



Government of  
Saskatchewan

# Statistical Report 2004

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Saskatchewan Financial  
Services Commission

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Superintendent of Insurance

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**Financial  
Services  
Commission**

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August 22, 2005

TO THE HONOURABLE FRANK QUENNEL, Q.C.  
Minister of Justice and Attorney General  
Government of Saskatchewan

Dear Mr. Quennell:

I am pleased to submit the ninety-second statistical report of the Superintendent of Insurance for the year ended December 31, 2004.

The report shows particulars of the business of each insurer licensed in Saskatchewan and Saskatchewan Government Insurance, and includes a summary of the activities of the Insurance Councils of Saskatchewan.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "J.M. Hall".

J.M. Hall  
Superintendent of Insurance

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## GENERAL INFORMATION

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### Classification of Insurers - December 31, 2004

#### Federally Registered Companies

Current Insurers	175	
Discontinuing Insurers	16	
Exclusive Reinsurers	7	
Fraternal Societies	13	
Reciprocal Exchanges	1	
Underwriters Agencies	1	
		213

#### Provincial and Extra-Provincial Insurers

Current Insurers	38	
Discontinuing Insurers	1	
Exclusive Reinsurers	1	
Fraternal Societies	2	
Reciprocal Exchanges	7	
		49

Crown Corporations 1

Total Licensees 263

### New Insurance Companies Licensed in 2004

Listed below are new insurers who entered Saskatchewan. All seven are federal companies.

	<u>Date Licensed</u>
Allianz Global Risks US Insurance Company	November 1, 2004
Endurance Reinsurance Corporation of America	October 21, 2004
Fidelity Investments Life Insurance Company	June 17, 2004
National Liability & Fire Insurance Company	March 19, 2004
NCMIC Insurance Company	February 19, 2004
Omega General Insurance Company	November 17, 2004
SecuriCan General Insurance Company	June 1, 2004

### Companies Withdrawn in 2004

	<u>Date Withdrawn</u>
The Maritime Life Assurance Company	December 29, 2004
Union Fidelity Life Insurance Company	December 23, 2004

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## GENERAL INFORMATION

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### Changes in 2004

3550435 Canada Inc., MFC Insurance Company Limited and Manulife International Capital Corporation Limited amalgamated and continued under the name MFC Insurance Company Limited effective December 28, 2004.

Economical Mutual Insurance Company and Langdon Insurance Company amalgamated and continued under the name Economical Mutual Insurance Company effective January 1, 2004.

GE Capital Mortgage Insurance Company (Canada) changed corporate name to Genworth Financial Mortgage Insurance Company Canada effective November 1, 2004.

Liberty Insurance Company of Canada assumed all liabilities and rights of Liberty Mutual Insurance Company and Liberty Mutual Fire Insurance Company in respect of all private passenger and personal property insurance policies issued by Liberty Mutual Insurance Company and Liberty Mutual Fire Insurance Company effective April 1, 2004.

MFC Insurance Company Limited assumed all liabilities in respect of all policies issued by The Maritime Life Assurance Company effective December 29, 2004.

RBC Life Insurance Company assumed all liabilities in respect of all policies issued by Provident Life and Accident Insurance Company effective May 1, 2004.

Sons of Scotland Benevolent Association assumed all liabilities in respect of all policies issued by Workers Benevolent Association of Canada effective January 1, 2004.

St. Paul Guarantee Insurance Company and Northern Indemnity, Inc. amalgamated and continued under the name St. Paul Guarantee Insurance Company effective January 1, 2004.

The Equitable Life Assurance Society of the United States changed corporate name to AXA Equitable Life Insurance Company effective September 7, 2004.

The Manufacturers Life Insurance Company and MFC Insurance Company Limited amalgamated and continued under the name The Manufacturers Life Insurance Company effective December 30, 2004.

The Standard Life Assurance Company of Canada assumed substantially all of the assets and liabilities of the Canadian branch of The Standard Life Assurance Company. The Canadian branch of The Standard Life Assurance Company assumed certain assets of The Standard Life Assurance Company of Canada. The Canadian branch of The Standard Life Assurance Company assumed the liabilities under individual and group insurance policies issued by The Standard Life Assurance Company of Canada or issued jointly by The Standard Life Assurance Company of Canada and the Canadian branch of The Standard Life Assurance Company, other than structured settlement assignment and assumption agreements entered into by The Standard Life Assurance Company of Canada and investments in The Standard Life Assurance Company of Canada pooled funds. The effective date of these transactions was December 31, 2004.

