

OSFI-77	91.000 to 95.000	PROVINCIAL EXHIBITS	
<p>Purpose: To provide provincial information by line of business.</p>			
<p>General Commentary:</p> <p>The provincial columns 01 to 12 should be completed on the basis of current residence of the individual policyholder or group policy 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-77. 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> <p>Out of Canada does not apply for foreign fraternal societies registered federally under the <i>Insurance Companies Act</i>.</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- 77		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 84.010.					
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 84.010	Life Certificates		
003	All	P 84.010	Direct should be consistent with page 84.010, line 009, column 01.		
004	All	P 84.010	Ceded should be consistent with page 84.010, line 029, column 01.		
004	All	P 84.010	Net should equal lines 001 minus 003 and should be consistent with page 84.010, line 039, column 01.		
041	All	P 84.010	Annuity Certificates		
043	All	P 84.010	Direct should be consistent with page 84.010, line 009, column 02.		
044	All	P 84.010	Ceded should be consistent with page 84.010, line 029 column 02.		
044	All	P 84.010	Net should equal lines 041 minus 043 and should be consistent with page 84.010, line 039 column 02.		
081	All	P 84.010	Accident & Sickness Certificates		
083	All	P 84.010	Direct should be consistent with page 84.010, line 009, column 04		
084	All	P 84.010	Ceded should be consistent with page 84.010, line 029, column 04.		
084	All	P 84.010	Net should equal lines 081 minus 083 and should be consistent with page 84.010, line 039, column 04.		
091	All	P 83.060	Other Funds		
091	All	P 83.060	Revenues should be consistent with page 83.060, line 024, column 06.		

OSFI-77	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 84.020.			
Line	Col	Cross Ref	Practice
92.000			LIFE CERTIFICATES
009	All	84.020	Direct should be consistent with page 84.020 lines 019+029, column 01.
013	All	84.020	Ceded should be consistent with page 84.020 line 029, column 01.
019	All	84.020	Net should equal lines 009 minus 013 and should be consistent with page 84.020, line 019, column 01.
92.040			ANNUITY CERTIFICATES
049	All	84.020	Direct should be consistent with page 84.020, lines 019+029, column 02.
053	All	84.020	Ceded should be consistent with page 84.020, line 029, column 02.
059	All	84.020	Net should equal lines 049 minus 053 and should be consistent with page 84.020, line 019, column 02.
92.080			ACCIDENT & SICKNESS CERTIFICATES
089	All	84.020	Direct should be consistent with page 84.020, lines 019+029, column 04.
093	All	84.020	Ceded should be consistent with page 84.020, line 029, column 04.
099	All	84.020	Net should equal lines 089 minus 093 and should be consistent with page 84.020, line 019, column 04.

OSFI-77	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 84.010, lines 060 to 079.			
Line	Col	Cross Ref	Practice
LIFE CERTIFICATES			
001	All	84.010	Direct should be consistent with page 84.010, line 069, column 01.
003	All	84.010	Ceded should be consistent with page 84.010, line 071, column 01.
004	All	84.010	Net should equal lines 001 minus 003 and should be consistent with page 84.010, line 079, column 01.
ANNUITY CERTIFICATES			
041	All	84.010	Direct should be consistent with page 84.010, line 069, column 02.
043	All	84.010	Ceded should be consistent with page 84.010, line 071, column 02.
044	All	84.010	Net should equal lines 041 minus 043 and should be consistent with page 84.010, line 079 column 02.
ACCIDENT AND SICKNESS CERTIFICATES			
081	All	84.010	Direct should be consistent with page 84.010, line 069, column 04.
083	All	84.010	Ceded should be consistent with page 84.010, line 071, column 04.
084	All	84.010	Net should equal lines 081 minus 083 and should be consistent with page 84.010, line 079, column 04.

