

Assuris: Canadian Life & Health Insurance Compensation Corporation.

Bloomberg:

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It was incorporated as a Delaware Limited Partnership (LP) in 1981 and has been in business since 1983.

Canadian Branch: Canadian Branch of a foreign life insurer.

CCIR: Canadian Council of Insurance Regulators.

Cede: Transfer of risk to assuming reinsurers / insurers.

CICA: The Canadian Institute of Chartered Accountants.

CLHIA: Canadian Life & Health Insurance Association.

Coinsurance:

A method of reinsurance under which the assuming company receives a proportionate share of all of the risks and cash flows of the policy. (One typical exception may be the policy fee, which remains with the ceding company.) The reinsurer receives its share of the premiums and benefits, and sets up its share of the reserves. Typically, the reinsurer pays an allowance to the ceding company to represent the reinsurer's share of the acquisition and maintenance expenses.

Control:

Control exists where one enterprise is able to exercise significant influence over operating and financial decisions of another enterprise, in accordance with the meaning of the term under GAAP.

Direct Written: Pertaining to policies issued by insurers.

FILING REQUIREMENTS - Other

Annual Report and Management Discussion & Analysis (MD&A)

Canadian Branches are requested to submit a copy of the **Branch's** Annual Report and/or MD&A (where available) for the current year operations, as well as the Annual Report and MD&A of the home office life insurer.

Annual Return (on worldwide operations)

Canadian Branches **are required** to file with OSFI's Regulatory Information Division, 255 Albert Street, 12th Floor, Ottawa K1A 0H2 a copy of the **current year's Annual (Statutory) Return (e.g. NAIC Convention Blank)** on the **company's** worldwide operations, within two months of its filing with the regulatory authorities in the home jurisdiction.

Examination Report of Home Office by home jurisdiction

Canadian Branches are also required to submit to OSFI the examination report of the Home Office issued by the home jurisdiction immediately upon receipt. A copy of the response of the Home Office to the recommendations contained in the report should also be provided to OSFI soon after its filing with the home jurisdiction.

Role of the Chief Agent and Record Keeping Requirements

Please refer to OSFI's Guideline E-4A (revised November 2005).

FILING REQUIREMENTS – LIFE-2 and OSFI-86 – Canadian Branches

Canadian Branches are required to file annual and interim returns and related documents with OSFI, and with jurisdictions where the Canadian Branch is licensed as follows (filing addresses are listed on the last page of this Section):

| Jurisdiction | Deadline | Hard copies/Diskette or CD-Rom required | | | | | | |
|---------------------------|----------------------------------------------------------------------------------------------|-----------------------------------------|----|-----|---------|----|---------|---------|
| | | Annual | | | | | Interim | |
| | | LIFE-2 | AR | AAR | OSFI-86 | AR | LIFE-2 | OSFI-86 |
| Federal | 60 days after year-end, except 105 days for reinsurers (R). May 31 for Auditor's Reports. | 2/D/M | 2 | 2 | 2/D | 2 | - | - |
| | 45 days after quarter-end | - | - | - | - | - | 1/D | 1/D |
| Newfoundland and Labrador | N/A | - | - | - | - | - | - | - |
| Prince Edward Island | February 28 | PN | - | - | - | - | - | - |
| Nova Scotia | March 31 | PN | - | - | - | - | - | - |
| New Brunswick | March 31 | 1 | 1 | - | - | - | - | - |
| Quebec | March 1, except March 15 for reinsurers (R), May 31 for Auditor's Reports. | 1/D | 1 | 1 | 1/D | 1 | 1/D | 1/D |
| Ontario | N/A | - | - | - | - | - | - | - |
| Manitoba | February 28, except March 31 for reinsurers (R) | 1 | - | - | 1 | - | - | - |
| Saskatchewan | 60 days after year-end, except 105 days for reinsurers (R) | S | - | - | - | - | - | - |
| Alberta | 60 days after year-end, except 105 days for reinsurers (R) | A | - | - | - | - | - | - |
| British Columbia | 90 days after year-end, except 105 days for reinsurers (R) | - | 1 | - | - | 1 | - | - |
| Yukon | March 15 | 1 | - | - | 1 | - | - | - |
| Northwest Territories | February 28 | 1 | - | - | 1 | - | - | - |
| Nunavut | February 28 | 1 | - | - | 1 | - | - | - |

D 1 Diskette or CD-Rom required

M Copy of MDA and/or Annual Report, if available

PN Canadian Branches are required to file only the following pages from their Annual Return LIFE-2: 95.010 to 95.040 (inclusive).

S Canadian Branches are required to file only the following pages from their Annual Return LIFE-2: 10.000 to 10.010 (inclusive) and 95.010 to 95.040 (inclusive).

A The filing of a LIFE-2 with the Office of the Superintendent of Financial Institutions will satisfy Alberta's reporting requirement for the comparable period.

