 Alta Vista Drive Ottawa, ON K1G-6R7	Life
Mennonite Mutual Insurance Co. (Alberta) Ltd. 76 Skyline Crescent N.E. Calgary, AB T2K 5X7	Automobile, Fidelity, General Liability, Property
Metropolitan Life Insurance Company Suite 1750 360 Albert Street Ottawa, ON K1P 5A3	Accident and Sickness, Life
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 Freighsburg, QC JOJ 1CO	Automobile, Property
Mitsui Sumitomo Insurance Company, Limited Suite 201 3650 Victoria Park Avenue Toronto, ON M2H 3P7	Boiler & 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, 6th Floor Montreal, QC H3B 4L2	Accident and Sickness, Life

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

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

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

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

Accident and Sickness, Life

Nipponkoa Insurance Company, Limited
Suite 500 2206 Eglinton Avenue East
Scarborough, ON
M1L 4S8

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

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

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

North West Commercial Travellers
28 Main Street S. P.O. Box 336
Winnipeg, MB
R3C 2H6

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

Northern Indemnity, Inc.
2 Bloor Street West Suite 1500
Toronto, ON
M4W-3E2

Fidelity, Surety, General Liability, Property

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 & 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 Incorporation, Constitution and by-laws

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

Hail

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

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

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

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

Accident and Sickness, Life

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

Accident and Sickness, Life

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

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

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

Automobile, General Liability, Property

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

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

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

Accident and Sickness, Life

Pilot Insurance Company
90 Eglinton Avenue West
Toronto, ON
M4P 1E6

Fidelity, Surety

Pool Insurance Company
1007, 220 Portage Avenue
Winnipeg, MB
R3C 0A5

Property

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

<p>Portage La Prairie Mutual Insurance Company (The) 749 Saskatchewan Avenue East P.O. Box 340 Portage La Prairie, MB R1N 3B8</p>	<p>Automobile, Legal Expense, Property, Liability</p>
<p>Primerica Life Insurance Company of Canada 2000 Argentia Road Mississauga, ON L4T-4C2</p>	<p>Accident and Sickness, Life</p>
<p>Primum Insurance Company 102, 330 University Avenue Toronto, ON M5G 1R8</p>	<p>Automobile, General Liability, Legal Expense, Property, Boiler & Machinery</p>
<p>Principal Life Insurance Company 68 Scollard Street 2nd Floor Toronto, ON M5H 1G2</p>	<p>Accident and Sickness, Life</p>
<p>Progressive Casualty Insurance Company 7th Floor 200 Yorkland Blvd. Willowdale, ON M2J-5C1</p>	<p>Automobile, General Liability, Inland Marine, Property</p>
<p>Protective Insurance Company 68 Scollard Street Toronto, ON M5R 1G2</p>	<p>Automobile, Liability, Property</p>
<p>Providence Washington Insurance Company 55 University Avenue Suite 900, Box 6 Toronto, ON M5J-2H7</p>	<p>Inland Transportation, Automobile, Liability, Property, Marine</p>
<p>Provident Life and Accident Insurance Company P.O. Box 5044 5420 North Service Road Burlington, ON L7R 4C1</p>	<p>Accident and Sickness, Life</p>
<p>Provincial Health Authorities of Alberta Liability Protective Plan 200, 10044-108 Street Edmonton, AB T5J-3S7</p>	<p>Liability</p>
<p>Prudential Insurance Company of America (The) 300 Consilium Place Suite 1200 Toronto, ON M1H-3G2</p>	<p>Accident and Sickness, Life</p>
<p>Rain and Hail Insurance Corporation Suite 200 4303 Albert Street Regina, SK S4S-3R6</p>	<p>Hail</p>

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

Reliance Insurance Company
#1906, 200 King Street West Box 61
Toronto, ON
M5H 3T4

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

RGA Life Reinsurance Company of Canada
Suite 1200, 55 University Avenue
Toronto, ON
M5J-2H7

Accident and Sickness, Life Limited to the business of reinsurance

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

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

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

Automobile, Boiler & Machinery, Fidelity, Liability, Property

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

Accident and Sickness, Legal Expense

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

Accident and Sickness, Life

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

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

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

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

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

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

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

Accident and Sickness, Automobile, General Liability,
Property

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

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

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

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

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

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

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

Automobile, General Liability, Property

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

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

Accident and Sickness, Life

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

<u>NAME AND ADDRESS</u>	<u>CLASSES OF INSURANCE</u>
Standard Life Assurance Company of Canada (The) Room 206 1245 Sherbrooke Street West Montreal, QC H3G 1G3	Life
State Farm Fire and Casualty Company (The) Suite 102, 100 Consilium Place Scarborough, ON M1H 3G9	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety
State Farm Life Insurance Company (The) Suite 102, 100 Consilium Place Scarborough, ON M1H 3G9	Life
State Farm Mutual Automobile Insurance Company Suite 102, 100 Consilium Place Scarborough, ON M1H 3G9	Automobile, Accident
Stewart Title Guaranty Company 700, 350 Albert Street Ottawa, ON K1R 1A4	Title
Sun Life Assurance Company of Canada 150 King Street West, 7th Floor P.O. Box 4150, Station A Toronto, ON M5W 2C9	Accident and Sickness, Life
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 P.O. Box 1 TD Centre Toronto, ON M5K 1A2	Life, Accident and Sickness
Temple Insurance Company 22nd Floor 390 Bay Street Toronto, ON M5H-2Y2	Credit, Liability, Surety, Automobile, Accident and Sickness, Boiler & Machinery, Fidelity, Hail, Property
TIG Insurance Company 600, 133 Richmond Street West Toronto, ON M5H 2L3	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety
Tokio Marine & Fire Insurance Company Limited (The) 105 Adelaide Street West 3rd Floor Toronto, ON M5H 1P9	Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Aircraft

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

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

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

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

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

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

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

Accident and Sickness, Life

Transamerica Life Canada
300 Consilium Place
Scarborough, ON
M1H 3G2

Accident and Sickness, Life

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

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

Travelers Casualty and Surety Company of Canada
1070, 36 Toronto Street
Toronto, ON
M5C 2C5

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

Travelers Indemnity Company (The)
Suite #1070, 36 Toronto Street
Toronto, ON
M5C 2C5

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

Travelers Insurance Company (The)
1145 Nicholson Road Unit 2
Newmarket, ON
L3Y 7V1

Accident and Sickness Life, Accident excluding insurance against liability for loss or damage to property, insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, insurance against the use or operation thereof, and Sickness

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 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

<p>Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, MB R2W 2N6</p>	<p>Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Ukrainian National Association Inc. Suite 406 2800 - 14th Avenue Markham, ON L3R-0E4</p>	<p>Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws</p>
<p>Unifund Assurance Company 95 Elizabeth Avenue St. John's, NF A1B 1R7</p>	<p>Accident and Sickness, Automobile, Liability, Property</p>
<p>Union Fidelity Life Insurance Company 200 Wellington Street West Suite 400, P.O Box 16 Toronto, ON M5V-3C7</p>	<p>Accident and Sickness, Life Limited to the servicing of policies issued prior to January 1, 1999.</p>
<p>United American Insurance Company 130 Adelaide Street West Suite 2800 Toronto, ON M5H-3P6</p>	<p>Accident and Sickness, Life</p>
<p>Unity Life of Canada 112 St. Clair Avenue West Toronto, ON M4V 2Y3</p>	<p>Accident and Sickness, Life</p>
<p>Utica Mutual Insurance Company 1145 Nicholson Road Unit #2 Newmarket, ON L3Y-7V1</p>	<p>Automobile, Boiler & Machinery, Fidelity, Liability, Property</p>
<p>Waterloo Insurance Company 111 Westmount Road South P.O. Box 2000 Waterloo, ON N2J 4S4</p>	<p>Automobile, General Liability, Property</p>
<p>Wawanesa Life Insurance Company 191 Broadway Avenue Winnipeg, MB R3C 3P1</p>	<p>Accident and Sickness, Life</p>
<p>Wawanesa Mutual Insurance Company (The) 191 Broadway Avenue Winnipeg, MB R3C 3P1</p>	<p>Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Fire, Accident and Sickness</p>
<p>Western Agricultural Insurance Corporation 339 Main Street North Moose Jaw, SK S6H 0W2</p>	<p>Hail</p>

**ALBERTA FINANCE
CURRENT INSURANCE COMPANIES LICENSED 2001**

NAME AND ADDRESS

CLASSES OF INSURANCE

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

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

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 Reinsurance America Inc.
350 Albert Street Suite 700
Ottawa, ON
K1R-1A4

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

Yasuda Fire and Marine Insurance Company Limited
2 First Canadian Place 12th Floor
Toronto, ON
M5X 1A6

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

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

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

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

Automobile, Liability, Property, Accident and Sickness

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

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

Zurich Life Insurance Company of Canada
Suite 2500 400 University Avenue
Toronto, ON
M5G 1S7

Accident and Sickness, Life

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

Head Office - Edmonton, AB

Incorporated -1974

Commenced Business in Alberta - 1974

Licensed in the Province of Alberta, Manitoba and Ontario

OFFICERS

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

DIRECTORS

B. Holmes	Rocky Mountain House
D. Howie	Grande Prairie
D. Rolf	Edmonton, Alberta
D. Rowand	Edmonton, Alberta
D. Shapiro	Lethbridge, Alberta
D. Sabasch	Red Deer, Alberta
J. Carruthers	Calgary, Alberta
J. McPherson	Red Deer, Alberta
J. Ramsey	Edmonton, Alberta
K. Byers	Medicine Hat, Alberta
N. DeNoon	Calgary, Alberta
R. Clement	Medicine Hat, Alberta
R. F. Manuel	Medicine Hat, Alberta
R. Weddell	Red Deer, Alberta
T. Bocock	Fort Saskatchewan, Alberta

AUDITORS

PricewaterhouseCooper

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2001
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Assets		
Cash	2,711	0
Investment income due and accrued	1,101	915
Term deposits expiring in one year or less	6,894	29,862
Investments		
Term Deposits expiring in more than one year	50	0
Bonds and Debentures	103,591	77,659
Mortgage Loans	31,306	21,754
Preferred Shares	18,482	24,023
Common Shares	67,359	54,476
Other Investments	<u>16,081</u>	<u>10,482</u>
Total Investments	<u>236,869</u>	<u>188,394</u>
Receivables		
Agents and Brokers	52	0
Policyholders	13,817	11,321
Installment Premiums	4,606	3,774
Other Insurers	224	309
Facility Association and the PRR	5,411	5,730
Subsidiaries and Affiliates	644	751
Income Taxes	4,641	5,897
Other Receivables	16	13
Recoverable from Reinsurers		
Unearned Premiums	2,894	2,385
Unpaid Claims and Adjustment Expenses	9,526	8,092
Other Assets	2,159	1,343
Deferred Policy Acquisition Expenses	5,655	4,829
Deferred Income Taxes	<u>0</u>	<u>1,070</u>
TOTAL ASSETS	<u>297,220</u>	<u>264,550</u>

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Liabilities		
Overdrafts	0	832
Borrowed Money and Accrued Interest	19,524	6,037
Payables		
Policyholders	111	101
Other Insurers	1,211	1,028
Subsidiaries and Affiliates	1,108	898
Expenses due and accrued	1,052	928
Other Taxes due and accrued	5,997	5,263
Unearned Premiums	45,010	38,317
Unpaid Claims and Adjustment Expenses	137,214	130,122
Unearned Commissions	669	561
Other Liabilities	<u>932</u>	<u>763</u>
Total Liabilities	<u>212,828</u>	<u>184,850</u>
Capital, Surplus and Reserves		
Reserves Required	<u>7,140</u>	<u>7,242</u>
Capital Stock issued and paid	4,000	4,000
Earned Surplus	<u>72,578</u>	<u>68,458</u>
Capital, Surplus, General and Contingency Reserves	<u>76,578</u>	<u>72,458</u>
Total Capital, Surplus and Reserves	<u>83,718</u>	<u>79,700</u>
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	<u>297,220</u>	<u>264,550</u>

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY
STATEMENT OF INCOME

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Underwriting Operations		
Premiums Written		
Direct	108,528	95,973
Reinsurance Ceded	<u>9,066</u>	<u>7,392</u>
Net Premiums Written	99,462	88,581
Decrease (increase) in Net Unearned Premiums	<u>(6,184)</u>	<u>(2,927)</u>
Net Premiums Earned	93,278	85,654
Service Charges	<u>2,340</u>	<u>2,057</u>
Total Underwriting Revenue	<u>95,618</u>	<u>87,711</u>
Net Claims and Adjustment Expenses	<u>83,443</u>	<u>72,298</u>
Acquisition Expenses		
Commissions	9,085	8,120
Taxes	<u>3,053</u>	<u>2,779</u>
General Expenses	<u>8,372</u>	<u>7,935</u>
	<u>103,953</u>	<u>91,132</u>
Total Claims and Expenses		
Underwriting Income (Loss)	<u>(8,335)</u>	<u>(3,421)</u>
Investment Operations		
Income	11,656	12,305
Recognized Gains (losses)	3,349	5,958
Expenses	<u>975</u>	<u>763</u>
Net Investment Income	<u>14,030</u>	<u>17,500</u>
Other Revenue and Expenses		
Other Revenue	275	(118)
Income (Loss) before Income Taxes and Extraordinary Items	<u>5,970</u>	<u>13,961</u>
Income Taxes		
Current	49	2,804
Deferred	<u>1,743</u>	<u>2,761</u>
Total Income Taxes	<u>1,792</u>	<u>5,565</u>
NET INCOME (LOSS) FOR THE YEAR	<u>4,178</u>	<u>8,396</u>

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY
STATEMENT OF EARNED SURPLUS

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Balance at beginning of year	<u>68,458</u>	<u>58,631</u>
Prior Period Adjustment	0	(370)
Net income (loss) for the year	4,178	8,396
Dividends declared to shareholders	160	160
Decrease (Increase) in Reserves Required	102	1,961
Net increase (decrease) in earned surplus during the year	<u>4,120</u>	<u>10,197</u>
Balance at end of year	<u>72,578</u>	<u>68,458</u>

