

OSFI-56	91.000 to 95.000	PROVINCIAL EXHIBITS	
Purpose: To provide provincial information by line of business.			
<p>General Commentary:</p> <p>The provincial columns 01 to 12 should be completed on the basis of current residence of the individual certificateholder. For the Out of Canada and Total columns 18 and 20, they should be reported on a written basis and agree with other exhibits of the Annual Return. Details relating to these and the "Miscellaneous" column 13 are explained in the instructions below.</p> <p>The instructions and data validation references included here have been issued by the Financial Services Commission of Ontario (FSCO). FSCO has coordinated these changes with the other provinces and has arranged with OSFI to include the Provincial Exhibits (formerly OSFI-195) to form part of the OSFI-56. For any clarification on these pages and instructions, please contact FSCO.</p>			
Line	Col	Cross Ref	Practice
All	01 to 12		<p>Details by Province - The provincial exhibits should be completed on the basis of current residence of the individual certificateholder, irrespective of whether the policy is issued in Canada or out of Canada. Data pertaining to premiums assumed and premiums ceded should be similarly reflected in the appropriate lines. In a similar manner, all benefits paid and incurred should be reported based on Province/Territory residency.</p>
All	13		<p>Miscellaneous - If a certificateholder is no longer resident in Canada, that certificateholder's transaction with the society should be grouped under this column. However, if a certificateholder moves into Canada, that certificateholder's transaction should be reflected in the province of current residence as well as in the Out of Canada column. A negative entry is also required for balancing under the Miscellaneous column.</p> <p>The total of columns 01 to 13 should agree with In Canada Only on a written basis.</p>
All	18		<p>Out of Canada - All certificates written out of Canada should be included under this column.</p> <p>If a Canadian society is not authorized to do business in any jurisdiction out of Canada, there would be no entries recorded in this column except possibly with respect to reinsurance accepted.</p>
All	20		<p>Total - The figures reported in this column of the Provincial Exhibits should agree with the corresponding figures reported in other exhibits of the Annual Return. A list of cross-references between the Provincial Exhibits and other exhibits are provided on the next page.</p>

OSFI- 56		91.000	PREMIUMS WRITTEN
Purpose: To identify the provinces/territories in which the society is licensed, and provide provincial information on premiums written.			
General Commentary: Information included should be consistent with that of page 40.010.			
Line	Col	Cross Ref	Practice
000	All		A “Yes” or “No” answer is required in each of columns 01-14, based on whether or not the society was licensed in the applicable jurisdiction as at the end of the year of the Annual Return.
001	All	P 40.010	Life Certificates Direct should be consistent with page 40.010, line 009, column 01.
003	All	P 40.010	Ceded should be consistent with page 40.010, line 029, column 01.
004	All	P 40.010	Net should equal lines 001 minus 003 and should be consistent with page 40.010, line 039, column 01.
041	All	P 40.010	Annuity Certificates Direct should be consistent with page 40.010, line 009, column 02.
043	All	P 40.010	Ceded should be consistent with page 40.010, line 029, column 02.
044	All	P 40.010	Net should equal lines 041 minus 043 and should be consistent with page 40.010, line 039 column 02.
081	All	P 40.010	Accident & Sickness Certificates Direct should be consistent with page 40.010, line 009, column 04
083	All	P 40.010	Ceded should be consistent with page 40.010, line 029, column 04.
084	All	P 40.010	Net should equal lines 081 minus 083 and should be consistent with page 40.010, line 039, column 04.
091	All	P 30.060	Other Funds Revenues should be consistent with page 30.060, line 024, column 06.

OSFI-56		92.000/92.040/92.080	CERTIFICATEHOLDER BENEFITS PAID AND INCURRED
Purpose: To provide provincial information on Benefits paid and incurred to Life, Annuity and Accident & Sickness Certificateholders			
General Commentary: Information included should be consistent with that of page 40.020.			
92.000			Life Certificates
Line	Col	Cross Ref	Practice
009	All	40.020	Direct should be consistent with page 40.020 lines 019+029, column 01.
013	All	40.020	Ceded should be consistent with page 40.020 line 029, column 01.
019	All	40.020	Net should equal lines 009 minus 013 and should be consistent with page 40.020, line 019, column 01.
92.040			Annuity Certificates
Line	Col	Cross Ref	Practice
049	All	40.020	Direct should be consistent with page 40.020, lines 019+029, column 02.
053	All	40.020	Ceded should be consistent with page 40.020, line 029, column 02.
059	All	40.020	Net should equal lines 049 minus 053 and should be consistent with page 40.020, line 019, column 02.
92.080			Accident & Sickness Certificates
Line	Col	Cross Ref	Practice
089	All	40.020	Direct should be consistent with page 40.020, lines 019+029, column 04.
093	All	40.020	Ceded should be consistent with page 40.020, line 029, column 04.
099	All	40.020	Net should equal lines 089 minus 093 and should be consistent with page 40.020, line 019, column 04.