AR: Auditor's Report

AAR: Appointed Actuary's Report

FILING REQUIREMENTS – LIFE-2 and CAR – Quebec incorporated life insurers

Quebec incorporated life insurers are required to file annual and interim returns and related documents with AMF, and with jurisdictions where the life insurer is licensed as follows (filing addresses are listed on the last page of this Section):

| Jurisdiction | Deadline | Hard copies/Diskette or CD-Rom required | | | | | |
|---------------------------|------------------------------------------------------------|-----------------------------------------|----|-----|-----|---------|-----|
| | | Annual | | | | Interim | |
| | | LIFE-1 | AR | AAR | CAR | LIFE-1 | CAR |
| Quebec | March 1, except March 15 for reinsurers (R) | 1/D | 1 | 1 | 1/D | - | - |
| | 45 days after the end of interim period | - | - | - | - | 1/D | - |
| Newfoundland and Labrador | February 28 | 1 | - | - | - | - | - |
| Prince Edward Island | February 28 | PN | - | - | - | - | - |
| Nova Scotia | March 31 | PN | - | - | - | - | - |
| New Brunswick | March 31 | 1 | 1 | - | - | - | - |
| Ontario | N/A | - | - | - | - | - | - |
| Manitoba | February 28, except March 31 for reinsurers (R) | 1 | - | - | 1 | - | - |
| Saskatchewan | 60 days after year-end, except 105 days for reinsurers (R) | S | - | - | - | - | - |
| Alberta | 60 days after year-end, except 105 days for reinsurers (R) | A | - | - | - | - | - |
| British Columbia | 90 days after year-end, except 105 days for reinsurers (R) | - | 1 | - | - | - | - |
| Yukon | March 15 | 1 | - | - | 1 | - | - |
| Northwest Territories | February 28 | 1 | - | - | 1 | - | - |
| Nunavut | February 28 | 1 | - | - | 1 | - | - |

D 1 Diskette or CD-Rom required

AR: Auditor's Report

AAR: Appointed Actuary's Report

Q Financial statements of the parent companies/subsidiaries: 60 days after fiscal year-end (75 days for reinsurers)

PN Quebec registered life insurers are required to file only the following pages from their Annual Return LIFE-1: 95.010 to 95.040 (inclusive).

S Quebec registered life insurers are required to file only the following pages from their Annual Return LIFE-1: 10.000 to 10.010 (inclusive) and 95.010 to 95.040 (inclusive).

A The filing of a LIFE-1 with the AMF will satisfy Alberta's reporting requirement for the comparable period.

FILING ADDRESSES

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

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

Prince Edward Island

Superintendent of Insurance
Office of the 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

Nova Scotia

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

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

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

Québec

Surintendante de l'encadrement
de la solvabilité
Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boul. Laurier, 3^e étage
Sainte-Foy (QC) G1V 5C1

Tel: (418) 525-0558 ext. 4501
Fax: (418) 525-4509
www.lautorite.qc.ca

| LIFE-2 | 15.010 / 15.040 | Worldwide Financial Statements |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------|
| <p>Canadian Branches are required to complete the condensed balance sheet and income statement for the worldwide operation of the Home Office. The information should be as of the latest fiscal year-end for which such information is available. Please indicate the year end at the bottom of the page on line 930.</p> <p>Financial data must be converted from the currency of the home jurisdiction to Canadian currency. The reporting year is the year to which the information pertains. If the information is for year 2005 then the reporting year is 2005, if the information is for 2004 the reporting year is 2004. Conversion rates should be the rates used for the applicable reporting year. E.g., if the reporting year is 2005 and the information is as at December 31, 2005 then the rates at December 31, 2005 should be used. The same would be true for 2004; exchange rates at December 31, 2004 should be used unless officially adjusted. Please indicate the currency on line 950 and the exchange rate used at the top of each column.</p> <p>The data used to complete these pages should be taken primarily from the return submitted to the regulatory body of the home jurisdiction. There is no requirement to convert the data from the home jurisdiction's accounting principles to Canadian GAAP.</p> | | |

| LIFE-2 | 20.010 | Assets | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>References</p> <p>CICA Handbook sections 3025 and 4210 AcG-9 - Financial Reporting by Life Insurance Enterprises</p> | | | |
| <p>Life insurers must report both total assets of the Canadian Branch as well as the portion that is vested in trust, at book values in accordance with Canadian GAAP, on a Non-Consolidated basis.</p> | | | |
| Line | Col | Cross Ref | Practice |
| 010 | All | | <p>Cash</p> <p>Refer to the CICA Handbook section 3000.</p> <p>Include here all amounts held in banks or other financial institutions. If the net balance of all accounts for each entity in a single financial institution is an overdraft (i.e. where there is a legal offset), the net balance should instead be included in liabilities on page 20.020, line 100, Accounts Payable.</p> |
| 040 | All | | <p>Short Term Investments</p> <p>Refer to the CICA Handbook section 3010.</p> <p>Investments having an original term to maturity of one year or less; includes term deposit, GICs, commercial paper, treasury bills, etc.</p> |
| 070 | All | | <p>Accrued Investment Income</p> <p>Include investment income due and accrued as at the balance sheet date.</p> |
| 100 | 01 | | <p>Accounts Receivable</p> <p>Refer to the CICA Handbook section 3020.</p> <p>Include outstanding premiums, agents' debit balances, and amounts due from brokers and other life insurers. Amounts should be reported after the deduction, if any, of an allowance for doubtful accounts.</p> |