The Tokio Marine and Fire Insurance Company, Limited changed corporate name to Tokio Marine & Nichido Fire Insurance Co., Ltd. effective December 14, 2004.

Unity Life of Canada assumed all liabilities in respect of all policies issued by Lincoln Heritage Life Insurance Company, doing business in Canada as Superior Life Insurance Company, effective January 1, 2004.

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## GENERAL INFORMATION

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### Addendum to the 2004 Statistical Report

Subsequent to the printing of the 2004 Statistical Report in August 2005, The Manufacturers Life Insurance Company filed the following information regarding the income statement activity of The Maritime Life Assurance Company on September 15, 2005. As a result, this addendum page has been inserted in the 2004 Statistical Report.

#### The Maritime Life Assurance Company

As a result of the December 29, 2004 transaction between MFC Insurance Company Limited and The Maritime Life Assurance Company and the December 30, 2004 transaction between The Manufacturers Life Insurance Company and MFC Insurance Company Limited, only 3 days (December 29, 2004 to December 31, 2004) of income statement activity of The Maritime Life Assurance Company was included in the 2004 annual return for The Manufacturers Life Insurance Company.

363 days of income statement activity of The Maritime Life Assurance Company was not included in the 2004 annual return filed by The Manufacturers Life Insurance Company. The following financial data represents the activity of The Maritime Life Assurance Company for the period of January 1, 2004 to December 28, 2004 and is not included elsewhere in the body or totals of the 2004 Statistical Report.

	Direct Premiums Written (\$000)	Direct Claims Incurred (\$000)	Direct Dividends (\$000)
Life			
- Individual	14,826	5,747	588
- Group	2,406	2,338	167
Annuity			
- Individual	4,172	8,532	-
- Group	493	632	-
Accident and Sickness	16,738	11,802	305

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## GENERAL INFORMATION

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XL Insurance Company Limited assumed certain liabilities and rights of St. Paul Guarantee Insurance Company in respect of policy liabilities in connection with business written for it by XL Environmental, Inc. effective January 1, 2004.

### Changes Previously Not Reported

Bankers Life and Casualty Company has ceased transacting the business of insurance in Saskatchewan effective December 31, 1998.

Gerling Global Life Insurance Company changed corporate name to Revios Reinsurance Canada Ltd. effective September 26, 2003.

### Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2004. Information relating to the prior year may have been adjusted by reporting insurers.

<u>Premiums Written</u>	<u>2004</u> \$000	<u>2003</u> \$000	<u>Change %</u>
Life	\$ 570,039	\$ 562,953	1.3
Other	\$ 1,536,922	\$ 1,432,990	7.3
<u>Disbursements</u>			
Life	\$ 494,462	\$ 436,487	13.3
Other	\$ 915,524	\$ 979,106	-6.5
<u>Loss Ratios</u>			
Life	86.7	77.5	11.9
Other	59.6	68.3	-12.7

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## GENERAL INFORMATION

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### Insurance Councils of Saskatchewan

The number of licenses in effect for the classes of licenses issued by the General, Life and Hail Insurance Councils were as follows:

<b>AGENCIES</b>					
<b>Class of License</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>	<b>2000</b>
All Classes	474	473	473	480	474
Life and/or Accident & Sickness	626	634	631	616	590
Hail	52	52	51	47	50
Hail Adjusting Firm	4	4	0	0	0
Travel	66	65	71	71	85
Adjusting Firm – Level 5	26	24	23	23	25
Warranty – Administrators	9	9	11	11	9
Warranty – Dealers	242	234	197	162	117
<b>Total</b>	<b>1,499</b>	<b>1,495</b>	<b>1,457</b>	<b>1,410</b>	<b>1,350</b>

<b>AGENTS/SALESPERSONS</b>					
<b>Class of License</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>	<b>2000</b>
All Classes	2,477	2,314	2,116	2,125	1,920
Life and/or Accident & Sickness	2,219	2,221	2,328	2,234	2,220
Accident & Sickness	99	102	117	144	156
Hail	1,086	1,138	1,229	1,450	1,536
Hail Adjusters	309	299	0	0	0
Travel	348	347	368	384	457
Adjusters Representatives – Levels 1 to 4	89	88	88	384	457
<b>Total</b>	<b>6,627</b>	<b>6,509</b>	<b>6,246</b>	<b>6,417</b>	<b>6,369</b>