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. W. Code	Chief Financial Officer & 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

AUDITORS

Deloitte & Touche

FIRST CANADIAN INSURANCE CORPORATION
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2001
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Assets		
Cash	0	0
Short Term Investments	3,099	5,348
Accrued Investment Income	1,685	2,773
Accounts Receivable	6,643	5,959
Bonds and Debentures	4,903	10,820
Preferred and Common Shares	81,905	58,261
Goodwill and Other Assets	<u>736</u>	<u>646</u>
TOTAL ASSETS	<u>98,971</u>	<u>83,807</u>
Liabilities		
Net Actuarial Liabilities Under Insurance Policies	18,160	16,000
Other Insurance Policy & Contract Liabilities	29,387	23,696
Accounts Payable	12,306	13,848
Other Liabilities	826	1,430
Deferred Income Taxes	<u>7,760</u>	<u>8,373</u>
TOTAL LIABILITIES	<u>68,439</u>	<u>63,347</u>
Shareholders' Equity		
Capital Stock	25,000	20,000
Contributed Surplus	0	0
Retained Earnings	<u>5,532</u>	<u>460</u>
Total Shareholders' Equity	<u>30,532</u>	<u>20,460</u>
TOTAL LIABILITIES AND EQUITY	<u>98,971</u>	<u>83,807</u>

FIRST CANADIAN INSURANCE CORPORATION
INCOME STATEMENT

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Revenue		
Insurance Premiums	37,058	29,563
Net Investment Income	3,867	3,185
Other Revenue	<u>3,966</u>	<u>3,352</u>
Total Revenue	<u>44,891</u>	<u>36,100</u>
Policy Benefits and Expenses		
Policyholder Benefits		
Claims	4,926	4,676
Other	541	93
Net Changes to Policy Liabilities - Insurance	2,160	1,157
Commissions	17,901	12,378
Interest Expense	313	152
General Expenses and Taxes (excl. income taxes)	<u>14,329</u>	<u>14,448</u>
Total Benefits and Expenses	<u>40,170</u>	<u>32,904</u>
Net Income Before Income Tax	<u>4,721</u>	<u>3,196</u>
Provision for Income Taxes		
Current	262	765
Deferred	<u>(613)</u>	<u>(350)</u>
NET INCOME	<u>5,072</u>	<u>2,781</u>

STATEMENT OF RETAINED EARNINGS

Balance at beginning of year	<u>460</u>	<u>1,679</u>
Net Income	<u>5,072</u>	<u>2,781</u>
Dividend to Shareholders	0	(4,000)
Balance at end of year	<u>5,532</u>	<u>460</u>

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
F. M. Hirst	Edmonton, Alberta
G. R. Rintoul	Calgary, Alberta
H. Lafontaine	Edmonton, Alberta
H. L. Burke	Leduc, Alberta
J. Wilkie	St. Albert, Alberta
J. G. Lane	Edmonton, Alberta
L. Lafontaine	Edmonton, Alberta
T. Jones	St. Albert, Alberta

AUDITORS

Kouri Berezan Hetnicks, C.A.

INNOVATIVE INSURANCE CORPORATION
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2001
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Assets		
Cash	208	3
Investment Income	30	0
Term Deposits	50	0
Bonds & Debentures	<u>2,759</u>	<u>2,176</u>
Preferred shares	100	0
Common Shares	151	0
Other Investment	<u>635</u>	<u>829</u>
Total Investments	<u>3,695</u>	<u>3,005</u>
Receivables		
Agents and Brokers	8	0
Other Assets	91	113
Deferred Policy Acquisition Expense	622	0
Total Assets	<u>4,654</u>	<u>3,121</u>
Liabilities		
Expense due & accrued	20	8
Income taxes due & accrued	22	0
Other taxes due & accrued	42	0
Unearned premiums	1,382	0
Unpaid Claims and Adjustment Expense	95	0
Other liabilities	<u>0</u>	<u>77</u>
Total Liabilities	<u>1,561</u>	<u>85</u>
Capital Surplus & Reserves		
Reserves Require	91	0
Capital Stock	3,036	3,036
Earned Surplus	<u>(34)</u>	<u>0</u>
Capital Surplus General and Contingency	<u>3,002</u>	<u>3,036</u>
Total Capital Surplus and Reserve	<u>3,093</u>	<u>3,036</u>
TOTAL LIABILITIES CAPTIAL SURPLUS AND RESERVE	<u>4,654</u>	<u>3,121</u>

INNOVATIVE INSURANCE CORPORATION
STATEMENT OF INCOME
Year Ended December 31, 2001

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Underwriting Operations		
Premiums Written		
Direct	2,797	0
Net Premiums Written	2,797	0
Decrease (increased) in Net Unearned Premiums	(1,382)	0
Net Premiums Earned	1,415	0
Total Underwriting Revenue	<u>1,415</u>	<u>0</u>
Net Claims and adjustment expense	708	0
Acquisition Expense		
Commissions	637	0
Taxes	42	0
General Expenses	<u>145</u>	<u>8</u>
Total Claims and Expenses	<u>1,532</u>	<u>8</u>
Underwriting Income (Loss)	(117)	(8)
Investment Operations		
Income	187	8
Recognized Gains (Losses)	22	0
Expense	<u>13</u>	<u>0</u>
Net Investment Income	<u>196</u>	<u>8</u>
Other Revenue & Expense		
Income (Loss) Before Taxes and Extraordinary Items	79	0
Income Taxes		
Current	17	0
Deferred	<u>0</u>	<u>0</u>
Total Income Taxes	<u>17</u>	<u>0</u>
NET INCOME (LOSS) FOR THE YEAR	<u>62</u>	<u>0</u>

INNOVATIVE INSURANCE CORPORATION
STATEMENTS OF EARNED SURPLUS
YEAR ENDED DECEMBER 31,2001

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Balance At Beginning of Year	0	0
Adjusted balance at beginning of year	62	0
Decrease (increase) in Reserves Required	(91)	0
Refundable Dividend Taxes	(5)	0
Net Increase (decrease) in Earned Surplus During the Year	<u>(34)</u>	<u>0</u>
 Balance At End Of The Year	 <u><u>(34)</u></u>	 <u><u>0</u></u>

MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.

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

OFFICERS

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

DIRECTORS

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

AUDITORS

Retzlaff & Wong, CA, Calgary, Alberta

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

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Assets		
Cash	0	52
Investment income due and accrued	61	52
Term deposits expiring in one year or less	200	200
Investments		
Term deposits expiring in more than one year	200	200
Bonds and Debenture	3,931	3,517
Mortgage Loans	5	6
Preferred Shares	0	0
Common Shares	0	357
Other investments	<u>1,292</u>	<u>809</u>
Total Investments	<u>5,428</u>	<u>5,089</u>
Receivables		
Policyholders	6	5
Other Insurers	135	82
Income Taxes	0	0
Recoverable from Reinsurers		
Unpaid Claims and Adjustment Expenses	120	49
Other Assets	<u>24</u>	<u>20</u>
Deferred/Future Income Taxes	<u>57</u>	<u>43</u>
TOTAL ASSETS	<u>6,031</u>	<u>5,592</u>

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

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Liabilities		
Overdraft	57	0
Payables		
Other Insurers	10	8
Expenses due and accrued	69	62
Income Taxes due and accrued	10	10
Unearned Premiums	51	39
Unpaid Claims and Adjustment Expenses	190	76
Total Liabilities	<u>387</u>	<u>195</u>
Capital, Surplus and Reserves		
Reserves Required	<u>264</u>	<u>148</u>
Earned Surplus	5,380	5,249
Capital, Surplus, General and Contingency Reserves	<u>5,380</u>	<u>5,249</u>
Total Capital, Surplus and Reserves	<u>5,644</u>	<u>5,397</u>
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	<u>6,031</u>	<u>5,592</u>

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

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Underwriting Operations		
Premiums Written		
Direct	1,505	1,419
Reinsurance Assumed	(1)	1
Reinsurance Ceded	<u>1,026</u>	<u>975</u>
Net Premiums Written	479	445
Decrease (increase) in Net Unearned Premiums	<u>(11)</u>	<u>(4)</u>
Net Premiums Earned	468	441
Total Underwriting Revenue	<u>468</u>	<u>441</u>
Net Claims and Adjustment Expenses	274	177
Acquisition Expenses		
Commissions	(286)	(333)
Taxes	45	43
General Expenses	471	411
Total Claims and Expenses	<u>504</u>	<u>298</u>
Underwriting Income (Loss)	<u>(36)</u>	<u>143</u>
Investment Operations		
Income	312	266
Recognized Gains (losses)	<u>(7)</u>	<u>37</u>
Net Investment Income	<u>305</u>	<u>303</u>
Other Revenue and Expenses		
Income (Loss) before Income Taxes and Extraordinary Items	<u>269</u>	<u>446</u>
Income Taxes		
Current	<u>35</u>	<u>36</u>
Deferred/Future	(14)	2
Total Income Taxes	<u>21</u>	<u>38</u>
NET INCOME (LOSS) FOR THE YEAR	<u>248</u>	<u>407</u>

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

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Balance at beginning of year	5,249	4,891
Prior Period Restatement Future Income Tax Asset	0	45
Net income (loss) for the year	248	407
Decrease (Increase) in Reserves Required	(116)	(94)
Net increase (decrease) in earned surplus during the	<u>132</u>	<u>313</u>
Balance at end of year	<u>5,381</u>	<u>5,249</u>

MILLENNIUM 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. W. Code	Chief Financial Officer and Secretary

DIRECTORS

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

AUDITORS

Deloitte & Touche

MILLENNIUM INSURANCE CORPORATION
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2001
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Assets		
Cash	6,619	333
Investment income due and accrued	67	66
Term deposits expiring in one year or less	1,000	50
Investments		
Term Deposits Expiring in more than one year	50	0
Preferred Shares	<u>8,481</u>	<u>6,222</u>
Total Investments	<u>8,531</u>	<u>6,222</u>
Receivables		
Policyholders	355	238
Installment Premiums	617	13
Other Insurers	1,950	0
Other Receivables	101	52
Recoverable from Reinsurers		
Unearned Premiums	341	0
Unpaid Claims and Adjustment Expenses	58	0
Other Assets	343	84
Deferred Policy Expense	<u>2,084</u>	<u>0</u>
Total Assets	<u>22,066</u>	<u>7,058</u>

MILLENNIUM INSURANCE CORPORATION
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Liabilities		
Payables		
Other Insurers	44	0
Unearned Premiums	13,340	1,782
Unpaid Claims and Adjustment Expenses	553	34
Unearned Commissions	44	0
Other Liabilities	<u>458</u>	<u>204</u>
Total Liabilities	<u>14,439</u>	<u>2,020</u>
Capital, Surplus and Reserves		
Reserves Required	366	84
Capital Stock issued and paid	7,500	5,000
Contributed Surplus	0	0
Earned Surplus	<u>(239)</u>	<u>(46)</u>
Capital, Surplus, General and Contingency Reserves	<u>7,261</u>	<u>4,954</u>
Total Capital, Surplus and Reserves	<u>7,627</u>	<u>5,038</u>
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	<u>22,066</u>	<u>7,058</u>

MILLENNIUM INSURANCE CORPORATION
STATEMENT OF INCOME

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Underwriting Operations		
Premiums Written		
Direct	10,266	3,044
Reinsurance Assumed	2,002	0
Reinsurance Ceded	490	0
Net Premiums Written	11,778	3,044
Decrease (increase) in Net Unearned Premiums	<u>(4,468)</u>	<u>(1,782)</u>
Net Premiums Earned	7,310	1,262
Service Charges	<u>0</u>	<u>2</u>
Total Underwriting Revenue	7,302	1,264
Net Claims and Adjustment Expenses	2,334	173
Acquisition Expenses		
Commissions	3,841	1,069
Taxes	285	76
Other	235	0
General Expenses	<u>1,007</u>	<u>210</u>
Total Claims and Expenses	<u>7,702</u>	<u>1,528</u>
Underwriting Income (Loss)	<u>(400)</u>	<u>(264)</u>
Investment Operations		
Income	365	302
Recognized Gains (Losses)	155	0
Net Investment Income	<u>520</u>	<u>302</u>
Other Revenue and Expenses	(7)	0
Income (Loss) before Income Taxes and Extraordinary	113	38
Income Taxes		
Current	24	0
NET INCOME (LOSS) FOR THE YEAR	<u><u>89</u></u>	<u><u>38</u></u>

MILLENNIUM INSURANCE CORPORATION
STATEMENT OF EARNED SURPLUS

	Current Year <u>2001</u> (\$'000)	Restated Prior Year <u>2000</u> (\$'000)
Balance at Beginning of Year	____(46)	____0
Net income (loss) for the year	89	38
Decrease (Increase) in Reserves Required	<u>(282)</u>	<u>(84)</u>
Net increase (decrease) in earned surplus during the year	<u>(193)</u>	<u>(46)</u>
Balance at end of year	<u><u>(239)</u></u>	<u><u>(46)</u></u>

PEACE HILLS GENERAL INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1957

Commenced business in Alberta - 1957

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

OFFICERS

D. Strashok	President, Chief Executive Officer
J. Morgan	Chief Financial Officer
D. Leonard	Secretary
R. Buffalo	Chairperson of the Board

DIRECTORS

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

AUDITORS

KPMG, Edmonton, Alberta

PEACE HILLS GENERAL INSURANCE COMPANY
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2001
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Assets		
Cash	1,133	3,954
Investment income due and accrued	375	455
Term deposits expiring in one year or less	13,406	7,349
Investments		
Term deposits expiring in more than one year	50	50
Bonds and Debenture	32,464	35,591
Common Shares	<u>14,820</u>	<u>12,920</u>
Real Estate	<u>1,889</u>	<u>0</u>
Total Investments	<u>49,223</u>	<u>48,561</u>
Receivables		
Agents and Brokers	3,859	3,642
Installment Premiums	14,100	12,331
Other Insurers	(536)	178
Facility Association and the PRR	3,462	3,400
Other Receivables	1,068	1,049
Recoverable from Reinsurers		
Unearned Premiums	11,998	10,022
Unpaid Claims and Adjustment Expenses	25,149	21,586
Other Assets		
Real Estate for Insurer's Own Use	784	780
	1,623	0
Deferred Policy Acquisition Expenses	5,784	5,065
Deferred Income Taxes	<u>1,692</u>	<u>1,276</u>
TOTAL ASSETS	<u>133,120</u>	<u>119,648</u>