| LIFE-2 | | 20.010 | Assets |
|--------|-----|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line | Col | Cross Ref | Practice |
| 200 | All | | <p>Policy Loans</p> <p>Loans are to be reported at their unpaid balances. If the amount outstanding exceeds a policy's cash surrender value, the excess should be classified out of policy loans and included in line 600 as an unsecured loan and a provision for collectibility established in accordance with GAAP.</p> |
| 250 | 02 | P 21.010 L 479 C 21 | <p>Bonds & Debentures</p> <p>Fixed term investments having a fixed maturity date or dates for the repayment of principal (includes convertible bonds, stripped bonds, asset backed securities and GICs with original terms to maturity of more than one year).</p> |
| 300 | 02 | P 21.010 L 500 C 21 and P 21.050 L 699 C 41 | <p>Mortgage Loans - Vested in Trust</p> <p>Amounts reported should be after the deduction of general and specific provisions, if any, which were established to reflect non-collectibility of loan balances. Includes sale agreements, power of sales, mortgage pools, and mortgages in process of foreclosure, where title has not yet passed to the Canadian Branch.</p> |
| 420 | 02 | P 21.010 L 599 C 21 | <p>Preferred Shares</p> <p>Include convertible preferred shares.</p> |
| 440 | 02 | P 21.010 L 659 C 21 | <p>Common Shares</p> <p>Include options, warrants and rights in respect of common shares.</p> |
| 500 | | P 21.010 L 759 C 21 | <p>Real Estate - Vested in Trust</p> <p>Real estate includes ground rent, foreclosed property where title has passed to the Canadian Branch and properties held for the Canadian Branch's own use. Amounts are to be shown after the writedown, if any, for other than temporary declines in values as defined by CICA - AcG-9. All mortgages and other encumbrances against real estate should be reported as liabilities on line 130 page 20.020.</p> |

| LIFE-2 | | 20.010 | Assets |
|--------|-----|------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line | Col | Cross Ref | Practice |
| 550 | 02 | P 21.010 L 800 C 21 and P 21.100 L 099 C 06 | <p>Other Equity Investments</p> <p>For details, refer to instructions for page 21.100 – Part A.</p> <p>Note that investments in mutual funds etc. should not be reported here.</p> |
| 600 | 01 | | <p>Other Loans and Invested Assets</p> <p>Include leases with other loans and invested assets. Seed money provided for Segregated Funds operations should be reported in Other Assets, line 880.</p> |
| 700 | 01 | | <p>Interests in Joint Ventures</p> <p>Refer to the CICA Handbook section 3050.45.</p> <p>Include real estate and other types of joint ventures using the equity method of accounting, since these are non-consolidated financial statements.</p> |
| 750 | 01 | | <p>Investments in Subsidiaries</p> <p>Report on the equity basis. Cost of an investment in a subsidiary should include any portion of the share premium or contributions to surplus whether paid in cash, dividends, or other consideration. The initial cost or book value is written up or down at the end of each accounting period to reflect the pro rata share of the parent company in the earnings of the subsidiary.</p> |
| 800 | 01 | | <p>Future Income Taxes</p> <p>Net debit balances in Future Income Taxes arising from different treatment of amounts in income tax returns and in financial statements.</p> |
| 820 | 01 | | <p>Goodwill</p> <p>Refer to the CICA Handbook section 3062.22-.48.</p> <p>The Amount attributed to Goodwill established by the Canadian Branch to be realizable from future additional benefits to the extent not written down should be reported.</p> |

| LIFE-2 | 21.020 | Summary of Provisions (Investments Vested in Trust) |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-----------------------------------------------------|
| <p>References</p> <p>CICA Handbook, section 3025 Impaired Loans AcG-9 - Financial Reporting by Life Insurance Enterprises OSFI Guideline C-1, Impaired loans</p> <p>Canadian Branch operations are required to complete this page following the general definitions provided below.</p> <p>Per CICA AcG-9 Financial Reporting by Life Insurance Enterprises, real estate and equity securities should be considered as separate portfolios for purposes of assessing whether an other than temporary decline in the value of an entire equity portfolio has occurred.</p> <p>The general and specific provisions are amounts that are netted against the book value of the assets on the balance sheet. The valuation provision for asset default that is included in the actuarial liabilities should be reported on line 949.</p> <p>Provisions</p> <p>An estimated expense or charge for the excess of the recorded investment over the estimated realizable amount. Provisions may be reversed if circumstances warrant this action.</p> <p>General Provisions</p> <p>A provision or group allowance covering a total portfolio or group of specific assets. The provision is an estimate based on experience or current view of the likelihood of loss in the overall portfolio.</p> <p>Specific Provisions</p> <p>A provision or individual allowance that has been established for a specific or individual asset for the excess of the recorded investment over the estimated realizable amount.</p> <p>It should be noted that the columns dealing with the release of provisions will generally reflect the following types of transactions:</p> <ol style="list-style-type: none"> 1. the sale of an asset that has a provision allocated to it; 2. the transfer of a provision to reflect a write-down; and 3. the reversal of a provision in cases where circumstances have improved. | | |

| LIFE-2 | 21.020 | Summary of Provisions (Investments Vested in Trust) |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-----------------------------------------------------|
| <p>Write-downs</p> <p>A reduction of the recorded investment in an asset either in full or in part by the amount considered beyond realistic prospect of recovery.</p> <p>The amounts reported on lines 010 to 710 are those amounts that have been netted against the assets on the balance sheet.</p> <p>The valuation provision for asset default included in actuarial liabilities is included on line 949 for disclosure purposes only. The title of columns 10, 40 and 60 applies to these columns on line 949.</p> | | |

| LIFE-2 | 21.030 | Corporate Investments by Sector (Vested in Trust) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------------------------------------------------|
| <p>Provide book values after specific provisions of all corporate bonds, preferred and common shares by sector (based on Bloomberg, S & P or GICS sector classification system). Sectors should be classified according to the domicile of the issuing Corporation. E.g. If a Canadian Corporation issues U.S. \$ pay securities then this should be reported under Canada in the relevant sector. All amounts are to be reported in Canadian Currency.</p> <p>Please provide subtotals for each sector.</p> <p>Do not include derivative instruments, or securities issued or guaranteed by the government which have a zero rating for Capital Adequacy purposes. Investments made for the Segregated Fund account holders should also be excluded.</p> <p>Market values should be derived using methodology commonly used by the investment community - unless otherwise specified by OSFI.</p> <p>The values required in columns and rows are self-explanatory. Where there is no relevant sector for the classification include in "Sector-other".</p> | | |