OSFI-56	93.000	DIVIDENDS TO CERTIFICATEHOLDERS	
Purpose:			
To provide provincial information on dividends to certificateholders.			
General Commentary:			
Information included should reflect net dividends paid to certificateholders before change in provision for dividend expense refund. It should be consistent with page 40.010, lines 060 to 079.			
Line	Col	Cross Ref	Practice
			Life Certificates
001	All	40.010	Direct should be consistent with page 40.010, line 069, column 01.
003	All	40.010	Ceded should be consistent with page 40.010, line 071, column 01.
004	All	40.010	Net should equal lines 001 minus 003 and should be consistent with page 40.010, line 079, column 01.
			Annuity Certificates
041	All	40.010	Direct should be consistent with page 40.010, line 069, column 02.
043	All	40.010	Ceded should be consistent with page 40.010, line 071, column 02.
044	All	40.010	Net should equal lines 041 minus 043 and should be consistent with page 40.010, line 079 column 02.
			Accident and Sickness Certificates
081	All	40.010	Direct should be consistent with page 40.010, line 069, column 04.
083	All	40.010	Ceded should be consistent with page 40.010, line 071, column 04.
084	All	40.010	Net should equal lines 081 minus 083 and should be consistent with page 40.010, line 079, column 04.

OSFI-56	94.000	MOVEMENT OF INSURANCE - LIFE - INDIVIDUAL (DIRECT)	
Purpose: To provide provincial information on Movement of Insurance.			
General Commentary: Information included should be consistent with that of pages 50.010 and 50.020 (Direct only).			
Line	Col	Cross Ref	Practice
001	All	50.010	Individual Life (Direct) Amount At beginning of year should be consistent with page 50.010, line 001, column 02.
002	All	50.010	New effected should be consistent with page 50.010, line 002, column 02.
003	All	50.010	All other addition should be consistent with page 50.010, lines (003+004+005+006+007) column 02.
004	All	50.010	Total should reflect total additions only and equal to lines 002+003.
005	All	50.010	Death should be consistent with page 50.010, line 020, column 02.
006	All	50.010	Maturity should be consistent with page 50.010, line 021, column 02.
007	All	50.010	Surrender should be consistent with page 50.010, line 024, column 02.
008	All	50.010	Lapse should be consistent with page 50.010, line 025, column 02.
009	All	50.010	All other deduction should be consistent with page 50.010, lines (022+023+027+028) column 02.
010	All	50.010	Total Ceased should be equal to lines 005+006+007+008+009 and should be consistent with page 50.010, line 309, column 02.
011	All	50.010	Currency revaluation should be consistent with page 50.010, line 040 column 02.
012	All	50.010	At end of year should be equal to lines 001+004-010+011 and should be consistent with page 50.010, line 049, column 02.
013	All	50.020	Net in force at end of year -Amounts reported should be consistent with page 50.020, line 002, column 04.

OSFI-56		94.000 (cont'd)	MOVEMENT OF INSURANCE - LIFE - INDIVIDUAL (DIRECT)
Line	Col	Cross Ref	Practice
021	All	50.010	Individual Life (Direct) Number of Certificates At beginning of year should be consistent with page 50.010, line 001, column 01.
022	All	50.010	New effected should be consistent with page 50.010, line 002, column 01.
023	All	50.010	All other addition should be consistent with page 50.010, lines (003+004+005+006+007), column 01.
024	All	50.010	Total should reflect total additions only and equal to lines 022+023.
025	All	50.010	Death should be consistent with page 50.010, line 020, column 01.
026	All	50.010	Maturity should be consistent with page 50.010, line 021, column 01.
027	All	50.010	Surrender should be consistent with page 50.010, line 024, column 01.
028	All	50.010	Lapse should be consistent with page 50.010, line 025, column 01.
029	All	50.010	All other deduction should be consistent with page 50.010, lines (022+023+027+028), column 01.
030	All	50.010	Total Ceased should be equal to lines 025+026+027+028+029 and should be consistent with page 50.010, line 039, column 01.
032	All	50.010	At end of year should be equal to lines 021+024-030 and should be consistent with page 50.010, line 049, column 01.
033	All	50.010	Net in force at end of year Total reported should be consistent with page 50.010 line 049, column 01.

OSFI-56	95.000	SEGREGATED FUNDS FOR VARIABLE CONTRACT SUMMARY	
Purpose: To provide provincial information on segregated funds for variable insurance contracts.			
General Commentary: Information included should be consistent with the Segregated Fund Annual Return (OSFI-85). Provincial breakdown should be based on current residence of variable insurance contract holders.			
Line	Col	Cross Ref	Practice
			Variable Contracts The exhibit should include all segregated funds offered to individual investors through variable insurance contracts
001	All	00.009	Fund at beginning of year should be consistent with page 00.009, line 099, column 02.
002	All	00.009	Net income of investment should be consistent with page 00.009, line 099, column 06 plus currency revaluation transaction account in page 00.009, line 099, column 08.
003	All	00.009	Premium and reserve allocations should be consistent with page 00.009, line 099, column 03.
004	All	00.009	Other should be left blank.
005	All	00.009	Transfer from other funds should include all Transfers into the fund reported in page 00.009, line 099, column 05.
006	All	00.009	Withdrawals should include all withdrawals from the fund reported in page 00.009, line 099, column 04.
007	All	00.009	Benefits should be include all benefits paid by the fund reported in page 00.009, line 099, column 04, plus dividends paid reported in page 00.009, line 099, column 07.
008	All	00.009	Transfer to other fund should include Transfers out of the fund reported in page 00.009, line 099, column 05.
009	All		Subtotal should be equal to lines 002+003+004+005-006-007-008.
010	All	00.009	Balance at end of year should be equal to lines 001+009 and should be consistent with page 00.009, line 099, column 09.