PEACE HILLS GENERAL INSURANCE COMPANY
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Liabilities		
Payables		
Agents and Brokers	1,515	1,137
Other Insurers	32	346
Expenses due and accrued	307	424
Income Taxes due and accrued	(1,248)	296
Other Taxes due and accrued	2,498	2,124
Encumbrances on Real Estate	3,091	0
Unearned Premiums	39,320	33,784
Unpaid Claims and Adjustment Expenses	69,637	63,263
Other Liabilities	<u>1,915</u>	<u>1,600</u>
Total Liabilities	<u>117,067</u>	<u>102,974</u>
Capital, Surplus and Reserves		
Reserves Required	926	886
Capital Stock issued and paid	2,000	2,000
Contributed Surplus	9,362	9,362
Earned Surplus	<u>3,765</u>	<u>4,426</u>
Capital, Surplus, General and Contingency Reserves	<u>15,127</u>	<u>15,788</u>
Total Capital, Surplus and Reserves	<u>16,053</u>	<u>16,674</u>
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	<u>133,120</u>	<u>119,648</u>

PEACE HILLS GENERAL INSURANCE COMPANY
STATEMENT OF INCOME

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Underwriting Operations		
Premiums Written		
Direct	83,385	70,758
Reinsurance Ceded	<u>28,459</u>	<u>24,302</u>
Net Premiums Written	54,926	46,456
Decrease (increase) in Net Unearned Premiums	<u>(3,561)</u>	<u>(3,800)</u>
Net Premiums Earned	51,365	42,656
Service Charges	<u>1,010</u>	<u>862</u>
Total Underwriting Revenue	<u>52,375</u>	<u>43,518</u>
Net Claims and Adjustment Expenses	39,216	33,446
Acquisition Expenses		
Commissions	6,986	4,481
Taxes	2,456	1,799
Other	(71)	0
General Expenses	<u>8,492</u>	<u>7,326</u>
Total Claims and Expenses	<u>57,079</u>	<u>47,052</u>
Underwriting Income (Loss)	<u>(4,704)</u>	<u>(3,534)</u>
Investment Operations		
Income	2,738	3,012
Recognized Gains (losses)	759	1,208
Expenses	<u>156</u>	<u>156</u>
Net Investment Income	<u>3,341</u>	<u>4,064</u>
Other Revenue and Expenses		
Share of Net Income (Loss) of Subsidiaries and Affiliates	(97)	0
Other Revenue	472	402
Income (Loss) before Income Taxes and Extraordinary Items	<u>(988)</u>	<u>932</u>
Income Taxes		
Current	(51)	1,014
Deferred	(416)	(293)
Total Income Taxes	<u>(467)</u>	<u>721</u>
NET INCOME (LOSS) FOR THE YEAR	<u>(521)</u>	<u>211</u>

PEACE HILLS GENERAL INSURANCE COMPANY
STATEMENT OF EARNED SURPLUS

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Balance at beginning of year	<u>4,426</u>	<u>4,626</u>
Net income (loss) for the year	(521)	211
Dividend declared	(100)	(250)
Decrease (Increase) in Reserves Required	(40)	(161)
Net increase (decrease) in earned surplus during the	<u>(661)</u>	<u>(200)</u>
 Balance at end of year	 <u>3,765</u>	 <u>4,426</u>

TRANS GLOBAL INSURANCE COMPANY

Head Office -Edmonton, AB

Incorporated -1997

Commenced business in Alberta – January 1, 1999

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

OFFICERS

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

DIRECTORS

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

AUDITORS

Deloitte & Touche, LLP

TRANS GLOBAL INSURANCE COMPANY
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2001
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Assets		
Cash	74	59
Investment income due and accrued	0	10
Term deposits expiring in one year or less	774	2,796
Investments		
Bonds and Debenture	334	104
Preferred Shares	<u>5,455</u>	<u>6,385</u>
Common Shares	714	0
Total Investments	<u>6,503</u>	<u>6,489</u>
Receivables		
Policyholders	1,315	1,164
Other Insurers	0	28
Subsidiaries and Affiliates	10	86
Other Assets	17	17
Deferred Income Taxes	<u>77</u>	<u>43</u>
TOTAL ASSETS	<u>8,770</u>	<u>10,692</u>

TRANS GLOBAL INSURANCE COMPANY
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Liabilities		
Payables		
Subsidiaries and Affiliates	44	354
Expenses due and accrued	120	101
Income Taxes due and accrued	65	2,381
Other Taxes due and accrued	191	199
Unearned Premiums	276	273
Unpaid Claims and Adjustment Expenses	<u>700</u>	<u>893</u>
Total Liabilities	<u>1,396</u>	<u>4,201</u>
Deferred Income Taxes	0	0
Capital, Surplus and Reserves		
Reserves Required	<u>94</u>	<u>60</u>
Capital Stock issued and paid	4,000	4,000
Contributed Surplus	1,000	1,000
Earned Surplus	<u>2,280</u>	<u>1,431</u>
Capital, Surplus, General and Contingency Reserves	<u>7,280</u>	<u>6,431</u>
Total Capital, Surplus and Reserves	<u>7,374</u>	<u>6,491</u>
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	<u>8,770</u>	<u>10,692</u>

TRANS GLOBAL INSURANCE COMPANY
STATEMENT OF INCOME

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Underwriting Operations		
Premiums Written		
Direct	<u>6,833</u>	<u>6,750</u>
Net Premiums Written	<u>6,833</u>	<u>6,750</u>
Decrease (increase) in Net Unearned Premiums	<u>(3)</u>	<u>42</u>
Net Premiums Earned	<u>6,830</u>	<u>6,792</u>
Total Underwriting Revenue	<u>6,830</u>	<u>6,792</u>
Net Claims and Adjustment Expenses	42	787
Acquisition Expenses		
Taxes	257	218
General Expenses	<u>425</u>	<u>374</u>
Total Claims and Expenses	<u>724</u>	<u>1,379</u>
Underwriting Income (Loss)	<u>6,106</u>	<u>5,413</u>
Investment Operations		
Income	<u>329</u>	<u>270</u>
Recognized Gains Loses)	45	0
Net Investment Income	<u>374</u>	<u>270</u>
Other Revenue and Expenses		
Other Revenue	0	0
Income (Loss) before Income Taxes and Extraordinary	<u>6,480</u>	<u>5,683</u>
Income Taxes		
Current	2,665	2,491
Deferred	<u>(33)</u>	<u>(86)</u>
Total Income Taxes	<u>2,632</u>	<u>2,405</u>
NET INCOME (LOSS) FOR THE YEAR	<u>3,848</u>	<u>3,278</u>

TRANS GLOBAL INSURANCE COMPANY
STATEMENT OF EARNED SURPLUS

	Current Year 2001 (\$'000)	Prior Year 2000 (\$'000)
Balance at beginning of year	<u>1,431</u>	<u>501</u>
Net income (loss) for the year	1,431	3,278
Dividend declared to shareholder	2,965	2,350
Decrease (Increase) in Reserves Required	(34)	2
Net increase (decrease) in earned surplus during the year	<u>849</u>	<u>930</u>
Balance at end of year	<u>2,280</u>	<u>1,431</u>

TRANS GLOBAL LIFE INSURANCE COMPANY

Head Office - Edmonton, AB

Incorporated 1997

Commenced business in Alberta - January 1, 1999

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

OFFICERS

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

DIRECTORS

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

AUDITORS

KPMG, LLP

TRANS GLOBAL LIFE INSURANCE COMPANY
STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2001
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Assets		
Cash	66	45
Short Term Investments	374	1,045
Accrued Investment Income	1	5
Accounts Receivable	244	235
Bonds and Debentures	337	103
Preferred and Common Shares	6,231	5,782
Deferred Income Taxes	72	78
Goodwill and Other Assets	<u>0</u>	<u>0</u>
TOTAL ASSETS	<u>7,325</u>	<u>7,293</u>

TRANS GLOBAL LIFE INSURANCE COMPANY
BALANCE SHEET

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Liabilities		
Net Actuarial Liabilities Under Insurance Policies and	51	51
Other Insurance Policy & Contract Liabilities	501	324
Accounts Payable	27	88
Other Liabilities	<u>131</u>	<u>137</u>
Net Deferred Gains (Losses) on Disposal of Portfolio Investments	51	0
Total Liabilities	<u>761</u>	<u>600</u>
Shareholders Equity		
Capital Stock	5,000	5,000
Contributed Surplus	1,000	1,000
Retained Earnings	<u>564</u>	<u>693</u>
Total Policyholders' and Shareholders' Equity	<u>6,564</u>	<u>6,693</u>
TOTAL LIABILITIES AND EQUITY	<u>7,325</u>	<u>7,293</u>

TRANS GLOBAL LIFE INSURANCE COMPANY
INCOME STATEMENT

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Revenue		
Insurance Premiums	1,275	1,260
Net Investment Income	314	<u>258</u>
Total Revenue	<u>1,589</u>	<u>1,518</u>
Policy Benefits and Expenses		
Policyholder Benefits		
Claims	445	457
Net Changes to Policy Liabilities		
Insurance	0	(8)
General Expenses and Taxes (excl. income taxes)	212	186
Total Benefits and Expenses	657	635
Net Income Before Income Tax and Extraordinary Items	932	883
Provision for Income Taxes		
Current	280	122
Deferred	<u>6</u>	<u>(25)</u>
NET INCOME	<u>646</u>	<u>786</u>

TRANS GLOBAL LIFE INSURANCE COMPANY
STATEMENT OF RETAINED EARNINGS

	Current Year <u>2001</u> (\$'000)	Prior Year <u>2000</u> (\$'000)
Balance at beginning of year	<u>693</u>	<u>352</u>
Net Income	<u>646</u>	<u>786</u>
Dividends to Shareholders	(775)	(445)
Balance at end of year	<u>564</u>	<u>693</u>

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
in the Province of Alberta - 2001

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary	Group	Total	Ordinary	Group	Total	
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	
Aetna Life Insurance Company	4	41	45	-	-	-	45
AIG Assurance Canada	4,770	-	4,770	70	48	118	4,888
AIG Life Insurance Company of Canada	12,344	301	12,645	212	4,633	4,845	17,490
Allianz Life Insurance Company of North America	-	943	943	-	-	-	943
American Bankers Life Assurance Company of Florida	-	12,245	12,245	-	-	-	12,245
American Income Life Insurance Company	3,072	-	3,072	-	-	-	3,072
Associates Financial Life Insurance Company	101	1,211	1,312	-	-	-	1,312
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company	1	-	1	-	-	-	1
Blue Cross Life Insurance Company of Canada	56	4,089	4,145	-	-	-	4,145
Canada Life Assurance Company (The)	70,697	64,490	135,187	10,315	10,433	20,748	155,935
Canada Life Insurance Company of Canada	2,357	-	2,357	-	-	-	2,357
Canadian Premier Life Insurance Company	-	6,963	6,963	-	-	-	6,963
CIBC Life Insurance Company Limited	808	-	808	-	903	903	1,711
CIGNA Life Insurance Company of Canada	-	1,160	1,160	-	-	-	1,160
Clarica Life Insurance Company	108,831	35,031	143,862	37,294	14,105	51,399	195,261
Combined Insurance Company of America	12	1	13	-	-	-	13
Concordia Life Insurance Company	3,769	-	3,769	26	-	26	3,795
Connecticut General Life Insurance Company	56	-	56	-	-	-	56
CT Financial Assurance Company	143	3,802	3,945	-	-	-	3,945
Cumis Life Insurance Company	96	9,333	9,429	-	1,028	1,028	10,457
CUNA Mutual Insurance Society	31	-	31	-	-	-	31
Desjardins Financial Security Life Assurance Company	15,355	3,922	19,277	1,771	3,833	5,604	24,881
Empire Life Insurance Company (The)	6,087	237	6,324	3,793	144	3,937	10,261
Equitable Life Assurance Society of the United States (The)	5	-	5	-	-	-	5
Equitable Life Insurance Company of Canada (The)	9,751	1,209	10,960	3,716	231	3,947	14,907
Federated Life Insurance Company of Canada	1,536	316	1,852	-	-	-	1,852
First Canadian Insurance Corporation	-	12,983	12,983	-	-	-	12,983
Forethought Life Insurance Company	109	-	109	-	3,831	3,831	3,940
Fortis Benefits Insurance Company	3,294	-	3,294	72	1,591	1,663	4,957
Gerber Life Insurance Company	30	-	30	-	-	-	30
Great-West Life Assurance Company (The)	41,785	46,528	88,313	1,694	716	2,410	90,723
Hartford Life Insurance Company	-	-	-	-	14	14	14
Household Life Insurance Company	-	1,112	1,112	-	-	-	1,112
Independent Order of Foresters (The)	4,825	-	4,825	728	-	728	5,553
Industrial Alliance Life Insurance Company	262	410	672	159	44,207	44,366	45,038
Industrial-Alliance Pacific General Insurance Corporation	-	211	211	-	-	-	211

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
in the Province of Alberta - 2001