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## GENERAL INFORMATION

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Complaints received and resolved by the Councils were as follows:

<b>COMPLAINTS RECEIVED</b>					
<b>Council</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>	<b>2000</b>
General Insurance Council	25	50	30	30	116
Life Insurance Council	57	73	99	99	106
Hail Insurance Council	3	6	2	2	4
<b>Total</b>	<b>85</b>	<b>129</b>	<b>131</b>	<b>131</b>	<b>226</b>

<b>COMPLAINTS FINALIZED</b>					
<b>Council</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>	<b>2000</b>
General Insurance Council	49	32	43	71	59
Life Insurance Council	49	73	58	112	88
Hail Insurance Council	3	6	6	2	4
<b>Total</b>	<b>101</b>	<b>111</b>	<b>107</b>	<b>185</b>	<b>151</b>

Disciplinary actions resulting from investigation of 2004 complaints were:

### General Insurance Council

Complaint Review Committee:	
- Cautionary Letters	2
Disciplinary Hearing Committee:	
- Licence Suspensions/Cancellations	1
Suitability Review Committee:	
- License Refused	1

### Life Insurance Council

Complaint Review Committee:	
- Cautionary Letters	8
Disciplinary Hearing Committee:	
- License Suspensions/Cancellations	7
Suitability Review Committee:	
- Licensed Refused	1

### Hail Insurance Council

Complaint Review Committee:	
- Cautionary Letters	3

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## GENERAL INFORMATION

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### Other Financial Institutions - December 31, 2004

Trust, Loan & Financing Corporations	121
Loan Brokers	3
Credit Unions	110
Mortgage Brokers	74

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## COMPANIES AND FRATERNAL SOCIETIES

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Insurance Companies and Fraternal Societies licensed to transact business under *The Saskatchewan Insurance Act* in the province of Saskatchewan at December 31, 2004.

The letters following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the class are designated on each license.)

### DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

1. A. Life Insurance.
2. B. Fire Insurance.
3. C. Hail Insurance and Crop Insurance.
4. D. Accident (personal), public liability, employer's liability, aircraft, automobile, boiler and machinery, credit, guarantee (fidelity, surety, title & legal), inland transportation, live stock, plate glass, marine, property damage, sickness (personal), sprinkler leakage, theft and weather Insurance.
5. E. Accident Insurance and Sickness Insurance.
6. Discont. Discontinuing allows the licensee to service existing contracts. It does not allow the licensee to write or renew insurance contracts in the Province of Saskatchewan.
7. Reinsurer Allows the licensee to undertake reinsurance in the classes of insurance which the licensee is authorized to transact, in the Province of Saskatchewan.
8. Fraternal Fraternal Society means a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life, accident or sickness insurance in accordance with its constitution, bylaws and rules.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
ACA Assurance	3050 Boulevard St-Jean Trois Rivieres PQ G9A5E1	Fraternal.
ACE INA Insurance	130 King Street, 12th Floor Toronto ON M5X1A6	B.C.D.
ACE INA Life Insurance	130 King Street West, 12th Floor Toronto ON M5X1A6	A.E.
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto ON M4W2K2	Fraternal.
Additional Municipal Hail Limited	2100 Cornwall Street Regina SK S4P2K7	C.
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.E.
Affiliated FM Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
AIG Assurance Canada	60 Yonge Street Toronto ON M5E1H5	A.E.
AIG Life Insurance Company of Canada	60 Yonge Street Toronto ON M5E1H5	A.E.
Alberta Motor Association Insurance Company	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7 MA: P.O. Box 8180, Station South Edmonton AB T6H5X9	B.D.
Allianz Global Risks US Insurance Company	500 - 425 Bloor Street East Toronto ON M4W3R5	B.D.
Allianz Insurance Company of Canada	181 University Avenue, 7th Floor Toronto ON M5H3M7	B.D.
Allianz Life Insurance Company of North America	700 - 2005 Sheppard Avenue East Willowdale ON M2J5B4	A.E.
Allstate Insurance Company of Canada	100 - 27 Allstate Parkway Markham ON L3R5P8	Discont.
American Bankers Insurance Company of Florida	500 - 5160 Yonge Street, Northeast Tower North York ON M2N7C7	B.D.
American Bankers Life Assurance Company of Florida	500 - 5160 Yonge Street, Northeast Tower North York ON M2N7C7	A.E.
American Health and Life Insurance Company	201 Queens Avenue London ON N6A1J1	A.
American Home Assurance Company	145 Wellington Street West Toronto ON M5J1H8	B.C.D.
American Income Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
American Re-Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
American Road Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
AMEX Assurance Company	500 - 36 King Street East Toronto ON M5C1E5	E.
Anglo Canada General Insurance Company	217 York Street London ON N6A5P9 MA: 1400 - 5700 Yonge Street North York ON M2M4K2	Reinsurer.
Ascentus Insurance Ltd.	10 Wellington Street East Toronto ON M5E1L5	B.D.
Avemco Insurance Company	600 - 113 Richmond Street West Toronto ON M5H2L3	Discont.
Aviva Insurance Company of Canada	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
AXA Corporate Solutions Assurance	2020 rue University, bureau 600 Montreal PQ H3A2A5	B.C.D.
AXA Equitable Life Insurance Company	P.O. Box 14, 606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
AXA Insurance (Canada)	217 York Street London ON N6A5P9 MA: 1400 - 5700 Yonge Street North York ON M2M4K2	B.C.D.
AXA Insurance Inc.	2020 rue University, bureau 600 Montreal PQ H3A2A5	A.E.
AXA Pacific Insurance Company	P.O. Box 22, 999 West Hastings Street, 2nd Floor Vancouver BC V6C2W2 MA: 1100 Rene Levesque Boulevard West Montreal PQ H3B4P4	B.C.D.
BCAA Insurance Corporation	4567 Canada Way Burnaby BC V5G4T1	B.D.
Belair Insurance Company Inc.	7101 rue Jean-Talon Est, bureau 300 Anjou PQ H1M3T6	B.D.
Blue Cross Life Insurance Company of Canada	644 Main Street Moncton NB E1C8L3 MA: P.O. Box 220 Moncton NB E1C8L3	A.E.
BMO Life Insurance Company	55 Bloor Street West Toronto ON M4W3N5	A.E.
Boiler Inspection and Insurance Company of Canada, The	18 King Street East Toronto ON M5C1C4	B.D.
British Aviation Insurance Company Limited, The	200 - 100 Renfrew Drive Markham ON L3R9R6	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canada Life Assurance Company, The	330 University Avenue Toronto ON M5G1R8	A.E.
Canada Life Insurance Company of Canada, The	330 University Avenue Toronto ON M5G1R8	A.E.
Canadian Millers' Mutual Insurance Company	40 George Street North Cambridge ON N1S2M8	Discont.
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6 MA: Box 12133, 1900 - 555 West Hastings Street Vancouver BC V6B4N6	B.D.