| LIFE-2 | 21.040 | Significant Exposures – By Group of Companies (Vested in Trust) | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>List the book value of all investments, loans and reinsurance ceded where the total amount invested, advanced and/or reinsurance ceded to an individual corporation or group of related companies exceeds the greater of 5% of the Head Office Account or \$500,000. A group of companies includes all affiliates and subsidiaries that are ultimately controlled, either directly or indirectly, by the same beneficial shareholder or group of related shareholders.</p> <p>Do not include derivative instruments, or securities issued or guaranteed by the government which have a zero rating for Capital Adequacy purposes. Investments made for the Segregated Fund account holders should also be excluded.</p> | | | |
| Line | Col | Cross Ref | Practice |
| | 31 | | <p>Other Loans and Investments</p> <p>Include short-term debt, guarantees, leases and other investments.</p> |
| | 36 | | <p>Reinsurance Ceded</p> <p>Provide the total credit risk exposure to a particular reinsurer or reinsurance group on account of ceded insurance. This exposure includes liabilities ceded, amounts on deposit with the reinsurer under funds withheld or similar arrangements, and any amounts due and unpaid.</p> |

| LIFE-2 | 21.050 | Mortgage Loans (Vested in Trust) | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Other</p> <p>Include all other types of real estate including vacant land.</p> <p>Insured loans are those where the amount owed by the borrower is insured against default by Canada Mortgage and Housing Corporation (CMHC), another government body, or by a private life insurer.</p> <p>Restructured loans allow the lender to grant any of the following concessions to the borrower that it would not otherwise consider:</p> <ul style="list-style-type: none"> (a) a reduced interest rate; (b) uncompensated deferral or extension of principal repayments or interest payments; (c) forgiveness of a portion of principal or previously accrued interest; (d) acceptance of assets other than cash in settlement of a larger amount of the loan than is represented by the estimated net proceeds from sale of the assets; (e) other concessions which would not be considered in the absence of the weakened financial condition of the borrower. <p>The arrears status of restructured loans is established with respect to the terms of the restructure, rather than original loan terms. For greater clarity, restructured loans and vendor take back loans in arrears should be reported in the loans in arrears column only.</p> <p>For purposes of identifying the appropriate column, the age of arrears is defined as the number of days that has elapsed since the due date of the oldest payment or partial payment (principal and/or interest) that has not been received according to the terms of the loan as of the statement date.</p> <p>There is no explicit disclosure of foreclosure activity. Foreclosures in progress (title has not yet passed to the Canadian Branch) are to be included in mortgage loans.</p> | | | |
| Line | Col | Cross Ref | Practice |
| 010 - 410 | 11 - 31 | | <p>Loans on Watch List</p> <p>Report the total amount of Mortgage Loans before specific provisions in these columns. Columns 11-16 should not include loans that could be classified as impaired; these loans should be reported in column 26 (see below).</p> |

| LIFE-2 | 21.050 | Mortgage Loans (Vested in Trust) | |
|---------------|---------------|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line | Col | Cross Ref | Practice |
| | 21 | | <p>Vendor Take Back Loans</p> <p>Report the amount of all the mortgages offered to the purchaser of real estate sold by the Canadian Branch.</p> |
| | 26 | | <p>Impaired Amount</p> <p>Generally, the book value of loans on which the life insurer has taken specific provisions should be reported here (gross of provisions). No insured loans should be included.</p> |
| 710 | | | <p>Second and subsequent mortgage loans</p> <p>These numbers are for information purposes only. They are already included in lines 010- 410.</p> |
| 699 | 06 | | <p>Book Value Before Provisions</p> <p>Report the total amount of all mortgage loans before general and specific provisions. This total includes all loans on the Watch List as well as Second and Subsequent Mortgage Loans.</p> |

| LIFE-2 | 21.060 | Mortgage Loans – 25 Largest Uninsured (Vested in Trust) | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>List the largest 25 regardless of materiality. See instructions for page 21.050 for description of property types.</p> <p>Uninsured loans are those where the amount owed by the borrower is not insured against default by Canada Mortgage and Housing Corporation (CMHC), another government body, or by a private life insurer.</p> <p>Loans should be arranged in descending order by outstanding principal balance (gross before provisions).</p> <p>Include both residential and non-residential mortgage loans.</p> | | | |
| Line | Col | Cross Ref | Practice |
| | 02 | | <p>Name of Borrower</p> <p>The total of all uninsured mortgages to the same borrower or group of related borrowers should be considered one mortgage in determining the largest 25 uninsured mortgages.</p> |
| | 11 | | <p>Number of Days in Arrears</p> <p>Record the number of days mortgage loan payment(s) have been due and unpaid.</p> |
| | 16 | | <p>Rate of Interest</p> <p>Record the interest rate the mortgage has been contracted for.</p> |
| | 21 | | <p>Maturity Date</p> <p>Show day, month, year.</p> |
| | 26 | | <p>Balance of Loan (Before Provisions)</p> <p>Show the outstanding balance (gross before provisions) as at year-end.</p> |