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary	Group	Total	Ordinary	Group	Total	
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	
Industrial-Alliance Pacific Life Insurance Company	18,122	9,752	27,874	7,611	-	7,611	35,485
Ingle Life & Health Assurance Company	16	335	351	-	-	-	351
John Hancock Life Insurance Company	4	-	4	-	-	-	4
Liberty Life Assurance Company of Boston	247	163	410	-	-	-	410
Life Insurance Company of North America	-	13	13	-	-	-	13
Life Investors Insurance Company of America	-	6,638	6,638	-	-	-	6,638
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	40	-	40	-	-	-	40
London Life Insurance Company	108,511	-	108,511	8,457	45,421	53,878	162,389
Manufacturers Life Insurance Company (The)	87,213	29,832	117,045	87,723	16,390	104,113	221,158
Manulife Canada Ltd.	8,493	-	8,493	694	1,065	1,759	10,252
Maritime Life Assurance Company (The)	63,561	19,456	83,017	13,650	425	14,075	97,092
MD Life Insurance Company	529	-	529	-	-	-	529
Metropolitan Life Insurance Company	68	295	363	-	-	-	363
MFC Insurance Company Limited	6,375	161	6,536	328	-	328	6,864
Minnesota Life Insurance Company	25	1	26	-	-	-	26
National Bank Life Insurance Company	11	257	268	-	-	-	268
National Life Assurance Company of Canada (The)	34,392	1,154	35,546	777	219	996	36,542
New York Life Insurance Company	78	440	518	-	-	-	518
Penncorp Life Insurance Company	1,195	-	1,195	-	-	-	1,195
Pennsylvania Life Insurance Company	552	5	557	23	-	23	580
Primerica Life Insurance Company of Canada	17,699	-	17,699	-	-	-	17,699
Principal Life Insurance Company	8	-	8	-	-	-	8
Provident Life and Accident Insurance Company	27	1,949	1,976	-	-	-	1,976
Prudential Insurance Company of America (The)	222	1,003	1,225	-	-	-	1,225
RBC Life Insurance Company	65,159	128	65,287	2,174	-	2,174	67,461
Reliable Life Insurance Company	1,012	-	1,012	-	-	-	1,012
Royal & Sun Alliance Life Insurance Company of Canada	13,833	-	13,833	871	-	871	14,704
SSQ Life Insurance Company Inc.	-	2	2	-	-	-	2
Standard Life Assurance Company (The)	17,957	3,768	21,725	28,199	30,516	58,715	80,440
State Farm Life Insurance Company (The)	3,641	42	3,683	1,198	-	1,198	4,881
Sun Life Assurance Company of Canada	64,318	56,056	120,374	14,037	18,162	32,199	152,573
TD Life Insurance Company	669	136	805	-	-	-	805
Trans Global Life Insurance Company	-	123	123	-	-	-	123
Transamerica Life Canada	48,093	-	48,093	5,834	-	5,834	53,927
United American Insurance Company	56	-	56	-	-	-	56
Unity Life of Canada	776	-	776	6	-	6	782

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN
in the Province of Alberta - 2001

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
Wawanesa Life Insurance Company	4,773	546	5,319	4,362	-	4,362	9,681
TOTAL	857,862	338,793	1,196,655	235,794	197,915	433,709	1,630,364

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS
in the Province of Alberta - 2001

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	47	-	-	-	-	6	53
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	47	-	-	-	-	6	53
AIG Assurance Canada	INSURANCE	2,404	-	94	-	144	92	2,734
	ANNUITY	-	-	-	385	829	18	1,232
	TOTAL	2,404	-	94	385	973	110	3,966
AIG Life Insurance Company of Canada	INSURANCE	1,094	-	15	-	208	73	1,390
	ANNUITY	-	-	-	1,287	154	5	1,446
	TOTAL	1,094	-	15	1,287	362	78	2,836
Allianz Life Insurance Company of North America	INSURANCE	559	-	-	-	-	-	559
	ANNUITY	20	-	-	-	20	-	40
	TOTAL	579	-	-	-	20	-	599
American Bankers Life Assurance Company of Florida	INSURANCE	1,673	-	-	-	-	-	1,673
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,673	-	-	-	-	-	1,673
American Income Life Insurance Company	INSURANCE	432	-	-	-	103	-	535
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	432	-	-	-	103	-	535
Associates Financial Life Insurance Company	INSURANCE	291	-	-	-	-	-	291
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	291	-	-	-	-	-	291
Blue Cross Life Insurance Company of Canada	INSURANCE	1,398	-	-	-	-	-	1,398
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,398	-	-	-	-	-	1,398
Canada Life Assurance Company (The)	INSURANCE	55,216	-	328	-	11,338	20,045	86,927
	ANNUITY	1,621	-	-	28,669	27,844	53	58,187
	TOTAL	56,837	-	328	28,669	39,182	20,098	145,114
Canada Life Insurance Company of Canada	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	1	-	-	1
	TOTAL	-	-	-	1	-	-	1
Canadian Premier Life Insurance Company	INSURANCE	611	-	-	-	-	-	611
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	611	-	-	-	-	-	611
CIBC Life Insurance Company Limited	INSURANCE	395	-	-	-	-	-	395
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	395	-	-	-	-	-	395
CIGNA Life Insurance Company of Canada	INSURANCE	742	-	-	-	-	-	742
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	742	-	-	-	-	-	742
Clarica Life Insurance Company	INSURANCE	49,523	186	528	-	11,674	34,111	96,022
	ANNUITY	3,488	-	-	31,300	51,626	-	86,414
	TOTAL	53,011	186	528	31,300	63,300	34,111	182,436

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 2001

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Combined Insurance Company of America	INSURANCE	(18)	-	-	-	240	-	222
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	(18)	-	-	-	240	-	222
Concordia Life Insurance Company	INSURANCE	1,026	-	-	-	215	1	1,242
	ANNUITY	10	-	-	1,156	256	-	1,422
	TOTAL	1,036	-	-	1,156	471	1	2,664
Connecticut General Life Insurance Company	INSURANCE	-	-	-	-	243	-	243
	ANNUITY	-	-	-	10	-	-	10
	TOTAL	-	-	-	10	243	-	253
CT Financial Assurance Company	INSURANCE	1,409	-	-	-	-	-	1,409
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,409	-	-	-	-	-	1,409
Cumis Life Insurance Company	INSURANCE	2,457	4	-	-	2	189	2,652
	ANNUITY	-	-	-	119	1,056	-	1,175
	TOTAL	2,457	4	-	119	1,058	189	3,827
CUNA Mutual Insurance Society	INSURANCE	-	-	-	-	-	17	17
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	17	17
Desjardins Financial Security Life Assurance Company	INSURANCE	4,522	5	26	-	2,230	880	7,663
	ANNUITY	168	-	-	16,152	4,185	-	20,505
	TOTAL	4,690	5	26	16,152	6,415	880	28,168
Empire Life Insurance Company (The)	INSURANCE	1,876	-	39	-	1,007	813	3,735
	ANNUITY	137	-	-	1,770	10,706	-	12,613
	TOTAL	2,013	-	39	1,770	11,713	813	16,348
Equitable Life Assurance Society of the United States (The)	INSURANCE	-	-	-	-	-	4	4
	ANNUITY	-	-	-	20	-	-	20
	TOTAL	-	-	-	20	-	4	24
Equitable Life Insurance Company of Canada (The)	INSURANCE	5,340	-	58	-	1,072	1,077	7,547
	ANNUITY	101	-	-	2,813	2,338	2	5,254
	TOTAL	5,441	-	58	2,813	3,410	1,079	12,801
Federated Life Insurance Company of Canada	INSURANCE	168	-	-	-	656	-	824
	ANNUITY	-	-	-	21	62	-	83
	TOTAL	168	-	-	21	718	-	907
First Canadian Insurance Corporation	INSURANCE	1,022	-	-	-	-	-	1,022
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,022	-	-	-	-	-	1,022
Forethought Life Insurance Company	INSURANCE	42	-	-	-	17	-	59
	ANNUITY	-	-	-	382	8	-	390
	TOTAL	42	-	-	382	25	-	449
Fortis Benefits Insurance Company	INSURANCE	1,211	-	-	-	113	-	1,324
	ANNUITY	168	-	-	-	1	-	169
	TOTAL	1,379	-	-	-	114	-	1,493

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 2001

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Great-West Life Assurance Company (The)	INSURANCE	49,404	162	396	-	5,504	14,159	69,625
	ANNUITY	805	-	-	37,152	22,737	33	60,727
	TOTAL	50,209	162	396	37,152	28,241	14,192	130,352
Household Life Insurance Company	INSURANCE	344	-	-	-	-	-	344
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	344	-	-	-	-	-	344
Independent Order of Foresters (The)	INSURANCE	1,415	61	90	-	2,698	1,138	5,402
	ANNUITY	24	-	-	346	795	-	1,165
	TOTAL	1,439	61	90	346	3,493	1,138	6,567
Industrial Alliance Life Insurance Company	INSURANCE	331	1	-	-	36	12	380
	ANNUITY	-	-	-	5,472	5	-	5,477
	TOTAL	331	1	-	5,472	41	12	5,857
Industrial-Alliance Pacific Life Insurance Company	INSURANCE	7,377	4	29	-	1,999	350	9,759
	ANNUITY	565	-	-	5,285	5,235	-	11,085
	TOTAL	7,942	4	29	5,285	7,234	350	20,844
John Alden Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	14	-	-	14
	TOTAL	-	-	-	14	-	-	14
John Hancock Life Insurance Company	INSURANCE	400	-	-	-	-	1	401
	ANNUITY	-	-	-	17	-	-	17
	TOTAL	400	-	-	17	-	1	418
Liberty Life Assurance Company of Boston	INSURANCE	595	-	-	-	5	20	620
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	595	-	-	-	5	20	620
Life Insurance Company of North America	INSURANCE	41	-	-	-	-	-	41
	ANNUITY	24	-	-	-	-	-	24
	TOTAL	65	-	-	-	-	-	65
Life Investors Insurance Company of America	INSURANCE	1,761	-	-	-	-	-	1,761
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,761	-	-	-	-	-	1,761
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	INSURANCE	1	-	-	-	-	-	1
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1	-	-	-	-	-	1
London Life Insurance Company	INSURANCE	19,013	389	1,355	-	21,698	41,339	83,794
	ANNUITY	1,072	-	-	17,295	50,801	194	69,362
	TOTAL	20,085	389	1,355	17,295	72,499	41,533	153,156
Manufacturers Life Insurance Company (The)	INSURANCE	29,047	39	445	-	10,174	16,633	56,338
	ANNUITY	6,858	-	-	68,449	113,306	40	188,653
	TOTAL	35,905	39	445	68,449	123,480	16,673	244,991
Manulife Canada Ltd.	INSURANCE	2,925	-	10	-	496	103	3,534
	ANNUITY	-	-	-	742	511	-	1,253
	TOTAL	2,925	-	10	742	1,007	103	4,787

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 2001

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Maritime Life Assurance Company (The)	INSURANCE	29,479	82	136	-	8,199	9,278	47,174
	ANNUITY	2,312	-	-	19,807	1,571	-	23,690
	TOTAL	31,791	82	136	19,807	9,770	9,278	70,864
Massachusetts Mutual Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	29	-	-	29
	TOTAL	-	-	-	29	-	-	29
Metropolitan Life Insurance Company	INSURANCE	112	-	16	-	11	327	466
	ANNUITY	-	-	-	1,078	-	-	1,078
	TOTAL	112	-	16	1,078	11	327	1,544
MFC Insurance Company Limited	INSURANCE	5,485	14	178	-	249	309	6,235
	ANNUITY	317	-	-	742	925	5	1,989
	TOTAL	5,802	14	178	742	1,174	314	8,224
Minnesota Life Insurance Company	INSURANCE	52	-	-	-	-	9	61
	ANNUITY	-	-	-	6	-	-	6
	TOTAL	52	-	-	6	-	9	67
National Bank Life Insurance Company	INSURANCE	77	-	-	-	-	-	77
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	77	-	-	-	-	-	77
National Life Assurance Company of Canada (The)	INSURANCE	3,212	-	31	-	8,611	349	12,203
	ANNUITY	342	-	-	2,146	18,021	68	20,578
	TOTAL	3,554	-	31	2,146	26,632	417	32,781
New York Life Insurance Company	INSURANCE	258	-	2	-	40	181	481
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	258	-	2	-	40	181	481
Penncorp Life Insurance Company	INSURANCE	464	-	-	-	-	-	464
	ANNUITY	-	-	-	-	34	-	34
	TOTAL	464	-	-	-	34	-	498
Pennsylvania Life Insurance Company	INSURANCE	269	-	-	-	19	-	288
	ANNUITY	-	-	-	-	23	-	23
	TOTAL	269	-	-	-	42	-	311
Primerica Life Insurance Company of Canada	INSURANCE	5,296	-	-	-	-	-	5,296
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	5,296	-	-	-	-	-	5,296
Principal Life Insurance Company	INSURANCE	-	-	-	-	6	4	10
	ANNUITY	-	-	-	25	-	-	25
	TOTAL	-	-	-	25	6	4	35
Provident Life and Accident Insurance Company	INSURANCE	1,052	-	-	-	-	3	1,055
	ANNUITY	-	-	-	-	64	-	64
	TOTAL	1,052	-	-	-	64	3	1,119
Prudential Insurance Company of America (The)	INSURANCE	534	-	11	-	65	226	836
	ANNUITY	-	-	-	204	-	2	206
	TOTAL	534	-	11	204	65	228	1,042

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 2001

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
RBC Life Insurance Company	INSURANCE	9,905	-	-	-	5,192	320	15,417
	ANNUITY	22	-	-	5,976	-	-	5,998
	TOTAL	9,927	-	-	5,976	5,192	320	21,415
Reassure America Life Insurance Company	INSURANCE	-	-	-	-	-	2	2
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	2	2
Reliable Life Insurance Company	INSURANCE	556	-	-	-	2	-	558
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	556	-	-	-	2	-	558
Royal & Sun Alliance Life Insurance Company of Canada	INSURANCE	3,576	11	22	-	338	515	4,462
	ANNUITY	187	-	-	963	1,121	-	2,271
	TOTAL	3,763	11	22	963	1,459	515	6,733
Security Life Insurance Company Limited	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	393	-	-	393
	TOTAL	-	-	-	393	-	-	393
Standard Life Assurance Company (The)	INSURANCE	5,000	-	263	-	2,735	1,781	9,779
	ANNUITY	3,654	-	-	47,594	36,914	69	88,231
	TOTAL	8,654	-	263	47,594	39,649	1,850	98,010
Standard Life Assurance Company of Canada (The)	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	166	-	-	166
	TOTAL	-	-	-	166	-	-	166
State Farm Life Insurance Company (The)	INSURANCE	1,139	-	-	-	450	752	2,341
	ANNUITY	18	-	-	6	941	21	986
	TOTAL	1,157	-	-	6	1,391	773	3,327
Sun Life Assurance Company of Canada	INSURANCE	45,041	124	718	-	9,831	18,351	74,065
	ANNUITY	2,292	-	-	32,361	44,510	16	79,179
	TOTAL	47,333	124	718	32,361	54,341	18,367	153,244
TD Life Insurance Company	INSURANCE	150	-	-	-	-	-	150
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	150	-	-	-	-	-	150
Trans Global Life Insurance Company	INSURANCE	42	-	-	-	-	-	42
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	42	-	-	-	-	-	42
Transamerica Life Canada	INSURANCE	11,703	-	-	-	4,400	62	16,165
	ANNUITY	211	-	-	3,397	7,937	-	11,545
	TOTAL	11,914	-	-	3,397	12,337	62	27,710
Travelers Insurance Company (The)	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	57	-	-	57
	TOTAL	-	-	-	57	-	-	57
United American Insurance Company	INSURANCE	8	-	-	-	-	-	8
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	8	-	-	-	-	-	8