Canadian Premier Life Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	A.E.
Canadian Professional Sales Association	800 - 310 Front Street West Toronto ON M5V3B5	Fraternal.
Canadian Union Insurance Company	2475 Boulevard Laurier Sillery PQ G1T1C4 MA: P.O. Box 4700 Sainte-Foy PQ G1V4E4	D.
Canassurance General Insurance Company Inc.	B-9 - 550 Sherbrooke Street West Montreal PQ H3A3S3	B.D.
Canassurance Life Insurance Company Inc.	550, rue Sherbrooke Ouest Montreal PQ H3A3S3	A.E.
Centennial Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	B.C.D.
CGU International Insurance plc	500 - 1400 Blair Place Ottawa ON K1J9B8	B.D.
Chicago Title Insurance Company	2700 Argentia Road Mississauga ON L5N5V4	D.
Chubb Insurance Company of Canada	One Financial Place, 1 Adelaide Street East Toronto ON M5C2V9	B.D.
CIBC Life Insurance Company Limited	900 - 3 Robert Speck Parkway Mississauga ON L4Z2G5 MA: Box 3020, Station A Mississauga ON L5A4M2	A.E.
CIGNA Life Insurance Company of Canada	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Citadel General Assurance Company, The	1075 Bay Street Toronto ON M5S2W5	B.D.
Co-operative Hail Insurance Company Limited	2709 - 13th Avenue Regina SK S4T1N4 MA: Box 777 Regina SK S4P3A8	C.
Co-operators General Insurance Company	Priory Square Guelph ON N1H6P8	B.C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Co-operators Life Insurance Company	1920 College Avenue Regina SK S4P1C4	A.E.
Combined Insurance Company of America	300 - 7300 Warden Avenue Markham ON L3R0X3	A.E.
Commerce and Industry Insurance Company of Canada	145 Wellington Street West Toronto ON M5J1H8	B.D.
Commonwealth Insurance Company	1500 - 595 Burrard Street Vancouver BC V7X1G4 MA: P.O. Box 49115, Bentall Tower Three Vancouver BC V7X1G4	B.C.D.
CompCorp Life Insurance Company	1600 - 1 Queen Street East Toronto ON M5C2X9	A.E.
Confederation Life Insurance Company	c/o KPMG Inc., 800 Bay Street, 8th Floor Toronto ON M5S3A9	Discont.
Connecticut General Life Insurance Company	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Continental Casualty Company	1500 - 250 Yonge Street Toronto ON M5B2L7	B.C.D.
Coseco Insurance Company	5600 Cancross Court Mississauga ON L5R3E9	B.D.
Crown Life Insurance Company	1900 - 1874 Scarth Street Regina SK S4P4B3	A.
CT Financial Assurance Company	120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.
CUMIS General Insurance Company	151 North Service Road Burlington ON L7R4C2 MA: P.O. Box 5065 Burlington ON L7R4C2	B.D.
CUMIS Life Insurance Company	151 North Service Road Burlington ON L7R4C2 MA: P.O. Box 5065 Burlington ON L7R4C2	A.E.
CUNA Mutual Insurance Society	P.O. Box 5065 Burlington ON L7R4C2	Reinsurer.
DaimlerChrysler Insurance Company	One Riverside Drive West, Canadian HQ - 12th Floor Windsor ON N9A7E3	D.
Desjardins Financial Security Life Assurance Company	200 Avenue des Commandeurs Levis PQ G6V6R2	A.E.
Dominion of Canada General Insurance Company, The	165 University Avenue Toronto ON M5H3B9	B.D.
Eagle Star Insurance Company Limited	500 - 36 King Street East Toronto ON M5C1E5	B.D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Ecclesiastical Insurance Office plc	502 - 2300 Yonge Street Toronto ON M4P1E4	B.D.
Echelon General Insurance Company	310 - 1550 Enterprise Road Mississauga ON L4W4P4	B.D.
Economical Mutual Insurance Company	111 Westmount Road South Waterloo ON N2J4S4 MA: P.O. Box 2000 Waterloo ON N2J4S4	B.D.
Elite Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.E.
Employers Insurance Company of Wausau	1000 - 181 Bay Street, BCE Place Toronto ON M5J2T3	B.D.
Employers Reinsurance Corporation	P.O. Box 166, 400 - 200 Wellington Street West Toronto ON M5V3C7	C.D.
Endurance Reinsurance Corporation of America	1110 - 181 University Avenue Toronto ON M5H3M7	Reinsurer.
Equitable General Insurance Company, The	2475 Boulevard Laurier Sillery PQ G1T1C4 MA: Case Postale 4700, Succ. Sainte-Foy Sainte-Foy PQ G1V4E4	Discont.
Equitable Life Insurance Company of Canada, The	One Westmount Road North Waterloo ON N2J4C7	A.E.
Euler American Credit Indemnity Company	1702 - 1155 Rene-Levesque Boulevard West, CIBC Tower Montreal PQ H3B3Z7	D.
Everest Insurance Company of Canada	P.O. Box 431, 2520 - 130 King Street West Toronto ON M5X1E3	B.C.D.
Factory Mutual Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
Federal Insurance Company	One Financial Place, 1 Adelaide Street East Toronto ON M5C2V9	B.D.
Federated Insurance Company of Canada	717 Portage Avenue Winnipeg MB R3G0M8 MA: P.O. Box 5800 Winnipeg MB R3C3C9	B.D.
Federated Life Insurance Company of Canada	717 Portage Avenue Winnipeg MB R3G0M8 MA: P.O. Box 5800 Winnipeg MB R3C3C9	A.E.
Federation Insurance Company of Canada	500 - 1000 de la Gauchetiere Street West Montreal PQ H3B4W5	C.D.
Fidelity Investments Life Insurance Company	200 - 483 Bay Street Toronto ON M5G2N7	A.



