

Lines that include changes to the Instructions have been highlighted by shading; pages that include changes made in 2005 have "2005" in the lower left corner.

The following changes have been made for 2005:

### Instructions

#### Page

- V-6        **Deleted** “*Autorité des marches financiers*”; **added** page 60.41 to the list of pages to complete, under *Special Reporting*, paragraph (a)
- V-13       **Deleted** “Financial Institutions Forms Regulation”; **deleted** numbering of Regulations (i.e. 1-9, 1-2)
- VI-6       **Amended** sentence re Line 01 - “It does not include guaranteed investment certificates or term deposits **that are not cash equivalents**, which are to be included on Page 20.10, line 04.”
- IX(a)      **Updated**

### Annual Return

- 10.60      **Added** “rounded to the nearest thousand” under B. Total Worldwide Business (in the currency of the home jurisdiction)

**British Columbia**

For current instructions relating to British Columbia's filing requirements, please consult the website of the Financial Institutions Commission (FICOM) at [www.fic.gov.bc.ca](http://www.fic.gov.bc.ca).

Legislation

Company Act, RS 1996, Chapter 62  
Financial Institutions Act, RS 1996, Chapter 141  
Insurance Act, RS 1996, Chapter 226  
Insurance (Marine) Act, RS 1996, Chapter 230  
Insurance Premium Tax Act, RS 1996, Chapter 232

Regulations to the Financial Institutions Act (FIA) applicable to all foreign insurers:

Capital Requirements Regulation  
Extraprovincial Corporations Disclosure of Information Regulation  
Financial Institutions Fees Regulation  
Insurer Exemption Regulation  
Insurance Compensation Plans Regulation  
Non-Reporting Company Exemption Regulation  
Insurance Company Motor Vehicle Liability Insurance Regulation  
Marketing of Financial Products Regulation

Regulations to the Insurance Act applicable to all insurers:

Insurance Classes Regulation  
Motor Vehicle Insurance Policy Limits Regulation

Language

Contact the Regulator for direction.

**Page 20.10 - Assets****- Line 01 - Cash**

The term "cash" includes cash and cash equivalents. It does not include guaranteed investment certificates or term deposits **that are not cash equivalents**, which are to be included on Page 20.10, line 04.

Insurers must not offset credit balances in one depository institution against debit balances in another depository institution. Netting is allowed only between branches of the same depository institution.

**- Line 09 – Investments: – Real Estate**

See instructions for Page 40.70.

**- Lines 20 to 27 - Receivables**

Receivables must be reported net of allowance for doubtful accounts.

**- Line 22 - Instalment Premiums**

Policy premiums that are payable over several periods (multiple payments and instalments) should be reported on this line.

Policies that provide for premiums to be paid by instalments should be reported and accounted for in accordance with the term of the policy and not the payment mode.

**- Line 30 - Unearned Premiums - Recoverable**

The reinsurer's portion of unearned premiums must be reported here. This amount must agree with the total on page 60.10 line 89 column 03.

**- Line 31 - Unpaid Claims and Adjustment Expenses - Recoverable**

Recoverables from reinsurers regarding unpaid claims must be reported on a discounted basis.

The portion of recoverables (salvage and subrogation) from third parties that will be payable to reinsurers must be reported as a reduction of "recoverables from reinsurers" reported on this line. The amounts payable to reinsurers must also be reported by class of insurance on Page 60.30 in column 07.

**Alberta**

Superintendent of Insurance  
Alberta Finance  
402 Terrace Building  
9515-107 Street  
Edmonton, AB T5K 2C3

TEL: (780) 422-1592  
FAX: (780) 427-1636  
www.finance.gov.ab.ca

**British Columbia**

Deputy Superintendent of Insurance  
Financial Institutions Commission  
Suite 1200  
13450 102<sup>nd</sup> Avenue  
Surrey, BC V3T 5X3

TEL: (604) 953-5300  
FAX: (604) 953-5301  
www.fic.gov.bc.ca

**Manitoba**

Deputy Superintendent of Financial  
Institutions - Insurance  
Dept. of Consumer & Corporate Affairs  
1115-405 Broadway Avenue  
Winnipeg, MB R3C 3L6

TEL: (204) 945-2542  
FAX: (204) 948-2268  
www.gov.mb.ca/cca

**New Brunswick**

Superintendent of Insurance  
Department of Justice  
Office of the Superintendent of Insurance  
440 King Street, Room 635  
King Place  
Fredericton, NB E3B 5H8