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS
in the Province of Alberta - 2001

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Unity Life of Canada	INSURANCE	459	-	56	-	286	176	977
	ANNUITY	1	-	-	32	185	15	233
	TOTAL	460	-	56	32	471	191	1,210
Wawanesa Life Insurance Company	INSURANCE	2,083	-	5	-	456	616	3,160
	ANNUITY	43	-	-	646	2,112	435	3,236
	TOTAL	2,126	-	5	646	2,568	1,051	6,396
TOTAL	INSURANCE	372,046	1,082	4,851	-	112,762	164,324	655,065
	ANNUITY	24,460	-	-	334,485	406,833	976	766,755
	TOTAL	396,506	1,082	4,851	334,485	519,595	165,300	1,421,819

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2001

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	30	140	1	13	1	14	30	139	139
	GROUP	377	11,294	-	-	265	3,611	112	7,683	46,525
	TOTAL	407	11,434	1	13	266	3,625	142	7,822	46,664
AIG Assurance Canada	ORDINARY	10,500	194,362	1,464	26,245	1,254	16,172	10,710	204,435	150,510
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	10,500	194,362	1,464	26,245	1,254	16,172	10,710	204,435	150,510
AIG Life Insurance Company of Canada	ORDINARY	4,259	585,034	1,181	555,527	318	45,352	5,122	1,095,208	252,331
	GROUP	184	3,016	32,104	1,679,055	8	638	32,280	1,681,433	1,180,807
	TOTAL	4,443	588,050	33,285	2,234,581	326	45,990	37,402	2,776,641	1,433,138
Allianz Life Insurance Company of North America	ORDINARY	335	2,481	(8)	(288)	13	73	314	2,120	8,631
	GROUP	10,436	705,147	1,947	-	45	638,249	12,338	66,898	66,898
	TOTAL	10,771	707,628	1,939	(288)	58	638,322	12,652	69,018	75,529
American Bankers Life Assurance Company of Florida	ORDINARY	20	164	-	-	15	136	5	28	28
	GROUP	160,717	651,370	33,658	388,475	22,860	337,433	171,515	702,412	71,230
	TOTAL	160,737	651,534	33,658	388,475	22,875	337,569	171,520	702,440	71,258
American Income Life Insurance Company	ORDINARY	8,330	178,426	2,933	108,324	1,449	56,775	9,814	229,975	229,915
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	8,330	178,426	2,933	108,324	1,449	56,775	9,814	229,975	229,915
Associates Financial Life Insurance Company	ORDINARY	516	28,824	4	150	51	3,134	469	25,840	13,913
	GROUP	30,365	130,989	5,228	22,100	709	39,939	34,884	113,150	116,693
	TOTAL	30,881	159,813	5,232	22,250	760	43,073	35,353	138,990	130,606
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	148	7,008	13	782	16	1,145	145	6,645	5,247
	GROUP	27,293	1,705,220	5,476	385,658	3,001	101,221	29,768	1,989,657	1,518,410
	TOTAL	27,441	1,712,228	5,489	386,440	3,017	102,366	29,913	1,996,302	1,523,657
Canada Life Assurance Company (The)	ORDINARY	63,398	6,911,040	4,409	1,157,078	4,004	404,167	63,803	7,663,951	4,242,169
	GROUP	346,599	23,084,436	41,466	9,362,293	31,606	2,222,558	356,459	30,224,171	11,930,198
	TOTAL	409,997	29,995,476	45,875	10,519,371	35,610	2,626,725	420,262	37,888,122	16,172,367
Canada Life Insurance Company of Canada	ORDINARY	3,271	875,306	918	262,219	143	35,910	4,046	1,101,615	260,294
	GROUP	5	42	-	-	1	9	4	33	33
	TOTAL	3,276	875,348	918	262,219	144	35,919	4,050	1,101,648	260,327
Canadian Premier Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	68,424	129,903	29,833	58,333	225	465	98,032	187,771	86,066
	TOTAL	68,424	129,903	29,833	58,333	225	465	98,032	187,771	86,066
CIBC Life Insurance Company Limited	ORDINARY	1,670	179,256	4	792	116	15,741	1,558	164,307	-
	GROUP	-	-	-	-	-	-	-	-	297,970
	TOTAL	1,670	179,256	4	792	116	15,741	1,558	164,307	297,970
CIGNA Life Insurance Company of Canada	ORDINARY	232	1,211	22	218	30	290	224	1,139	-
	GROUP	16,435	42,590	5,915	18,773	898	7,758	21,452	53,605	-
	TOTAL	16,667	43,801	5,937	18,991	928	8,048	21,676	54,744	-

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2001

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
Clarica Life Insurance Company	ORDINARY	153,283	15,317,289	11,837	2,115,645	7,456	888,275	157,664	16,544,659	12,334,298
	GROUP	186,349	13,605,638	22,967	2,504,305	70,327	3,603,331	138,989	12,506,612	12,233,070
	TOTAL	339,632	28,922,927	34,804	4,619,950	77,783	4,491,606	296,653	29,051,271	24,567,368
Combined Insurance Company of America	ORDINARY	202	1,984	39	2,540	26	1,709	215	2,815	2,375
	GROUP	561	4,484	(20)	69,651	282	2,357	259	71,778	71,738
	TOTAL	763	6,468	19	72,191	308	4,066	474	74,593	74,113
Concordia Life Insurance Company	ORDINARY	1,834	398,168	39	14,847	155	33,183	1,718	379,832	115,776
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,834	398,168	39	14,847	155	33,183	1,718	379,832	115,776
Connecticut General Life Insurance Company	ORDINARY	21	12,415	-	107	14	10,228	7	2,645	1,607
	GROUP	1	11	-	-	1	11	-	-	-
	TOTAL	22	12,426	-	107	15	10,239	7	2,645	1,607
CT Financial Assurance Company	ORDINARY	82	18,243	56	10,253	6	800	132	27,696	2,770
	GROUP	58,766	2,317,643	-	-	58,766	2,317,643	-	-	-
	TOTAL	58,848	2,335,886	56	10,253	58,772	2,318,443	132	27,696	2,770
Cumis Life Insurance Company	ORDINARY	419	14,990	204	29,032	120	5,152	503	38,870	13,810
	GROUP	-	1,345,758	-	652,043	-	273,670	-	1,724,131	861,460
	TOTAL	419	1,360,748	204	681,075	120	278,822	503	1,763,001	875,270
CUNA Mutual Insurance Society	ORDINARY	360	1,133	4	18	12	35	352	1,116	559
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	360	1,133	4	18	12	35	352	1,116	559
Desjardins Financial Security Life Assurance Company	ORDINARY	19,636	1,986,902	376	92,005	1,039	26,223	18,973	1,937,403	859,393
	GROUP	217	1,124,454	64	148,751	29	147,589	252	1,125,616	754,049
	TOTAL	19,853	3,111,356	440	240,756	1,068	173,812	19,225	3,063,019	1,613,442
Empire Life Insurance Company (The)	ORDINARY	7,665	823,121	568	172,195	443	101,415	7,790	893,901	866,861
	GROUP	727	38,294	644	38,798	89	2,451	1,282	74,641	71,311
	TOTAL	8,392	861,415	1,212	210,993	532	103,866	9,072	968,542	938,172
Equitable Life Assurance Society of the United States (The)	ORDINARY	21	248	-	3	-	-	21	251	62,189
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	21	248	-	3	-	-	21	251	62,189
Equitable Life Insurance Company of Canada (The)	ORDINARY	8,889	1,522,117	1,111	258,488	537	97,647	9,463	1,682,958	589,596
	GROUP	7,682	497,572	1,261	108,965	874	55,355	8,069	551,182	442,240
	TOTAL	16,571	2,019,689	2,372	367,453	1,411	153,002	17,532	2,234,140	1,031,836
Federated Life Insurance Company of Canada	ORDINARY	1,799	335,012	41	7,521	144	29,650	1,696	312,883	140,669
	GROUP	2,445	55,646	343	7,799	503	12,476	2,285	50,969	50,969
	TOTAL	4,244	390,658	384	15,320	647	42,126	3,981	363,852	191,638
First Canadian Insurance Corporation	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	44,091	965,288	16,616	449,003	11,331	203,371	49,376	1,210,920	642,676
	TOTAL	44,091	965,288	16,616	449,003	11,331	203,371	49,376	1,210,920	642,676
Forethought Life Insurance Company	ORDINARY	427	1,594	3	92	16	99	414	1,587	1,587
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	427	1,594	3	92	16	99	414	1,587	1,587

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2001

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
Fortis Benefits Insurance Company	ORDINARY GROUP	8,321	35,793	919	5,377	548	2,492	8,692	38,678	38,678
		-	-	-	-	-	-	-	-	-
	TOTAL	8,321	35,793	919	5,377	548	2,492	8,692	38,678	38,678
General American Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	3,133,059
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	3,133,059
Gerber Life Insurance Company	ORDINARY GROUP	-	-	767	8,443	96	1,068	671	7,375	7,375
		-	-	-	-	-	-	-	-	-
	TOTAL	-	-	767	8,443	96	1,068	671	7,375	7,375
Great-West Life Assurance Company (The)	ORDINARY GROUP	43,761	6,022,896	4,757	1,125,972	7,816	722,566	40,702	6,426,302	4,954,683
		353,740	22,766,072	34,708	1,887,043	14,165	918,307	374,283	23,734,808	20,528,648
	TOTAL	397,501	28,788,968	39,465	3,013,015	21,981	1,640,873	414,985	30,161,110	25,483,331
Household Life Insurance Company	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		6,243	54,588	10,800	58,974	7,869	35,662	9,174	77,900	77,900
	TOTAL	6,243	54,588	10,800	58,974	7,869	35,662	9,174	77,900	77,900
Independent Order of Foresters (The)	ORDINARY GROUP	13,930	477,065	403	42,943	949	63,954	13,384	456,054	456,054
		-	-	-	-	-	-	-	-	-
	TOTAL	13,930	477,065	403	42,943	949	63,954	13,384	456,054	456,054
Industrial Alliance Life Insurance Company	ORDINARY GROUP	761	41,014	71	9,691	34	3,226	798	47,479	42,520
		1,505	109,646	-	11,225	64	19,473	1,532	101,398	33,497
	TOTAL	2,266	150,660	71	20,916	98	22,699	2,330	148,877	76,017
Industrial-Alliance Pacific General Insurance Corporation	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		603	13,286	396	8,795	40	7,807	959	14,274	14,274
	TOTAL	603	13,286	396	8,795	40	7,807	959	14,274	14,274
Industrial-Alliance Pacific Life Insurance Company	ORDINARY GROUP	18,938	2,199,618	2,048	398,194	1,356	179,342	19,630	2,418,470	1,523,235
		98,632	1,652,191	65,557	919,097	63,147	744,378	101,042	1,826,910	1,746,411
	TOTAL	117,570	3,851,809	67,605	1,317,291	64,503	923,720	120,672	4,245,380	3,269,646
Ingle Life & Health Assurance Company	ORDINARY GROUP	43	2,726	-	-	43	2,726	-	-	-
		-	84,257	-	-	-	84,257	-	-	-
	TOTAL	43	86,983	-	-	43	86,983	-	-	-
John Hancock Life Insurance Company	ORDINARY GROUP	16	341	-	-	2	252	14	89	89
		-	-	-	-	-	-	-	-	-
	TOTAL	16	341	-	-	2	252	14	89	89
Liberty Life Assurance Company of Boston	ORDINARY GROUP	678	52,383	13	933	67	1,158	624	52,158	50,619
		718	21,899	1,038	22,024	823	5,112	933	38,811	32,702
	TOTAL	1,396	74,282	1,051	22,957	890	6,270	1,557	90,969	83,321
Life Insurance Company of North America	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		18	1,626	14	3,148	3	-	29	4,774	4,774
	TOTAL	18	1,626	14	3,148	3	-	29	4,774	4,774
Life Investors Insurance Company of America	ORDINARY GROUP	-	-	-	-	-	-	-	-	-
		40,038	1,204,450	14,296	245,775	14,448	17,162	39,885	1,433,063	887,894
	TOTAL	40,038	1,204,450	14,296	245,775	14,448	17,162	39,885	1,433,063	887,894