| LIFE-2 | 21.100 | Other Equity Investments and Other Loans and Invested Assets (Vested in Trust) |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-----------------------------------------------------------------------------------|
| <p>References</p> <p>CICA Handbook sections 3055, 3050 and 4210</p> | | |
| <p>Amounts reported on this page are net of provisions to agree with page 20.010, column 02.</p> <p>Part A – Other Equity Investments (Vested in Trust)</p> <p>Investments in mutual funds, segregated funds and any similar investments should not be reported here. The underlying assets of these investments should be reported under the categories of investments that best describes them. For example, the underlying bonds pertaining to an investment in a bond fund should be reported as bonds under the appropriate category. The same holds for mutual funds where the underlying investments are common shares; the underlying common shares should be reported under common shares.</p> <p>List the name of the investee and provide a description for the top 10 (regardless of materiality) other equity investments in lines 001 to 010 and fill out amounts in column 06. The total of all remaining other equity investments not listed in lines 001 to 010 should be reported on line 019 column 06. Line 099 column 06 should be reported on line 550 of the balance sheet, page 20.010.</p> <p>Part B – Other Loans and Invested Assets (Vested in Trust)</p> <p>Other loans and invested assets including fixed term investments not reported elsewhere should be reported here. Report the top 10 on lines 201 to 210 regardless of materiality. List the name of the investee and provide a description for each investment on this exhibit in lines 201 to 210 and fill out the amounts in column 16. The total of all remaining investments not listed in lines 201 to 210 should be reported on line 219 column 16. Line 299 column 16 should be reported on line 600 of the balance sheet, page 20.010.</p> | | |

| LIFE-2 | | 21.150 | | Accounts Receivable | |
|---------------|--------------|---------------------------|----------------------------------|----------------------------|--|
| Line | Col | Cross Ref | Practice | | |
| 299 | 08-09 -14 | P 20.010 L 100 C 01 | Total Accounts Receivable | | |

| LIFE-2 | | 21.150 | | Other Assets | |
|---------------|-----|---------------------------|---------------------------------------------------------------------------------------------------------------------------------|---------------------|--|
| Line | Col | Cross Ref | Practice | | |
| 410 | | | Capital Assets (less accumulated amortization) Refer to the CICA Handbook sections 3061, 3063 and 3475. | | |
| 420 | | | Prepaid and Deferred Charges Refer to the CICA Handbook section 3040. Include prepaid commissions. | | |
| 430 | | | Current Income Taxes Receivable Refer to the CICA Handbook section 3465. Report any current income tax receivable. | | |
| 450 | | | Include miscellaneous assets other than investments. Other investments should be reported on page 21.100. | | |
| 499 | 01 | P 20.010 L 880 C 01 | Total Other Assets | | |

| LIFE-2 | | 23.010 | Net Investment Income |
|--------|-----|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line | Col | Cross Ref | Practice |
| 320 | 01 | P 23.020 L 300 + L 440 C 21 | <p>Amortization of Realized and Unrealized Gains and (Losses)</p> <p>Any real estate vested in trust should be treated as directly owned by the Canadian Branch. If the Branch or a subsidiary owns other real estate that is not vested in trust, it is up to the Branch to determine how it wants to treat this other real estate but OSFI would expect the accounting rules for real estate to be followed. Page 21.080 is only for real estate vested in trust. Since investment income combines income from both vested and non vested assets, line 320 on page 23.010 will include both as calculated on page 23.020.</p> <p>Net deferred realized and unrealized gains and losses on real estate owned by the Canadian Branch should be amortized to income at a rate of:</p> <ol style="list-style-type: none"> For years ended on or before December 31, 2002: 10% per annum. For years ended after December 31, 2002: 3% per quarter (refer to the General Section of these Instructions). |
| 420 | | | <p>Marked to Market Adjustment Included in Income</p> <p>For example: Change in market value of securities held to support liabilities pertaining to particular products.</p> |
| 430 | 01 | | <p>Non-Amortizable Capital Gains and (Losses)</p> <p>Refer to the CICA Handbook section 4210.18.</p> <p>Include on this line any capital gains or losses arising from the sale of investments that would not be amortizable, (i.e., sale of a subsidiary or leases). Realized gains and losses on the sale of impaired investments, such as foreclosed real estate held for resale should also be included here.</p> |
| 500 | 01 | P 23.020 L 300 C 31 | <p>Hedging Gains and (Losses)</p> <p>Refer to the CICA Handbook, AcG-13 Hedging transactions.</p> |

| LIFE-2 | | 23.030 | | Other Revenue | |
|---------------------------------------------------------------------------------------------------------------------|-----|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--|
| Other revenue should be reported gross with the expenses applicable to them included in general expenses and taxes. | | | | | |
| Cross reference: Page 20.030, line 160. | | | | | |
| Line | Col | Cross Ref | Practice | | |
| 050 - 052 | 01 | | <p>Report the three most significant items of Other Revenue in the write-in lines 050, 051 and 052. Provide appropriate line descriptions.</p> <p>Other Revenue items include (examples only):</p> <p><i>Net Settlement Annuities:</i> For reporting purposes, settlement annuity payments arising from settlement options exercised by a beneficiary should be netted against settlement annuity considerations received from settlement annuity options exercised by a beneficiary.</p> <p><i>Mortality charges:</i> Levied to Segregated Funds by the general fund.</p> <p>Modco adjustments.</p> <p>Note: Actual expenses and taxes incurred by the General Fund for managing Segregated Funds should be reported in the General Expense exhibit on page 23.030.</p> | | |
| 089 | 01 | | <p>Subtotal – All Others</p> <p>Please report the sub-total of all other items of Other Revenue not included in the lines above.</p> | | |