<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
First Canadian Insurance Corporation	10727 - 82 Avenue Edmonton AB T8A2B1	A.E.
First North American Insurance Company	5650 Yonge Street North York ON M2M4G4	D.
Forethought Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	Discont.
Fortis Benefits Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.
GCAN Insurance Company	480 University Avenue Toronto ON M5G1V6	B.C.D.
General American Life Insurance Company	1000 - 1255 Peel Street Montreal PQ H3B2T9	A.E.
Genworth Financial Mortgage Insurance Company Canada	2300 Meadowvale Boulevard Mississauga ON L5N5P9	D.
Gerber Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.
Germania Mutual Insurance Company	Box 57, 423 Kaiser William Avenue Langenburg SK S0A2A0	B.D.
GMS Insurance Inc.	200 - 3303 Hillsdale Street Regina SK S4S7J8	D.
Gore Mutual Insurance Company	252 Dundas Street North Cambridge ON N1R5T3	B.D.
Grain Insurance and Guarantee Company	1240 One Lombard Place Winnipeg MB R3B0V9	B.D.
Grand Orange Lodge of British America, Benefit Fund, The	94 Sheppard Avenue West Willowdale ON M2N1M5	Fraternal.
Great American Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Great American Insurance Company of New York	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	Discont.
Great-West Life Assurance Company, The	100 Osborne Street North Winnipeg MB R3C3A5	A.E.
Green Shield Canada	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1	D.
Guarantee Company of North America, The	1400 - 4950 Yonge Street Toronto ON M2N6K1	B.D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Hartford Fire Insurance Company	504 - 36 York Mills Road Toronto ON M2P2E9	B.C.D.
Hartford Life Insurance Company	1103 - 4 King Street West Toronto ON M5H1B6	A.E.
Heritage General Insurance Company	401 Bay Street, 18th Floor Toronto ON M5H2Y4	D.
Home Insurance Company, The	500 - 36 King Street East Toronto ON M5C1E5	Discont.
Household Life Insurance Company	101 Duncan Mills Road North York ON M3B1Z3	A.E.
Independent Order of Foresters, The	789 Don Mills Road Toronto ON M3C1T9	Fraternal.
Industrial Alliance Insurance and Financial Services Inc.	1080 Chemin Saint-Louis Sillery PQ G1K7M3	A.E.
Industrial-Alliance Pacific General Insurance Corporation	2165 West Broadway Vancouver BC V6B5H6	D.
Industrial-Alliance Pacific Life Insurance Company	2165 Broadway West Vancouver BC V6K4N5 MA: P.O. Box 5900 Vancouver BC V6B5H6	A.E.
ING Insurance Company of Canada	181 University Avenue, 7th Floor Toronto ON M5H3M7	B.C.D.
ING Novex Insurance Company of Canada	600 - 5775 Yonge Street Toronto ON M2M4J1	B.C.D.
Jevco Insurance Company	1150 - 2021 Union Avenue Montreal PQ H3A2S9	D.
John Alden Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
John Hancock Life Insurance Company	P.O. Box 4606, Station A, 2 Queen Street East Toronto ON M5W4Z2	A.E.
Kingsway General Insurance Company	200 - 5310 Explorer Drive Mississauga ON L4W5H8	B.D.
Knights of Columbus	25 Campbell Street Belleville ON K8N1S6	Fraternal.
Lawyers' Professional Indemnity Company	2200 - 1 Dundas Street West Toronto ON M5G1Z3	D.
Lawyers Title Insurance Corporation	90 Mulcaster Street Barrie ON L4M4Y5	D.
Legacy General Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Liberty Insurance Company of Canada	100 - 675 Cochrane Drive Unionville ON L3R0S7	B.D.
Liberty Life Assurance Co. of Boston	1000 - 181 Bay Street, BCE Place Toronto ON M5J2T3	A.E.
Liberty Mutual Fire Insurance Company	1000 - 181 Bay Street, BCE Place Toronto ON M5J2T3	Discont.
Liberty Mutual Insurance Company	1000 - 181 Bay Street, BCE Place Toronto ON M5J2T3	B.C.D.
Life Insurance Company of North America	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Life Investors Insurance Company of America	1300 Bay Street, 4th Floor Toronto ON M5R3K8	A.E.
Lincoln National Life Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
Lloyd's Underwriters	1540 - 1155 rue Metcalfe Montreal PQ H3B2V6	B.C.D.