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2001

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
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	ORDINARY	51	508	24	197	12	104	63	601	601
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	51	508	24	197	12	104	63	601	601
Lincoln National Life Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	11
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	11
London Life Insurance Company	ORDINARY	137,950	9,097,295	78,292	4,294,401	81,073	3,958,013	135,169	9,433,683	7,956,807
	GROUP	2,127	52,606	-	-	104	8,017	2,023	44,589	2,875,595
	TOTAL	140,077	9,149,901	78,292	4,294,401	81,177	3,966,030	137,192	9,478,272	10,832,402
Manufacturers Life Insurance Company (The)	ORDINARY	68,792	9,241,695	3,872	1,605,565	3,876	549,984	68,788	10,297,278	6,311,710
	GROUP	106,941	9,009,391	41,930	4,431,667	31,879	2,689,794	116,992	10,751,264	10,737,977
	TOTAL	175,733	18,251,086	45,802	6,037,232	35,755	3,239,778	185,780	21,048,542	17,049,687
Manulife Canada Ltd.	ORDINARY	11,153	1,643,060	861	237,565	648	110,288	11,366	1,770,337	845,793
	GROUP	9,802	375,239	-	-	9,801	375,113	1	126	126
	TOTAL	20,955	2,018,299	861	237,565	10,449	485,401	11,367	1,770,463	845,919
Maritime Life Assurance Company (The)	ORDINARY	43,022	8,414,140	3,426	1,005,514	2,758	568,490	43,690	8,851,164	2,379,495
	GROUP	129,317	7,455,966	17,151	1,049,458	28,292	726,788	118,176	7,778,636	5,716,917
	TOTAL	172,339	15,870,106	20,577	2,054,972	31,050	1,295,278	161,866	16,629,800	8,096,412
Massachusetts Mutual Life Insurance Company	ORDINARY	3	5	-	-	-	-	3	5	5
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	3	5	-	-	-	-	3	5	5
MD Life Insurance Company	ORDINARY	-	-	174	142,553	-	3,286	174	139,267	20,395
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	174	142,553	-	3,286	174	139,267	20,395
Metropolitan Life Insurance Company	ORDINARY	3,283	2,254	-	70	170	127	3,113	2,197	2,197
	GROUP	582	101,456	43	13,106	4	23	621	114,539	114,539
	TOTAL	3,865	103,710	43	13,176	174	150	3,734	116,736	116,736
MFC Insurance Company Limited	ORDINARY	6,851	1,328,282	440	85,402	350	73,892	6,941	1,339,792	252,462
	GROUP	826	42,926	824	4,261	1,650	47,187	-	-	-
	TOTAL	7,677	1,371,208	1,264	89,663	2,000	121,079	6,941	1,339,792	252,462
Minnesota Life Insurance Company	ORDINARY	1	424	-	(424)	1	-	-	-	-
	GROUP	78	1,397	-	-	22	1,369	56	28	28
	TOTAL	79	1,821	-	(424)	23	1,369	56	28	28
National Bank Life Insurance Company	ORDINARY	-	2,750	-	5,155	-	300	-	4,855	485
	GROUP	-	39,766	-	48,775	-	10,146	-	38,629	3,567
	TOTAL	-	42,516	-	53,930	-	10,446	-	43,484	4,052
National Life Assurance Company of Canada (The)	ORDINARY	13,483	2,417,673	851	424,071	989	303,571	13,345	2,538,173	1,560,346
	GROUP	3,219	227,650	69	1,035	106	6,467	3,182	222,218	220,959
	TOTAL	16,702	2,645,323	920	425,106	1,095	310,038	16,527	2,760,391	1,781,305
New York Life Insurance Company	ORDINARY	94	8,845	1	218	5	413	90	8,774	8,774
	GROUP	459	99,331	312	58,108	3	211	768	157,228	157,228
	TOTAL	553	108,176	313	58,326	8	624	858	166,002	166,002

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2001

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
Pencorp Life Insurance Company	ORDINARY GROUP	1,828	112,810	84	9,439	164	5,536	1,748	116,713	78,088
	TOTAL	-	-	-	-	-	-	-	-	-
Pennsylvania Life Insurance Company	ORDINARY GROUP	1,401	37,545	-	-	98	3,523	1,303	34,022	31,817
	TOTAL	50	725	14	135	-	-	64	860	860
Primerica Life Insurance Company of Canada	ORDINARY GROUP	21,553	6,170,704	2,874	1,743,988	1,801	1,166,910	22,626	6,747,782	5,329,629
	TOTAL	-	-	-	-	-	-	-	-	-
Principal Life Insurance Company	ORDINARY GROUP	22	285	3	622	2	15	23	910	-
	TOTAL	-	-	-	-	-	-	-	-	-
Provident Life and Accident Insurance Company	ORDINARY GROUP	56	517	2	155	25	429	33	243	105
	TOTAL	10,462	653,348	4,433	262,422	2,151	133,302	12,744	782,468	782,468
Prudential Insurance Company of America (The)	ORDINARY GROUP	2,318	6,247	-	160	158	373	2,160	6,034	187,872
	TOTAL	21,067	88,497	-	6,915	4,766	99,034	16,301	(3,622)	77,870
RBC Life Insurance Company	ORDINARY GROUP	23,729	6,270,890	3,229	1,017,427	1,253	396,281	25,705	6,892,036	2,381,504
	TOTAL	1,332	64,869	519	34,636	1,232	46,531	619	52,974	49,304
Reassure America Life Insurance Company	ORDINARY GROUP	119	119	2	-	-	17	121	102	102
	TOTAL	-	-	-	-	-	-	-	-	-
Reliable Life Insurance Company	ORDINARY GROUP	1,334	360,760	151	37,888	78	19,824	1,407	378,824	25,073
	TOTAL	-	-	-	-	-	-	-	-	-
RGA Life Reinsurance Company of Canada	ORDINARY GROUP	-	-	-	-	-	-	-	-	524,401
	TOTAL	-	-	-	-	-	-	-	-	-
Royal & Sun Alliance Life Insurance Company of Canada	ORDINARY GROUP	12,013	2,367,875	1,169	197,808	866	211,241	12,316	2,354,442	466,222
	TOTAL	-	-	-	-	-	-	-	-	-
Standard Life Assurance Company (The)	ORDINARY GROUP	16,599	1,574,560	926	385,410	1,008	114,035	16,517	1,845,935	1,201,724
	TOTAL	14,823	895,826	3,382	357,311	1,498	139,304	16,707	1,113,833	1,113,833
State Farm Life Insurance Company (The)	ORDINARY GROUP	8,394	758,700	1,354	207,363	548	53,870	9,200	912,193	911,901
	TOTAL	223	13,956	-	-	49	269	174	13,687	13,687
Sun Life Assurance Company of Canada	ORDINARY GROUP	58,685	5,046,334	1,525	442,012	2,477	228,930	57,733	5,259,861	3,092,615
	TOTAL	180,529	16,003,008	122,809	3,375,279	10,905	37,898	292,433	19,340,389	16,704,531
	TOTAL	239,214	21,049,342	124,334	3,817,291	13,382	266,828	350,166	24,600,250	19,797,146

Abstract of The Returns of Companies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2001

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
Swiss Re Life & Health Canada	ORDINARY	-	-	-	-	-	-	-	-	3,016,445
	GROUP	-	-	-	-	-	-	-	-	170,467
	TOTAL	-	-	-	-	-	-	-	-	3,186,912
TD Life Insurance Company	ORDINARY	1,794	309,260	243	115,163	95	19,160	1,942	405,263	178,344
	GROUP	1,062	26,808	207	1,060	21	2,329	1,248	25,539	6,918
	TOTAL	2,856	336,068	450	116,223	116	21,489	3,190	430,802	185,262
Trans Global Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	19,581	20,725	1,179	185	769	129	19,991	20,781	19,129
	TOTAL	19,581	20,725	1,179	185	769	129	19,991	20,781	19,129
Transamerica Life Canada	ORDINARY	42,284	8,055,360	5,174	1,823,819	3,827	701,066	43,631	9,178,113	3,176,155
	GROUP	10	122	-	-	-	-	10	122	4,017
	TOTAL	42,294	8,055,482	5,174	1,823,819	3,827	701,066	43,641	9,178,235	3,180,172
Travelers Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	8	26	-	-	-	-	8	26	-
	TOTAL	8	26	-	-	-	-	8	26	-
United American Insurance Company	ORDINARY	108	916	17	173	17	138	108	951	951
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	108	916	17	173	17	138	108	951	951
Unity Life of Canada	ORDINARY	3,437	115,690	69	11,713	158	9,685	3,348	117,718	26,706
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	3,437	115,690	69	11,713	158	9,685	3,348	117,718	26,706
Wawanesa Life Insurance Company	ORDINARY	7,330	818,788	993	192,969	513	68,700	7,810	943,057	535,130
	GROUP	2,994	262,114	219	47,174	324	23,498	2,889	285,790	244,198
	TOTAL	10,324	1,080,902	1,212	240,143	837	92,198	10,699	1,228,847	779,328
TOTAL	ORDINARY	861,487	102,392,955	139,953	20,391,755	131,259	11,318,310	870,181	111,349,308	70,865,204
	GROUP	1,968,663	107,762,562	517,402	28,741,610	395,955	16,149,702	2,090,200	120,314,703	92,782,661
	TOTAL	2,830,150	210,155,517	657,355	49,133,364	527,214	27,468,013	2,960,381	231,664,012	163,647,865

Abstract of The Returns of Fraternal Societies
DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED
in the Province of Alberta - 2001

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	36	-	261	-	297	-	-	145	-	145
Canadian Slovak Benefit Society	1	-	-	-	1	6	-	-	-	6
Croatian Fraternal Union of America	13	-	-	-	13	30	-	-	-	30
Grand Orange Lodge of British America Benefit Fund (The)	8	-	-	-	8	11	-	-	-	11
Knights of Columbus	7,655	5,542	-	63	13,260	962	1,932	-	-	2,894
Lutheran Life Insurance Society of Canada	3,276	1,321	66	-	4,663	1,157	2,477	43	-	3,677
North West Commercial Travellers	7	-	-	97	104	62	-	-	-	62
Order of United Commercial Travelers of America (The)	27	-	67	-	94	22	-	15	-	37
Sons of Scotland Benevolent Association	1	-	-	-	1	1	-	-	-	1
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	25	-	-	-	25	11	-	-	-	11
Ukrainian National Association Inc.	3	-	-	-	3	1	-	-	-	1
Workers Benevolent Association of Canada	17	-	-	-	17	63	-	-	-	63
TOTAL	11,069	6,863	394	160	18,486	2,326	4,409	203	-	6,938

Abstract of The Returns of Fraternal Societies Transacting
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)
in the Province of Alberta - 2001

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	367	12,429	60	800	56	1,660	371	11,569	6,861
Canadian Slovak Benefit Society	30	34	-	-	2	6	28	28	28
Croatian Fraternal Union of America	129	1,329	4	20	8	135	125	1,214	1,214
Grand Orange Lodge of British America Benefit Fund (The)	79	406	-	6	6	22	73	390	390
Knights of Columbus	12,637	593,201	1,863	172,649	504	42,485	13,996	723,365	723,365
Lutheran Life Insurance Society of Canada	6,140	271,335	157	41,886	212	(9,237)	6,085	322,458	289,183
North West Commercial Travellers	1,151	1,187	29	24	112	127	1,068	1,084	1,084
Order of United Commercial Travelers of America (The)	207	2,612	-	-	6	111	201	2,501	2,501
Sons of Scotland Benevolent Association	45	101	-	-	-	-	45	101	101
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	125	1,174	9	240	4	19	130	1,395	1,022
Ukrainian National Association Inc.	37	85	1	5	3	6	35	84	84
Women's Life Insurance Society	61	22	-	-	3	1	58	21	21
Workers Benevolent Association of Canada	288	986	5	8	24	93	269	901	901
TOTAL	21,296	884,901	2,128	215,638	940	35,428	22,484	1,065,111	1,026,755

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 2001

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
ACE INA Insurance	2,250	1,042	46.3%	10,869	13,361	122.9%
Affiliated F. M. Insurance Company	-	-		529	(393)	
Alberta Motor Association Insurance Company	92,572	80,390	86.8%	14,175	7,354	51.9%
Allianz Insurance Company of Canada	117,228	108,401	92.5%	44,897	35,601	79.3%
Allstate Insurance Company of Canada	50,373	43,665	86.7%	11,613	5,197	44.8%
American Bankers Insurance Company of Florida	-	-		16,191	2,456	15.2%
American Home Assurance Company	4,999	4,121	82.4%	35,636	5,200	14.6%
American Re-Insurance Company	-	-		71	33	46.5%
American Road Insurance Company	1,026	602	58.7%	39	1	2.6%
AXA Insurance (Canada)	(178)	(1,853)		123	(178)	
AXA Pacific Insurance Company	38,748	25,478	65.8%	15,603	13,137	84.2%
AXA Re	-	-		518	-	
Boiler Inspection and Insurance Company of Canada	-	-		92	240	260.9%
Canadian Northern Shield Insurance Company	-	-		1,287	676	52.5%
Canadian Petroleum Insurance Exchange	20	14	70.0%	1,841	421	22.9%
Canassurance General Insurance Company Inc.	-	-		9	2	22.2%
Centennial Insurance Company	7	(5)		38	-	
Certas Direct Insurance Company	4,694	5,242	111.7%	306	129	42.2%
CGU Insurance Company of Canada	94,318	107,256	113.7%	36,544	26,844	73.5%
CGU International Insurance plc	-	-		4	(176)	
Chubb Insurance Company of Canada	1,322	2,263	171.2%	14,454	10,679	73.9%
Citadel General Assurance Company (The)	16,739	14,211	84.9%	9,412	3,484	37.0%
Co-operators General Insurance Company	152,855	123,317	80.7%	72,272	38,905	53.8%
Commerce and Industry Insurance Company of Canada	205	9,442	4605.9%	1,796	(17)	
Commonwealth Insurance Company	-	-		15,032	14,571	96.9%
Continental Casualty Company	2,532	865	34.2%	6,883	5,609	81.5%
Coseco Insurance Company	12,259	10,008	81.6%	2,575	1,014	39.4%
Cumis General Insurance Company	5,568	5,360	96.3%	1,786	1,007	56.4%
DaimlerChrysler Insurance Company	1,053	579	55.0%	-	-	
Dominion of Canada General Insurance Company (The)	66,104	52,276	79.1%	21,477	11,490	53.5%
Ecclesiastical Insurance Office Public Limited Company	-	-		4,415	3,664	83.0%
Echelon General Insurance Company	3,180	4,952	155.7%	-	-	
Economical Mutual Insurance Company	68,783	58,320	84.8%	25,734	17,394	67.6%
Elite Insurance Company	2,493	751	30.1%	21,191	8,243	38.9%
Employers Insurance Company of Wausau	87	14	16.1%	65	9	13.8%
Employers Reinsurance Corporation	-	-		2,125	-	