OSFI-77	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 page 85.010.			
Line	Col	Cross Ref	Practice
001	All	85.010	INDIVIDUAL LIFE (DIRECT) AMOUNT At beginning of year should be consistent with page 85.010, line 001, column 02.
002	All	85.010	New effected should be consistent with page 85.010, line 002, column 02.
003	All	85.010	All other addition should be consistent with page 85.010, lines (003+004+005+006+007) column 02.
004	All	85.010	Total should reflect total additions only and equal to lines 002+003.
005	All	85.010	Death should be consistent with page 85.010, line 020, column 02.
006	All	85.010	Maturity should be consistent with page 85.010, line 021, column 02.
007	All	85.010	Surrender should be consistent with page 85.010, line 024, column 02.
008	All	85.010	Lapse should be consistent with page 85.010, line 025, column 02.
009	All	85.010	All other deduction should be consistent with page 85.010, lines (022+023+027+028) column 02.
010	All	85.010	Total Ceased should be equal to lines 005+006+007+008+009 and should be consistent with page 85.010, line 039, column 02.
011	All	85.010	Currency revaluation should be consistent with page 85.010, line 040 column 02.
012	All	85.010	At end of year should be equal to lines 001+004-010+011 and should be consistent with page 85.010, line 049, column 02.
013	All	85.020	Net in force, Net of Ceded at end of year Amount reported should be consistent with page 85.020, line 002, column 04.

OSFI-77		94.000 (cont'd)	MOVEMENT OF INSURANCE - LIFE - INDIVIDUAL (DIRECT)
Line	Col	Cross Ref	Practice
021	All	85.010	INDIVIDUAL LIFE (DIRECT) NUMBER OF CERTIFICATES At beginning of year should be consistent with page 85.010, line 001, column 01.
022	All	85.010	New effected should be consistent with page 85.010, line 002, column 01.
023	All	85.010	All other addition should be consistent with page 85.010, lines (003+004+005+006+007), column 01.
024	All	85.010	Total should reflect total additions only and equal to lines 022+023.
025	All	85.010	Death should be consistent with page 85.010, line 020, column 01.
026	All	85.010	Maturity should be consistent with page 85.010, line 021, column 01.
027	All	85.010	Surrender should be consistent with page 85.010, line 024, column 01.
028	All	85.010	Lapse should be consistent with page 85.010, line 025, column 01.
029	All	85.010	All other deduction should be consistent with page 85.010, lines (022+023+027+028), column 01.
030	All	85.010	Total Ceased should be equal to lines 025+026+027+028+029 and should be consistent with page 85.010, line 039, column 01.
032	All	85.010	At end of year should be equal to lines 021+024-030 and should be consistent with page 85.010, line 049, column 01.
033	All	85.010	Net in force, Net of Ceded at end of year Should be consistent with page 85.010, line 049, column 01.

OSFI-77	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 investors.			
Line	Col	Cross Ref	Practice
001	All	004	VARIABLE CONTRACTS The exhibit should include all segregated funds offered to individual investors through variable insurance contracts Fund at beginning of year should be consistent with page 004 line 001.
002	All	004	Net income of investment should be consistent with page 004, line 002 plus currency revaluation gain/loss included in write-in lines 005 or 006.
003	All	008	Premium and reserve allocations should be consistent with page 008, lines 001+002.
004	All	008	Other should be consistent with page 008, lines 003+004 and all Other items included in write-in lines 005, 006 and 007.
005	All	008	Transfer from other funds should include all Transfers reported in write-in lines 005, 006 and 007 from page 008; plus all transfers and contributions reported in write-in lines 004, 005 and 006 from page 004.
006	All	004 008	Withdrawals should be consistent with lines 012+013+014 and all Withdrawal items included in write-in lines 015, 016, 017, 020, 021 and 022 from page 008.
007	All	008	Benefits should be consistent with page 008, lines 009+010+011.
008	All	004 008	Transfer to other fund should include lines 018+019 and all Transfers reported in write-in lines 015, 016, 017, 020, 021 and 022 from page 008; plus all Transfers and contributions reported in write-in lines 004, 005 and 006 from page 004.
009	All		Subtotal should be equal to lines 002+003+004+005-006-007-008.
010	All	004	Balance at end of year should be equal to lines 001+009 and should be consistent with page 004, line 007.