| LIFE-2 | | 23.030 | | Interest Expense | |
|--------|-----|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--|
| Line | Col | Cross Ref | Practice | | |
| 230 | | | <p>Interest on Long Term Debt</p> <p>In accordance with GAAP, interest charges on loans made for a period of over one year must be shown separately.</p> | | |
| 299 | 01 | P 20.030 L 510 C 01 | Total Interest Expense | | |

| LIFE-2 | | 23.030 | General Expenses and Taxes |
|--------|-----|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line | Col | Cross Ref | Practice |
| 370 | 01 | | <p>Professional and Service Fees and Expenses</p> <p>Include legal fees and expenses, medical examination fees, inspection and investigation fees, external auditors fees and external actuaries fees. Other fees paid to outside professional individuals or groups should also be included.</p> |
| 390 | 01 | | <p>Miscellaneous Expenses</p> <p>Expenses incurred by the Canadian Branch for advertising, agency conventions, books and periodicals, bureau and association dues, collection, insurance (excluding insurance on real estate), postage, telex, telephone courier, printing supplies, stationery and depreciation in respect of miscellaneous assets, equipment rental and travelling expenses should all be included on this line.</p> |
| 410 | 01 | | <p>Premium Taxes</p> <p>Penalties for late payment of premium taxes or late filing of the premium tax return should also be included on this line.</p> |
| 430 | 01 | | <p>Assessments & Dues</p> <p>All assessments incurred by the Canadian Branch related to the Canadian Life and Health Insurance Compensation Corporation (Assuris) should be reported on this line.</p> |
| 450 | 01 | | <p>Licenses and Fees</p> <p>All fees charged by regulatory authorities for the general supervision and examination of the Canadian Branch should be included on this line together with fees for agent licences.</p> |
| 470 | 01 | | <p>Miscellaneous Taxes</p> <p>City and county taxes (business taxes) and provincial and state taxes (including capital tax) should be reported here.</p> |

| LIFE-2 | | 35.010 | Analysis of Income by Line of Business |
|--------|-----|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line | Col | Cross Ref | Practice |
| 160 | 81 | P 20.030 L 160 C 01 & P 23.030 L 199 C 01 | Other Revenue Include settlement annuity considerations arising out of settlement options exercised by the beneficiary as part of this line. |
| 210 | | | Claims Include all insurance claims excluding those related to annuity payments and surrender payments. |
| 220 | | | Annuity Payments All payments related to annuities including maturity and surrender payments. Note that Settlement Annuities are to be reported in the "Other Revenue" exhibit. |
| 230 | | | Surrenders All surrender payments excluding those related to annuity payments. Include the cash surrender value applied to purchase a new insurance policy or benefit, or to continue a policy or benefit in accordance with the terms of the original policy, provided the new or continued policy or benefit can be included as New Effected in the movement of policies. Cash values applied to repay a loan should be included here. Exclude cash surrender values applied to purchase reduced paid up or extended term insurance as this is not New Effected business. |
| 240 | | | Other Include interest paid on claims, contractual payments and withdrawal payments for GICs and other contractual deposit funds where the amount is substantial and including this amount with regular annuity payments would not be appropriate. Lines 210 to 240 should agree to Page 20.030, line 250. |

| LIFE-2 | 35.080 | Liquid Assets (Vested in Trust) & Cashable Liabilities |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------------------------------------------------------|
| <p>The purpose of the disclosure on this page is to give a comparison between potentially cashable liabilities and the liquid assets available to meet such liabilities. The amounts shown are to be based on a best effort basis, and may be approximate.</p> <p>Cashable liabilities are those where the policyholder has the option to withdraw funds from the insurer in the next 12 months. This includes reinsurance agreements where the agreements could be cancelled, resulting in cash being required to be paid to the other company. This also includes any debts that will fall due in the next 12 months.</p> <p>Liquid assets are those that can be sold for cash in a public market, so as to be available to meet any obligations from policyholders and debt holders. The asset value shown may include accrued interest, at the option of the insurer.</p> <p>All amounts are to be reported at book value, as applicable.</p> | | |

| LIFE-2 | 95.020 | Policyholder Benefits Paid and Incurred | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------------------------|------------------------|
| <p>Information included should be consistent with that of page 20.030.</p> <p>In the case of shared group contracts, the entries on this page should relate only to the reporting Canadian Branch's share of such group contracts. For purposes of the Annual Return, LIFE-2, "shared" business means shared with registered life insurers.</p> <p>Include all benefits paid and incurred in settlement of insurance and annuity contracts as well as the increase in the provision for incurred but not reported claims.</p> | | | |
| Line | Col | Cross Ref | Practice |
| 699 | 23 | P 20.030 L 250 C01 | Total in Canada |
| 699 | 33 | P 20.030 L 250 C 01 | Total |

| LIFE-2 | 95.020 | Policyholder Dividends and Experience Rating Refunds – Direct | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------------------------------------------------------------|--|
| <p>Policyholder dividends and experience rating refunds should include amounts paid to policyholders, and should not include the change in provision for policyholder dividends and experience rating refunds.</p> <p>Reinsurers are not expected to report Policyholder Dividends or ERRs on this page. If paid to insurers, these should be reported as Other Expenses. For reinsurers line 989 on page 95.020 is expected to be zero and lines 360 and 390 in the Income Statement, page 20.030 are also expected to be zero.</p> <p>For both accident and sickness policies and life insurance policies, premiums reported on page 95.010 should be without any deduction for policyholder dividends and experience rating refunds. The full amount of such dividends and refunds should be included on this page.</p> | | | |