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 2001

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Everest Insurance Company of Canada	-	-		45	3	6.7%
Factory Mutual Insurance Company	-	-		19,424	19,324	99.5%
Federal Insurance Company	-	-		17	-	
Federated Insurance Company of Canada	12,413	11,979	96.5%	6,997	3,014	43.1%
Federation Insurance Company of Canada	6,007	5,818	96.9%	1,651	529	32.0%
First North American Insurance Company	303	-		1,007	(67)	
Gerling Canada Insurance Company	-	-		17,097	9,402	55.0%
Gore Mutual Insurance Company	-	3		22	122	554.5%
Grain Insurance and Guarantee Company	-	-		2,770	436	15.7%
Great American Insurance Company	-	-		1,298	42	3.2%
Guarantee Company of North America (The)	-	-		12	-	
Hartford Fire Insurance Company	152	2,644	1739.5%	4,327	2,528	58.4%
Home Insurance Company (The)	-	-		-	(59)	
HSBC Canadian Direct Insurance Incorporated	8,513	6,940	81.5%	994	686	69.0%
Hutterian Brethren General Insurance Corporation	-	-		8	-	
ING Insurance Company of Canada	211	653	309.5%	437	113	25.9%
ING Novex Insurance Company of Canada	38,789	32,212	83.0%	7,404	4,732	63.9%
ING Wellington Insurance Company	4,726	843	17.8%	3,887	2,154	55.4%
ING Western Union Insurance Company	185,873	141,718	76.2%	77,828	48,639	62.5%
Innovative Insurance Corporation	2,792	708	25.4%	-	-	
Jevco Insurance Company	3,985	2,482	62.3%	7	3	42.9%
Jubilee Reciprocal Insurance Exchange	-	-		(6)	3,188	
Kingsway General Insurance Company	64,414	40,112	62.3%	5,027	1,759	35.0%
Langdon Insurance Company	288	156	54.2%	486	241	49.6%
Legacy General Insurance Company	-	-		3,407	191	5.6%
Liberty Insurance Company of Canada	1,662	867	52.2%	789	260	33.0%
Liberty Mutual Fire Insurance Company	-	458		-	-	
Liberty Mutual Insurance Company	29,790	20,343	68.3%	20,246	20,236	100.0%
Lloyd's Underwriters	16,025	41,991	262.0%	37,703	57,061	151.3%
Lombard General Insurance Company of Canada	17,803	30,115	169.2%	9,792	6,528	66.7%
Lombard Insurance Company	1,257	(27)		279	71	25.4%
London and Midland General Insurance Company	-	-		726	379	52.2%
Lumbermen's Underwriting Alliance	-	-		2,581	1,730	67.0%
Lumbermens Mutual Casualty Company	213	(162)		126	(32)	
Maritime Insurance Company Limited	-	-		103	154	149.5%
Markel Insurance Company of Canada	12,226	15,997	130.8%	1,831	695	38.0%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 2001

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Markham General Insurance Company	-	-		28	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	4	-		1,354	725	53.5%
Millennium Insurance Corporation	1,139	288	25.3%	-	-	
Missisquoi Insurance Company (The)	590	2,813	476.8%	2	-	
Motors Insurance Corporation	1,777	593	33.4%	-	-	
New Hampshire Insurance Company	-	(2)		-	-	
Nipponkoa Insurance Company, Limited	-	-		318	3,401	1069.5%
Nordic Insurance Company of Canada (The)	(41)	(1,381)		-	96	
Old Republic Insurance Company of Canada	2,071	1,784	86.1%	357	42	11.8%
Optimum West Insurance Company	7,491	6,789	90.6%	2,941	2,178	74.1%
Peace Hills General Insurance Company	53,681	43,471	81.0%	20,451	11,512	56.3%
Pembridge Insurance Company	36,097	39,393	109.1%	1,515	488	32.2%
Peopleplus Insurance Company	2,043	1,841	90.1%	242	116	47.9%
Perth Insurance Company	6,818	6,079	89.2%	78	85	109.0%
Pool Insurance Company	-	-		1,460	2,612	178.9%
Portage La Prairie Mutual Insurance Company (The)	12,486	8,231	65.9%	5,252	3,167	60.3%
Primum Insurance Company	30,821	28,239	91.6%	5,251	2,998	57.1%
Progressive Casualty Insurance Company	-	(1,280)		-	-	
Protective Insurance Company	60	257	428.3%	-	-	
RBC General Insurance Company	5,447	3,160	58.0%	743	440	59.2%
RBC Travel Insurance Company	-	-		1,408	502	35.7%
Royal & Sun Alliance Insurance Company of Canada	108,523	85,409	78.7%	41,372	19,766	47.8%
Saskatchewan Mutual Insurance Company	2	26	1300.0%	2,319	786	33.9%
Scottish & York Insurance Co. Limited	3,712	4,261	114.8%	997	611	61.3%
Security Insurance Company of Hartford	-	-		-	(429)	
Security National Insurance Company	81,402	51,710	63.5%	19,768	9,939	50.3%
Sentry Insurance A Mutual Company	177	37	20.9%	-	-	
Sompo Japan Insurance Inc.	-	-		72	20	27.8%
Sovereign General Insurance Company (The)	9,384	3,697	39.4%	7,498	4,121	55.0%
St. Paul Fire and Marine Insurance Company	2,476	1,974	79.7%	4,910	7,589	154.6%
State Farm Fire and Casualty Company (The)	-	-		15,554	9,335	60.0%
State Farm Mutual Automobile Insurance Company	55,293	51,820	93.7%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	156	140	89.7%	197	(44)	
Temple Insurance Company	-	-		124	11	8.9%
The Personal Insurance Company	20,901	13,457	64.4%	4,338	3,210	74.0%
TIG Insurance Company	142	205	144.4%	272	234	86.0%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 2001

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Tokio Marine & Fire Insurance Company Limited (The)	54	(170)		388	256	66.0%
Traders General Insurance Company	38,727	55,123	142.3%	4,554	2,970	65.2%
Trafalgar Insurance Company of Canada	25,012	30,268	121.0%	4,175	3,729	89.3%
Trans Global Insurance Company	-	-		1,845	8	0.4%
Travelers Casualty and Surety Company of Canada	499	1,019	204.2%	134	176	131.3%
Travelers Indemnity Company (The)	-	(138)		(5)	5	
Unifund Assurance Company	3,413	1,246	36.5%	721	132	18.3%
Waterloo Insurance Company	4,503	3,672	81.5%	1,103	634	57.5%
Wawanesa Mutual Insurance Company (The)	163,793	136,945	83.6%	67,882	39,423	58.1%
Zenith Insurance Company	7,388	4,501	60.9%	1,693	1,278	75.5%
Zurich Insurance Company	59,133	41,358	69.9%	33,365	30,285	90.8%
TOTAL	1,891,853	1,639,396	86.7%	872,600	572,426	65.6%

*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 Province.

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 2001

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
ACE INA Insurance	128	(10)	
Aetna Life Insurance Company	264	230	87.1%
AIG Assurance Canada	271	12	4.4%
AIG Life Insurance Company of Canada	1,283	193	15.0%
Alberta Motor Association Insurance Company	1,004	-	
Allianz Insurance Company of Canada	306	-	
Allianz Life Insurance Company of North America	3,599	102,596	2850.7%
American Bankers Insurance Company of Florida	2,020	538	26.6%
American Bankers Life Assurance Company of Florida	13,854	3,040	21.9%
American Home Assurance Company	1,376	1,139	82.8%
American Income Life Insurance Company	451	212	47.0%
AMEX Assurance Company	128	-	
AXA Insurance (Canada)	2,111	978	46.3%
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company	42	-	
Blue Cross Life Insurance Company of Canada	9,336	3,812	40.8%
Canada Life Assurance Company (The)	66,393	40,869	61.6%
Canada Life Insurance Company of Canada	(1)	-	
Canadian Premier Life Insurance Company	12,249	3,519	28.7%
CGU Insurance Company of Canada	128	(13)	
Chubb Insurance Company of Canada	27	1	3.7%
CIBC Life Insurance Company Limited	1,449	182	12.6%
CIGNA Life Insurance Company of Canada	3,514	3,251	92.5%
Citadel General Assurance Company (The)	5,604	1,541	27.5%
Clarica Life Insurance Company	78,057	68,051	87.2%
Co-operators General Insurance Company	622	196	31.5%
Combined Insurance Company of America	14,359	4,185	29.1%
Connecticut General Life Insurance Company	2	424	21200.0%
Continental Casualty Company	-	11	
CT Financial Assurance Company	1,758	493	28.0%
Cumis General Insurance Company	17	(6)	
Cumis Life Insurance Company	6,773	1,852	27.3%
Desjardins Financial Security Life Assurance Company	15,975	7,085	44.4%
Eagle Star Insurance Company Limited	-	(2)	
Empire Life Insurance Company (The)	3,090	2,175	70.4%
Equitable Life Assurance Society of the United States (The)	30	14	46.7%
Equitable Life Insurance Company of Canada (The)	10,422	7,626	73.2%

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 2001

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Federated Life Insurance Company of Canada	3,249	2,461	75.7%
First Canadian Insurance Corporation	13,916	1,556	11.2%
Great-West Life Assurance Company (The)	198,975	157,531	79.2%
Green Shield Canada	1,739	1,392	80.0%
Hartford Fire Insurance Company	-	(89)	
Hartford Life Insurance Company	-	2	
Heritage General Insurance Company	3,513	-	
Household Life Insurance Company	1,529	410	26.8%
Independent Order of Foresters (The)	28	28	100.0%
Industrial Alliance Life Insurance Company	214	246	115.0%
Industrial-Alliance Pacific General Insurance Corporation	356	143	40.2%
Industrial-Alliance Pacific Life Insurance Company	17,824	6,435	36.1%
ING Wellington Insurance Company	78	(1,006)	
Ingle Life & Health Assurance Company	8,035	1,752	21.8%
Liberty Life Assurance Company of Boston	344	1,554	451.7%
Liberty Mutual Insurance Company	5,771	4,558	79.0%
Life Insurance Company of North America	11	225	2045.5%
Life Investors Insurance Company of America	4,148	1,231	29.7%
Lloyd's Underwriters	6,011	(185)	
London and Midland General Insurance Company	3,299	1,729	52.4%
London Life Insurance Company	-	1,739	
Manufacturers Life Insurance Company (The)	95,384	75,971	79.6%
Manulife Canada Ltd.	27	-	
Maritime Life Assurance Company (The)	56,551	51,043	90.3%
Metropolitan Life Insurance Company	135	22	16.3%
MFC Insurance Company Limited	912	144	15.8%
National Bank Life Insurance Company	281	85	30.2%
National Life Assurance Company of Canada (The)	5,177	4,991	96.4%
New York Life Insurance Company	58	150	258.6%
Penncorp Life Insurance Company	5,794	1,050	18.1%
Pennsylvania Life Insurance Company	3,593	1,086	30.2%
Primerica Life Insurance Company of Canada	4	-	
Provident Life and Accident Insurance Company	53,801	37,779	70.2%
Prudential Insurance Company of America (The)	1,068	373	34.9%
RBC Life Insurance Company	6,605	1,896	28.7%
RBC Travel Insurance Company	22,285	10,688	48.0%

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 2001

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
Reliable Life Insurance Company	2,410	931	38.6%
Royal & Sun Alliance Insurance Company of Canada	530	-	
Royal & Sun Alliance Life Insurance Company of Canada	1	-	
Scotia Life Insurance Company	1,647	547	33.2%
Sovereign General Insurance Company (The)	3,344	1,557	46.6%
SSQ Life Insurance Company Inc.	854	245	28.7%
Standard Life Assurance Company (The)	21,055	13,407	63.7%
Sun Life Assurance Company of Canada	110,994	81,116	73.1%
TD Life Insurance Company	169	69	40.8%
TIG Insurance Company	35	-	
Trans Global Life Insurance Company	221	50	22.6%
Transamerica Life Canada	836	466	55.7%
Travelers Insurance Company (The)	-	30	
Unity Life of Canada	145	39	26.9%
Wawanesa Life Insurance Company	1,910	2,465	129.1%
TOTAL	921,507	722,106	78.4%

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

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 2001

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
ACE INA Insurance	6,219	2,663	42.8%	19	8	42.1%
Alberta Real Estate Insurance Exchange	1,021	991	97.1%	-	-	
Allianz Insurance Company of Canada	8,098	4,101	50.6%	2	-	
Allstate Insurance Company of Canada	-	240		-	-	
American Bankers Insurance Company of Florida	2,598	1,323	50.9%	-	-	
American Home Assurance Company	14,945	5,827	39.0%	437	14	3.2%
AXA Insurance (Canada)	126	-		94	10	10.6%
AXA Pacific Insurance Company	11,873	5,825	49.1%	221	309	139.8%
British Aviation Insurance Company Limited (The)	15	(2)		-	-	
Canadian Northern Shield Insurance Company	2,364	531	22.5%	12	-	
Canadian Petroleum Insurance Exchange	658	124	18.8%	-	-	
Centennial Insurance Company	5	(8)		-	-	
CGU Insurance Company of Canada	14,943	8,514	57.0%	317	153	48.3%
CGU International Insurance plc	668	192	28.7%	-	-	
Chubb Insurance Company of Canada	26,309	10,858	41.3%	1,150	860	74.8%
Citadel General Assurance Company (The)	2,050	(264)		64	5	7.8%
Co-operators General Insurance Company	15,934	12,677	79.6%	(22)	808	
Commerce and Industry Insurance Company of Canada	5,570	8,591	154.2%	-	-	
Commonwealth Insurance Company	6,802	655	9.6%	-	-	
Constitution Insurance Company of Canada	-	(26)		-	-	
Continental Casualty Company	5,494	3,644	66.3%	12	21	175.0%
Cumis General Insurance Company	379	90	23.7%	570	58	10.2%
Dominion of Canada General Insurance Company (The)	5,471	6,016	110.0%	78	5	6.4%
Ecclesiastical Insurance Office Public Limited Company	1,063	219	20.6%	16	-	
Economical Mutual Insurance Company	5,358	5,296	98.8%	133	33	24.8%
Elite Insurance Company	-	(1)		-	-	
Employers Insurance Company of Wausau	1	27	2700.0%	-	-	
Employers Reinsurance Corporation	1,296	708	54.6%	-	-	
Everest Insurance Company of Canada	11	4	36.4%	-	-	
Factory Mutual Insurance Company	-	-		-	(28)	
Federal Insurance Company	64	26	40.6%	-	(2)	
Federated Insurance Company of Canada	4,193	2,862	68.3%	33	(4)	
Federation Insurance Company of Canada	588	80	13.6%	1	-	
Gerling Canada Insurance Company	19,618	2,906	14.8%	17	(2)	
Gore Mutual Insurance Company	14	-		-	-	
Grain Insurance and Guarantee Company	674	(225)		9	-	

