

<b>OSFI-77</b>	<b>86.011</b>	<b>OTHER INSURANCE CERTIFICATE AND CONTRACT LIABILITIES ACCOUNTS PAYABLE AND OTHER LIABILITIES</b>	
<b>Purpose:</b> To provide details for lines 014, 031 and 039 of the liabilities page 83.020.			
<b>General Commentary:</b> These pertain only to the Insurance Fund of the society.			
<b>Line</b>	<b>Col</b>	<b>Cross Ref</b>	<b>Practice</b>
			<b>Other Insurance Certificate and Contract Liabilities</b>
001	01, 02		Outstanding contractual (insurance and annuity) payments reported under settlement annuities.
002	01, 02		<b>Premiums Received in Advance</b>  Include premiums received in advance where no discount has been allowed by the society and the advance is considered part of a normal pattern.
003	01, 02		<b>Certificateholder Dividends Due and Unpaid</b>  In addition to dividends due and unpaid, dividends contingent on the payment of premiums should be included.  The provision for certificateholder dividends should not be reported on this page. The provision for certificateholder dividends is reported on page 83.020, line 011.
004	01, 02		<b>Other</b>  Uncashed certificate payments (where cheques have become stale dated) and where the liability has not been re-established should be included on this line.

OSFI-77	86.011 (cont'd)	<b>OTHER INSURANCE CERTIFICATE AND CONTRACT LIABILITIES ACCOUNTS PAYABLE AND OTHER LIABILITIES</b>	
Line	Col	Cross Ref	Practice
009	01, 02	P 83.020 L 014 C 03 C 04	<b>Total</b>
			<b>Accounts Payable</b>
010	01, 02		<b>Overdraft</b>  The total of net book overdraft, by financial institution should be reported here. Positive cash balances by financial institution are to be reported on the assets side.
012	01, 02		<b>Agents and Brokers</b>  Include here the commissions due and accrued, payable to agents and brokers.
013	01, 02		<b>Subsidiaries and Affiliates</b>  Report details by subsidiary/affiliate where the total reported in this line is material.
014	01, 02		<b>Other Insurers</b>  Accounts payable on reinsurance ceded accounts.
015	01, 02		<b>Other Payables</b>
016	01, 02		<b>Expenses Due and Accrued on other than Fraternal and Other Funds only are to be reported here.</b>

OSFI-77	86.011 (cont'd)	<b>OTHER INSURANCE CERTIFICATE AND CONTRACT LIABILITIES ACCOUNTS PAYABLE AND OTHER LIABILITIES</b>	
Line	Col	Cross Ref	Practice
019	01, 02	P 83.020 L 031 C 03 C 04	<b>Total</b>
			<b>Other Liabilities</b>
039	03	P 83.020 L 039 C 03 C 04	<b>Total</b>

<b>OSFI-77</b>	<b>86.030</b>	<b>CERTIFICATE CLAIMS RESISTED - NET OF REINSURANCE</b>	
<b>Purpose:</b>			
To provide a summary of the net amount and total number of certificate claims resisted, as well as disclosure of the total net provision in actuarial liabilities for resisted claims.			
<b>General Commentary:</b>			
Adjustments made to the amount of insurance because of errors in age need not be included.			
Claims should be divided into the following categories:			
a. Life Insurance			
b. Annuities			
c. Accident & Sickness			
<b>Line</b>	<b>Col</b>	<b>Cross Ref</b>	<b>Practice</b>
099	17		<b>Net Resisted at End of Year - Amount</b> Columns (10+12) - column (14) + column 16 = column 17
099	18		<b>Net Resisted at End of Year - Number of Claims</b> Columns (11+13) - column 15 = column 18
089	17		<b>Total Net Provision for Resisted Claims</b> State actual amount included in year end provision, related to resisted claims (amounts included in net actuarial liabilities and/or outstanding claims).

<b>OSFI-77</b>	<b>86.095</b>	<b>OTHER DEBT - CANADIAN BRANCH</b>	
<b>Purpose:</b>			
To disclose the other debt owed by the Canadian branch of the society.			
<b>General Commentary:</b>			
Loans, notes, debentures should be identified by type and reported on this page by lender.			
<b>Line</b>	<b>Col</b>	<b>Cross Ref</b>	<b>Practice</b>
059	06	P 83.020 L 052 C 01	Sub-total - Other debt issued by the society should agree to the Liabilities and Head Office Account page of the balance sheet, line 052.