TEL: (506) 453-2541  
FAX: (506) 453-7435  
www.gnb.ca

**Newfoundland & Labrador**

Superintendent of Insurance  
Dept. of Government Services and Lands  
2nd Floor West Block Confederation Bldg.  
Prince Philip Drive, P.O. Box 8700  
St. John's, NL A1B 4J6

TEL: (709) 729-2571  
FAX: (709) 729-4151  
www.gov.nf.ca/gsl

**Northwest Territories & Nunavut**

Superintendent of Insurance  
Treasury Division  
Department of Finance  
Government of the Northwest Territories  
4922 - 48 Street, Third Floor  
Yellowknife, NT X1A 2L9

TEL: (867) 873-7308  
FAX: (867) 873-0325  
www.gov.nt.ca

**Nova Scotia**

Superintendent of Insurance  
Dept. of Environment & Labour  
Financial Institutions  
P.O. Box 2271, 7<sup>th</sup> Floor  
5151 Terminal Road  
Halifax, NS B3J 1A1

TEL: (902) 424-6331  
FAX: (902) 424-1298  
www.gov.ns.ca/enla/fin

**Ontario**

Chief Executive Officer and  
Superintendent of Financial Services  
Financial Services Commission of Ontario  
5160 Yonge Street  
Box 85, 17th Floor  
North York, ON M2N 6L9

TEL: (416) 590-7000  
FAX: (416) 590-7078  
www.fsco.gov.on.ca

**Prince Edward Island**

Superintendent of Insurance  
**Department** of Attorney General  
95 Rochford Street  
P.O. Box 2000  
Charlottetown, PE C1A 7N8

TEL: (902) 368-4564  
FAX: (902) 368-5283  
www.gov.pe.ca

**Québec**

Surintendant de l'encadrement de  
la solvabilité  
Autorité des marchés financiers  
Place de la Cité, Tour Cominar  
2640, boul. Laurier, 6<sup>e</sup> étage  
Québec (QC) G1V 5C1

TEL: (418) 525-0558 ext. 4501  
FAX: (418) 525-4509  
www.lautorite.qc.ca

**Saskatchewan**

Superintendent of Insurance  
**Financial Institution Division**  
1919 Saskatchewan Drive  
6<sup>th</sup> Floor  
Regina, SK S4P 3V7

TEL: (306) 787-7881  
FAX: (306) 787-9006  
www.gov.sk.ca

**Yukon**

**Acting** Superintendent of Insurance  
Consumer and Safety Services C-5  
Government of Yukon  
Box 2703  
Whitehorse, YT Y1A 2C6

TEL: (867) 667-5257  
FAX: (867) 667-3609  
www.gov.yk.ca

**Federal**

**Regulatory Information Division**

Office of the Superintendent of Financial Institutions Canada  
255 Albert Street

**12th Floor**

Ottawa, ON K1A 0H2

TEL: (613) 990-1889

FAX: (613) 991-6248

[www.osfi-bsif.gc.ca](http://www.osfi-bsif.gc.ca)

**SUMMARY OF SELECTED FINANCIAL DATA FOR FIVE YEARS**  
(\$'000)

#Note: Amounts for years 2001 and prior may not be comparable to amounts for subsequent years

	(01)	(02)	(03)	(04)	(Current) (05)
<b>A. IN CANADA BUSINESS ONLY</b>					
<b>OPERATIONS</b>					
Assets Vested in Trust .....	01				
Liabilities* .....	02				
Gross premiums written* .....	05				
Net premiums written* .....	06				
Net premiums earned* .....	07				
# Gross claims incurred* .....	08				
<b>PROFITABILITY</b>					
Claims ratio					
- by year of account* .....	30	%	%	%	%
- by year of accident* .....	31	%	%	%	%
Expense ratio* .....	33	%	%	%	%
Underwriting income* .....	35				
- as a % of net premiums earned* .....	36	%	%	%	%
Net investment income from insurance operations* ....	40				
Net income (loss) from insurance operations (line 35 + 40)* .....	41				
Net investment income - other .....	44				
Investment yield .....	46	%	%	%	%
Net income (loss) .....	47				
* excluding Marine					
<b>B. TOTAL WORLDWIDE BUSINESS</b>					
<b>(in the currency of the home jurisdiction, rounded to the nearest thousand)</b>					
<b>Currency:</b> .....	19				
Assets .....	20				
Liabilities .....	21				
Capital and surplus .....	22				
Gross premiums written .....	23				
Net premiums written .....	24				
Underwriting income .....	25				
Investment income (including realized capital gains) .....	26				
Net Income after tax .....	27				