TRANSMITTAL FORM

| | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------|
| Name of Insurer | | Year | |
| Contact Person | | Telephone # | |
| Title | | Facsimile # | |
| | | Email address | |
| Return Type | | | Annual Returns |
| Software Vendor | | Version Number | |
| Is the Diskette Validation Report attached? (If not, please explain) | | | |
| For Annual Returns only, | | If this is not the first time that a diskette has been filed for this Return period, please indicate if it is the: | |
| 1 st revision "B" | 2 nd revision "C" | 3 rd revision "D" | |
| If a revised diskette/CD Rom is being submitted, please enclose a printed hard copy of each changed page with the changed datapoints highlighted. | | | |
| The undersigned hereby certifies that, according to the best of his/her knowledge and belief, the datapoint amounts contained in this diskette are the same as those contained in the hard copy of the Annual Return (also enclosed). | | | |
| Name | | Title | |
| Date | | Signed | |

Insurer

Year

GENERAL INTERROGATORIES

5.2 Please provide a description of the methods used in apportioning items of income and expenditure by line of business, for the Canadian Branch:

5.3 If items of extraordinary income have been reported, please provide details.

5.4 Has the insurer received approval to process any records outside Canada?

310 Yes _____ No _____

If yes, have there been any changes with respect to the processing or records outside of Canada since the approval of the Superintendent in respect of processing outside Canada?

320 Yes _____ No _____

If there have been changes, please describe the nature of the changes.

5.5 Does the insurer have written policies with respect to market conduct practices, including a code of ethical sales practice?

410 Yes _____ No _____

5.6 Please provide the total expenses related to Information Technology (IT) for the year for the Canadian Branch. IT costs include salaries and other professional or service fees as well as any amounts capitalized for software development or computer purchases.

Information Technology 510 (\$'000) _____

Insurer

Year

SUMMARY OF INVESTMENTS
(Vested in Trust)
(\$'000)

| | | Book Value (Before Provisions) (01) | Specific Provisions (06) | General Provisions (11) | Book Value (After Provisions) (21) | Market Value (26) | Impaired Amount (Before Provisions) (31) |
|-----------------------------------------|-----|-------------------------------------------|-----------------------------|----------------------------|------------------------------------------|----------------------|------------------------------------------------|
| Short Term Investments | 010 | | | | | | |
| Bonds and Debentures | | | | | | | |
| Government | | | | | | | |
| Canada | 020 | | | | | | |
| Other | 040 | | | | | | |
| Below Investment Grade | 060 | | | | | | |
| Municipal, Public Authority, Schools | | | | | | | |
| Canada | 120 | | | | | | |
| Other | 140 | | | | | | |
| Below Investment Grade | 145 | | | | | | |
| Corporate - Public: | | | | | | | |
| Canada | | | | | | | |
| - Investment Grade | 160 | | | | | | |
| - Below Investment Grade | 180 | | | | | | |
| Other | | | | | | | |
| - Investment Grade | 200 | | | | | | |
| - Below Investment Grade | 220 | | | | | | |
| Corporate - Private: | | | | | | | |
| Canada | | | | | | | |
| - Investment Grade | 360 | | | | | | |
| - Below Investment Grade | 380 | | | | | | |
| Other | | | | | | | |
| - Investment Grade | 400 | | | | | | |
| - Below Investment Grade | 420 | | | | | | |
| Total Bonds and Debentures | 479 | | | | | | |
| Mortgage Loans | 500 | | | | | | |
| Preferred Shares | | | | | | | |
| Fixed Term | | | | | | | |
| - Canada | 520 | | | | | | |
| - Other | 540 | | | | | | |
| Equity Preferred | | | | | | | |
| - Canada | 560 | | | | | | |
| - Other | 580 | | | | | | |
| Total Preferred Shares | 599 | | | | | | |
| Common Shares | | | | | | | |
| - Canada | 620 | | | | | | |
| - Other | 640 | | | | | | |
| Total Common Shares | 659 | | | | | | |
| Total Shares | 679 | | | | | | |
| Real Estate | 759 | | | | | | |
| Other Equity Investments | 800 | | | | | | |
| Other Loans and Invested Assets | 870 | | | | | | |
| Grand Total | 889 | | | | | | |

Insurer

Year

**SUMMARY OF PROVISIONS
(Investments Vested in Trust)
(\$'000)**

| | Cumulative Provisions Prior Year End | | | Movement Current Year | | | | Foreign Currency and Other Adjustments (46) | Cumulative Provisions Current Year End | | | Current Year Additional Writedowns (71) | |
|------------------------------------|-----------------------------------------|------------------|---------------|--------------------------|------------------|-----------------------|------------------|---------------------------------------------------------|-------------------------------------------|-----------------|------------------|--------------------------------------------------|------------------------------|
| | General (01) | Specific (06) | Total (10) | Additional Provisions | | Release of Provisions | | | Total (Col 16+21- 26-31) (40) | General (51) | Specific (56) | | Total (Col 51+56) (60) |
| | | | | General (16) | Specific (21) | General (26) | Specific (31) | | | | | | |
| Short Term Investments 010 | | | | | | | | | | | | | |
| Bonds & Debentures 110 | | | | | | | | | | | | | |
| Mortgage Loans 210 | | | | | | | | | | | | | |
| Preferred Shares 310 | | | | | | | | | | | | | |
| Common Shares 410 | | | | | | | | | | | | | |
| Real Estate 510 | | | | | | | | | | | | | |
| Other Equity Investments 610 | | | | | | | | | | | | | |
| Other Loans and Invested Asse 710 | | | | | | | | | | | | | |
| Total 889 | | | | | | | | | | | | | |