Lombard General Insurance Company of Canada	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Lombard Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
London and Midland General Insurance Company	201 Queens Avenue London ON N6A1J1	B.D.
London Life Insurance Company	255 Dufferin Avenue London ON N6A4K1	A.E.
Lumbermens Mutual Casualty Company	770 - 141 Adelaide Street West Toronto ON M5H3L5	Discont.
Lutheran Life Insurance Society of Canada	470 Weber Street North Waterloo ON N2J4G4	Fraternal.
Manufacturers Life Insurance Company, The	200 Bloor Street East Toronto ON M4W1E5	A.E.
Manulife Canada Ltd.	500 King Street North Waterloo ON N2J4C6	A.E.
Markel Insurance Company of Canada	55 University Avenue, 14th Floor Toronto ON M5J2H7	B.C.D.
Massachusetts Mutual Life Insurance Company	2800 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
MAX Canada Insurance Company	140 Foundry Street Baden ON N3A2P7	B.D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Mennonite Mutual Fire Insurance Company of Saskatchewan	Box 190 Waldheim SK S0K4R0	B.D.
Metropolitan Life Insurance Company	1750 - 360 Albert Street Ottawa ON K1R7X7	A.E.
Millennium Insurance Corporation	10727 - 82 Avenue Edmonton AB T6E2B1	D.
Minnesota Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.
Mitsui Sumitomo Insurance Company, Limited	1 Adelaide Street East, 15th Floor Toronto ON M5C2V9	B.D.
Mortgage Insurance Company of Canada, The	400 - 100 Yonge Street Toronto ON M5H1H1	D.
Motors Insurance Corporation	400 - 8500 Leslie Street Thornhill ON L3T7M8	B.D.
National Bank Life Insurance Company	1100 rue Universite, 12 e etage Montreal PQ H3B2G7	A.E.
National Fidelity Life Insurance Company	104 - 19 Celina Street Oshawa ON L1H4M9	A.E.
National Liability & Fire Insurance Company	201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	D.
National Life Assurance Company of Canada, The	522 University Avenue Toronto ON M5G1Y7	A.E.
NCMIC Insurance Company	201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	D.
New York Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Nordic Insurance Company of Canada, The	181 University Avenue, 7th Floor Toronto ON M5H3M7	B.D.
North American Specialty Insurance Company	P.O. Box 50, 2200 - 150 King Street West Toronto ON M5H1J9	B.C.D.
North Waterloo Farmers Mutual Insurance Company, The	100 Erb Street East Waterloo ON N2J1L9	C.D.
North West Commercial Travellers' Association of Canada, The	28 Main Street South, 2nd Floor Winnipeg MB R3L2R1 MA: P.O. Box 336 Winnipeg MB R3C2H6	Fraternal.
Old Republic Insurance Company of Canada	Box 557, 100 King Street West Hamilton ON L8N3K9	B.D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Omega General Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	B.C.D.
Optimum Frontier Insurance Company	200 - 147 McIntyre Street West North Bay ON P1B2Y5 MA: P.O. Box 1288 North Bay ON P1B8K5	B.D.
Order of United Commercial Travelers of America, The	300 - 901 Centre Street North Calgary AB T2E2P6	Fraternal.
Palliser Insurance Company Limited	103 - 3502 Taylor Street East Saskatoon SK S7H5H9 MA: P.O. Box 1358 Saskatoon SK S7K3N9	C.
Peace Hills General Insurance Company	300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.
Penncorp Life Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	A.E.
Pennsylvania Life Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	A.E.
Personal Insurance Company, The	6300 boulevard de la Rive-Sud Levis PQ G6V6P9	B.D.
Pool Insurance Company	1301 - 220 Portage Avenue Winnipeg MB R3C0A5	D.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage La Prairie MB R1N3B8 MA: P.O. Box 340 Portage La Prairie MB R1N3B8	B.D.
Primerica Life Insurance Company of Canada	300 - 2000 Argentinia Road, Plaza V Mississauga ON L5N2R7	A.E.
Primum Insurance Company	2161 Yonge Street Toronto ON M4S3A6 MA: 50 Place Cremazie Montreal PQ H2P1B6	B.D.
Principal Life Insurance Company	1300 Bay Street, 4th Floor Toronto ON M5R3K8	A.E.
Protective Insurance Company	1300 Bay Street, 4th Floor Toronto ON M5R3K8	D.