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 2001

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Great American Insurance Company	858	537	62.6%	8	1	12.5%
Guarantee Company of North America (The)	214	6	2.8%	516	(270)	
Hartford Fire Insurance Company	15	1,616	10773.3%	-	(1)	
HSBC Canadian Direct Insurance Incorporated	53	35	66.0%	-	-	
ING Insurance Company of Canada	147	27	18.4%	-	-	
ING Wellington Insurance Company	4,025	4,305	107.0%	-	5	
ING Western Union Insurance Company	19,552	10,165	52.0%	2	-	
Jevco Insurance Company	3	(222)		-	-	
Kingsway General Insurance Company	1,128	583	51.7%	-	-	
Langdon Insurance Company	186	76	40.9%	26	7	26.9%
Liberty Mutual Fire Insurance Company	-	248		-	-	
Liberty Mutual Insurance Company	13,121	15,013	114.4%	300	(412)	
Lloyd's Underwriters	31,654	13,915	44.0%	89	74	83.1%
Lombard General Insurance Company of Canada	6,115	1,935	31.6%	110	79	71.8%
Lombard Insurance Company	-	(303)		-	-	
Lumbermens Mutual Casualty Company	178	48	27.0%	-	-	
Maritime Insurance Company Limited	6	-		-	-	
Markel Insurance Company of Canada	123	(17)		-	-	
Markham General Insurance Company	20	-		-	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	135	24	17.8%	-	-	
Motors Insurance Corporation	-	139		-	-	
New Hampshire Insurance Company	113	(114)		-	-	
Nipponkoa Insurance Company, Limited	-	61		-	-	
Nordic Insurance Company of Canada (The)	(1)	2,309		-	(3)	
Northern Indemnity, Inc.	-	(1)		-	-	
Old Republic Insurance Company of Canada	24	19	79.2%	-	-	
Optimum West Insurance Company	485	(8)		-	-	
Pembridge Insurance Company	-	(513)		-	-	
Peopleplus Insurance Company	-	(297)		-	-	
Perth Insurance Company	1	-		-	-	
Portage La Prairie Mutual Insurance Company (The)	356	655	184.0%	-	-	
Protective Insurance Company	1	(2)		-	-	
Provincial Health Authorities of Alberta Liability Protective Plan	5,196	7,840	150.9%	-	-	
Royal & Sun Alliance Insurance Company of Canada	14,336	8,466	59.1%	233	42	18.0%
Saskatchewan Mutual Insurance Company	496	116	23.4%	6	2	33.3%
Scottish & York Insurance Co. Limited	8,603	9,298	108.1%	-	-	

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 2001

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Security Insurance Company of Hartford	4,226	5,117	121.1%	-	-	
Sompo Japan Insurance Inc.	27	(14)		-	-	
Sovereign General Insurance Company (The)	5,165	3,467	67.1%	22	(3)	
Specialty National Insurance Company	-	(612)		-	-	
St. Paul Fire and Marine Insurance Company	4,889	2,032	41.6%	88	79	89.8%
St. Paul Guarantee Insurance Company	2,549	(236)		210	3	1.4%
State Farm Fire and Casualty Company (The)	2,674	10,678	399.3%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	98	542	553.1%	3	1	33.3%
Temple Insurance Company	6,413	3,795	59.2%	-	-	
TIG Insurance Company	1,077	361	33.5%	-	-	
Tokio Marine & Fire Insurance Company Limited (The)	4	-		-	-	
Traders General Insurance Company	6	644	10733.3%	-	-	
Trafalgar Insurance Company of Canada	271	82	30.3%	-	-	
Travelers Casualty and Surety Company of Canada	340	720	211.8%	-	-	
Travelers Indemnity Company (The)	-	69		-	-	
UAP-New Rotterdam Insurance Company N.V.	-	(39)		-	-	
Utica Mutual Insurance Company	45	211	468.9%	-	-	
Waterloo Insurance Company	55	41	74.5%	-	-	
Wawanesa Mutual Insurance Company (The)	2,990	955	31.9%	15	-	
Western Surety Company	-	-		1	-	
Zurich Insurance Company	18,532	8,186	44.2%	208	84	40.4%
TOTAL	320,926	196,422	61.2%	5,000	1,936	38.7%

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

Abstract of The Returns of Companies Transacting

SURETY - BOILER and MACHINERY

in the Province of Alberta - 2001

NAME OF COMPANY	SURETY			BOILER MACHINERY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
ACE INA Insurance	115	(6)		4,901	1,612	32.9%
Affiliated F. M. Insurance Company	-	-		25	-	
Allianz Insurance Company of Canada	165	63	38.2%	223	(4)	
American Home Assurance Company	52	16	30.8%	129	33	25.6%
AXA Insurance (Canada)	-	-		7	-	
AXA Pacific Insurance Company	4,697	(14)		907	238	26.2%
Boiler Inspection and Insurance Company of Canada	-	-		2,394	1,123	46.9%
Canadian Northern Shield Insurance Company	64	-		2	-	
CGU Insurance Company of Canada	1,736	148	8.5%	890	87	9.8%
Chubb Insurance Company of Canada	418	37	8.9%	642	26	4.0%
Citadel General Assurance Company (The)	-	-		135	(3)	
Co-operators General Insurance Company	83	2	2.4%	650	128	19.7%
Combined Specialty Insurance Company	-	-		175	725	414.3%
Commerce and Industry Insurance Company of Canada	(4)	1		612	(5,300)	
Continental Casualty Company	-	-		(22)	91	
Cumis General Insurance Company	-	-		48	-	
Dominion of Canada General Insurance Company (The)	96	60	62.5%	198	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		50	-	
Economical Mutual Insurance Company	52	-		347	47	13.5%
Employers Reinsurance Corporation	-	-		888	-	
Factory Mutual Insurance Company	-	-		4,624	6,599	142.7%
Federated Insurance Company of Canada	52	57	109.6%	42	57	135.7%
Federation Insurance Company of Canada	19	-		43	7	16.3%
Gerling Canada Insurance Company	-	-		2,329	1,587	68.1%
Gore Mutual Insurance Company	-	-		2	-	
Grain Insurance and Guarantee Company	1	-		88	-	
Guarantee Company of North America (The)	4,738	271	5.7%	-	-	
Hartford Fire Insurance Company	2	12	600.0%	1	-	
ING Insurance Company of Canada	1	-		13	-	
ING Wellington Insurance Company	795	3	0.4%	141	-	
ING Western Union Insurance Company	-	-		771	61	7.9%
Kingsway General Insurance Company	71	9	12.7%	9	-	
Langdon Insurance Company	17	-		10	-	
Liberty Mutual Insurance Company	-	-		294	6	2.0%
Lloyd's Underwriters	-	-		1,492	(6,779)	
Lombard General Insurance Company of Canada	96	-		308	174	56.5%

Abstract of The Returns of Companies Transacting

SURETY - BOILER and MACHINERY

in the Province of Alberta - 2001

NAME OF COMPANY	SURETY			BOILER MACHINERY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Loyalist Insurance Company (The)	-	-		533	129	24.2%
Lumbermen's Underwriting Alliance	-	-		54	-	
Lumbermens Mutual Casualty Company	-	-		5	-	
Markel Insurance Company of Canada	-	3		-	-	
Millennium Insurance Corporation	-	-		3,953	448	11.3%
Motors Insurance Corporation	-	-		814	687	84.4%
New Hampshire Insurance Company	-	-		-	83	
Nipponkoa Insurance Company, Limited	-	-		446	1,322	296.4%
Nordic Insurance Company of Canada (The)	(1)	(6)		-	-	
Northern Indemnity, Inc.	2,411	72	3.0%	-	-	
Pembridge Insurance Company	-	1		-	36	
Royal & Sun Alliance Insurance Company of Canada	19	-		3,794	1,874	49.4%
Saskatchewan Mutual Insurance Company	-	-		4	-	
Scottish & York Insurance Co. Limited	-	-		96	91	94.8%
Sovereign General Insurance Company (The)	1,810	381	21.0%	44	21	47.7%
St. Paul Fire and Marine Insurance Company	-	-		301	(55)	
St. Paul Guarantee Insurance Company	1,707	2,838	166.3%	8,545	6,351	74.3%
State Farm Fire and Casualty Company (The)	3	6	200.0%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		12	1	8.3%
TIG Insurance Company	-	-		4	-	
Tokio Marine & Fire Insurance Company Limited (The)	-	-		3	-	
Travelers Casualty and Surety Company of Canada	822	90	10.9%	6	(1)	
Wawanesa Mutual Insurance Company (The)	32	(2)		94	(9)	
Western Surety Company	2,195	(33)		-	-	
Zurich Insurance Company	1,155	2	0.2%	1,222	331	27.1%
TOTAL	23,419	4,011	17.1%	43,298	11,824	27.3%

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

Abstract of The Returns of Companies Transacting

AIRCRAFT - MARINE

in the Province of Alberta - 2001

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
ACE INA Insurance	523	703	134.4%	226	36	15.9%
Allianz Insurance Company of Canada	3,332	3,035	91.1%	890	3,267	367.1%
American Home Assurance Company	1,390	422	30.4%	718	(135)	
Avemco Insurance Company	617	1,005	162.9%	-	-	
Aviation & General Insurance Company Limited	-	(1)		-	-	
AXA Insurance (Canada)	-	-		674	943	139.9%
AXA Pacific Insurance Company	576	(1,336)		263	(55)	
British Aviation Insurance Company Limited (The)	(8)	150		-	-	
Canadian Union Insurance Company	1,900	-		-	-	
Centennial Insurance Company	4	2	50.0%	-	-	
CGU Insurance Company of Canada	-	1		-	-	
CGU International Insurance plc	3,368	1,974	58.6%	-	-	
Chubb Insurance Company of Canada	14	14	100.0%	225	68	30.2%
Citadel General Assurance Company (The)	-	-		4	-	
Co-operators General Insurance Company	3,870	1,577	40.7%	-	-	
Commonwealth Insurance Company	-	-		-	2	
Continental Casualty Company	22	-		17	-	
Coronation Insurance Company Limited	-	616		-	-	
Eagle Star Insurance Company Limited	810	309	38.1%	-	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		1	-	
Federation Insurance Company of Canada	-	-		1	-	
Gerling Canada Insurance Company	656	407	62.0%	62	48	77.4%
Hartford Fire Insurance Company	-	-		-	3	
ING Wellington Insurance Company	-	-		(37)	84	
ING Western Union Insurance Company	-	-		2	-	
Liberty Mutual Insurance Company	-	-		84	59	70.2%

Abstract of The Returns of Companies Transacting

AIRCRAFT - MARINE

in the Province of Alberta - 2001

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
Lloyd's Underwriters	5,132	(4,969)		4,959	2,017	40.7%
Maritime Insurance Company Limited	-	-		616	735	119.3%
Providence Washington Insurance Company	-	-		8	-	
Royal & Sun Alliance Insurance Company of Canada	1,893	554	29.3%	140	(1)	
Sovereign General Insurance Company (The)	574	1,034	180.1%	-	-	
St. Paul Fire and Marine Insurance Company	1,767	1,174	66.4%	22	35	159.1%
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		97	35	36.1%
Travelers Indemnity Company (The)	-	6		-	-	
XL Reinsurance America Inc.	3	693	23100.0%	-	-	
Zurich Insurance Company	311	-		6	5	83.3%
TOTAL	26,754	7,370	27.5%	8,978	7,146	79.6%

*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 Province.

Abstract of The Returns of Companies Transacting

HAIL - TITLE

in the Province of Alberta - 2001

NAME OF COMPANY	HAIL			TITLE		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	\$'000	\$'000		\$'000	\$'000	
ACE INA Insurance	174	175	100.6%	-	-	
Chicago Title Insurance Company	-	-		1	-	
First American Title Insurance Company	-	-		4,182	524	12.5%
Lawyers Title Insurance Corporation	-	-		257	143	55.7%
Lloyd's Underwriters	-	(137)		-	-	
Lombard General Insurance Company of Canada	4,680	3,431	73.3%	-	-	
Palliser Insurance Company Limited	3,841	2,011	52.4%	-	-	
Rain and Hail Insurance Corporation	278	182	65.5%	-	-	
Stewart Title Guaranty Company	-	-		76	8	10.5%
Western Agricultural Insurance Corporation	2,537	1,322	52.1%	-	-	
TOTAL	11,510	6,984	60.7%	4,516	675	15.0%

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

Abstract of The Returns of Companies Transacting

MORTGAGE - CREDIT

in the Province of Alberta - 2001

NAME OF COMPANY	MORTGAGE			CREDIT		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000		Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
American Bankers Insurance Company of Florida	-	-		1	-	
American Home Assurance Company	-	-		15	11	73.3%
Continental Casualty Company	-	-		14	-	
EULER American Credit Indemnity Company	-	-		4,485	1,249	27.8%
GE Capital Mortgage Insurance Company (Canada)	15,861	2,790	17.6%	-	-	
Gerling Canada Insurance Company	-	-		-	7	
Guarantee Company of North America (The)	-	-		13	-	
Lloyd's Underwriters	-	-		81	5,353	6608.6%
St. Paul Guarantee Insurance Company	-	-		1,037	252	24.3%
Zurich Insurance Company	-	-		168	-	
TOTAL	15,861	2,790	17.6%	5,814	6,872	118.2%

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

Abstract of The Returns of Companies Transacting

LEGAL EXPENSES

in the Province of Alberta - 2001

NAME OF COMPANY	LEGAL EXPENSES			Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio *			
	ING Wellington Insurance Company	11	11			
TOTAL	11	11	100.0%			

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