Total Valuation Provision for

Asset Default Included in

(10)

Actuarial Liabilities 949

(40)

(60)

Insurer

Year

**MORTGAGE LOANS
(Vested in Trust)
(\$'000)**

| Category | Number of Mortgages (01) | Book Value Before Provisions (06) | Loans on Watch List | | | | | General & Specific Provisions (36) | Book Value (41) |
|--------------------------------------------|-----------------------------|--------------------------------------|-------------------------------------|----------------------------|--------------------------------|-------------------------|-----------------------------------------|---------------------------------------|--------------------|
| | | | Loans in Arrears (>90 Days) (11) | Restructured Loans (16) | Vendor Take Back Loans (21) | Impaired Amount (26) | Total Loans on Watch List Watch (31) | | |
| INSURED | 010 | | | | | | | | |
| UNINSURED | | | | | | | | | |
| Single Residential | 110 | | | | | | | | |
| Multiple residential | 160 | | | | | | | | |
| Office | 210 | | | | | | | | |
| Retail Stores | 260 | | | | | | | | |
| Industrial | 310 | | | | | | | | |
| Hotel | 360 | | | | | | | | |
| Other | 410 | | | | | | | | |
| General Provisions..... | 460 | | | | | | | | |
| TOTAL | 699 | | | | | | | | |
| Second and subsequent mortgage loans | 710 | | | | | | | | |

Insurer

Year

NET INVESTMENT INCOME
(\$'000)

| Reference Page | | Current Year (01) | Prior Year (03) |
|----------------|----------------------------------------------------------------------|-------------------|-----------------|
| | Bonds: | | |
| | Interest 010 | | |
| 23.020 | Amortization of Net Realized Gains and (Losses) 020 | | |
| | Mortgage Loans: | | |
| | Interest 110 | | |
| 23.020 | Amortization of Net Realized Gains and (Losses) 120 | | |
| | Preferred & Common Shares: | | |
| | Dividends 210 | | |
| 23.020 | Amortization of Realized and Unrealized Gains and (Losses) 220 | | |
| | Real Estate: | | |
| | Rental Income Including \$ _____ for Insurer's Own Use 310 | | |
| 23.020 | Amortization of Realized and Unrealized Gains and (Losses) 320 | | |
| | Assets used to back index-linked products not included elsewhere: | | |
| | Marked to Market Adjustment Included in Income 420 | | |
| | Non-Amortizable Capital Gains and (Losses) 430 | | |
| 23.020 | Hedging Gains and (Losses) 500 | | |
| | Interest on Policy Loans 610 | | |
| | Interest on Cash and Short Term Investments 620 | | |
| | Income from Other Loans and Invested Assets 630 | | |
| | Interest on Overdue Premiums 640 | | |
| | Income from Derivative Activities 650 | | |
| | Income from Other Equity Investments 660 | | |
| | Less: | | |
| | Provision for Losses 710 | | |
| 21.020 | Write-Downs 720 | | |
| | Gross Investment Income 749 | | |
| | Less: | | |
| | Investment Expenses (other than Investment Taxes) 810 | | |
| | Investment Taxes 820 | | |
| | Net Investment Income 889 | | |

Insurer _____

Year _____

**OTHER REVENUE
(\$'000)**

| | | Current Year (01) | Prior Year (03) |
|--------------------------------------|--|-------------------------|-----------------------|
| (Specify) | | | |
| 050 | | | |
| 051 | | | |
| 052 | | | |
| Subtotal - All others 089 | | | |
| Total Other Revenue 199 | | | |

**INTEREST EXPENSE
(\$'000)**

| | | |
|-------------------------------------------------------------------|--|--|
| Interest on Long Term Debt 230 | | |
| Interest on deposits (other than policyholder deposits) 260 | | |
| Other Interest Expense (specify:) 290 | | |
| 291 | | |
| 292 | | |
| Total Interest Expense 299 | | |

**GENERAL EXPENSES AND TAXES
(Excluding Investment Expenses, Interest Expense, Other Expenses and Income Taxes)
(\$'000)**

| | | |
|------------------------------------------------------|--|--|
| Rent 310 | | |
| Salaries, Wages and Allowances 330 | | |
| Employees' and Agents' Welfare 350 | | |
| Professional and Service Fees and Expenses 370 | | |
| Miscellaneous Expenses 390 | | |
| Premium Taxes 410 | | |
| Assessments & Dues 430 | | |
| Licenses and Fees 450 | | |
| Miscellaneous Taxes 470 | | |
| Head Office Overhead 480 | | |
| Other general expenses (specify:) 490 | | |
| 491 | | |
| 492 | | |
| Total General Expenses and Taxes 599 | | |

**OTHER EXPENSES
(\$'000)**

| | | |
|-------------------------------------------------------------------------------------|--|--|
| Amortization of Capital Assets (Write-down included \$_____) 710 | | |
| Amortization of intangible assets (Impairment losses included \$_____) 730 | | |
| Goodwill impairment losses 750 | | |
| Net Foreign Exchange losses 770 | | |
| 771 | | |
| 772 | | |
| Total Other Expenses 899 | | |