Provident Life and Accident Insurance Company	202 - 1451 Royal York Road Toronto ON M9P3B2	Discont.
Prudential Insurance Company of America, The	1200 - 300 Consilium Place Toronto ON M1H3G2	A.E.
Rain and Hail Insurance Corporation	200 - 4303 Albert Street Regina SK S4S3R6	C.
RBC General Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: P.O. Box 5010, Station A Mississauga ON L5A4L2	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
RBC Life Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5	A.E.
RBC Travel Insurance Company	MA: P.O. Box 515, Station A Mississauga ON L5A4M3	D.
Red River Valley Mutual Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5	B.C.D.
Reliable Life Insurance Company	MA: P.O. Box 97, Station A Mississauga ON L5A2Y9	A.E.
Reliance Insurance Company	245 Centre Avenue East Altona MB R0G0B0	Discont.
Revios Reinsurance Canada Ltd.	MA: P.O. Box 940 Altona MB R0G0B0	A.
RGA Life Reinsurance Company of Canada	Box 557, 100 King Street West Hamilton ON L8N3K9	Reinsurer.
Revios Reinsurance Canada Ltd.	Box 61, 1906 - 200 King Street West Toronto ON M5H3T4	A.
RGA Life Reinsurance Company of Canada	MA: c/o KPMG Inc., 800 Bay Street, 8th Floor Toronto ON M5S3A9	Reinsurer.
Robin Hood Employees' Mutual Insurance Association	480 University Avenue Toronto ON M5G1V6	Fraternal.
Royal & Sun Alliance Insurance Company of Canada	1200 - 55 University Avenue Toronto ON M5J2H7	B.C.D.
Saskatchewan Motor Club Insurance Company Limited	MA: 1000 - 1255 Peel Street Montreal PQ H3B2T9	D.
Saskatchewan Mutual Insurance Company	Box 537 Saskatoon SK S7K3L6	B.D.
Saskatchewan Teachers' Federation	10 Wellington Street East Toronto ON M5E1L5	Fraternal.
Scotia General Insurance Company	200 Albert Street North Regina SK S4R5E2	D.
Scotia Life Insurance Company	279 - 3rd Avenue North Saskatoon SK S7K2H8	A.E.
Scottish & York Insurance Co. Limited	2317 Arlington Avenue Saskatoon SK S7J2H8	B.D.
SecuriCan General Insurance Company	400 - 100 Yonge Street Toronto ON M5H1H1	D.
Security Insurance Company of Hartford	c/o Scotia Insurance, 100 Yonge Street, 4th Floor Toronto ON M5H1H1	B.D.
Security National Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
RBC Life Insurance Company	777 Portage Avenue Winnipeg MB R3G0N3	B.D.
Security Insurance Company of Hartford	400 - 48 Yonge Street Toronto ON M5E1G6	B.D.
Security National Insurance Company	50 Place Cremazie Montreal PQ H2P1B6	B.D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Sentry Insurance A Mutual Company	2100 - 40 King Street West, Scotia Tower Toronto ON M5H3C2	B.D.
SGI Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9	B.C.D.
Sompo Japan Insurance Inc.	130 King Street West, 12th Floor Toronto ON M5X1A6	B.D.
Sons of Scotland Benevolent Association	202 - 40 Eglinton Avenue East Toronto ON M4P3A2	Fraternal.
Sovereign General Insurance Company, The	500 - 6700 Macleod Trail South East Calgary AB T2H0L3	B.D.
Specialty National Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	Discont.
SSQ Life Insurance Company Inc.	P.O. Box 10500, 2525 Boulevard Laurier Sainte-Foy PQ G1V4H6	A.E.
St. Paul Fire and Marine Insurance Company	1200 - 121 King Street West Toronto ON M5H3T9	B.D.
St. Paul Guarantee Insurance Company	77 King Street West, 34th Floor, Royal Trust Tower Toronto ON M5K1K2	C.D.
Standard Life Assurance Company of Canada, The	1245 Sherbrooke Street West Montreal PQ H3G1G3	A.E.
Standard Life Assurance Company, The	1245 Sherbrooke Street West Montreal PQ H3G1G3	A.E.
Stewart Title Guaranty Company	2200 - 200 Bay Street Toronto ON M5J2J2	D.
Stonebridge Life Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	A.E.
Sun Life Assurance Company of Canada	150 King Street West Toronto ON M5H1J9	A.E.
Swiss Re Life & Health Canada	3000 - 161 Bay Street, Canada Trust Tower Toronto ON M5J2T6	Reinsurer.
Swiss Reinsurance Company	3000 - 161 Bay Street, Canada Trust Tower Toronto ON M5J2T6	Reinsurer.
T.H.E. Insurance Company	1010 - 48 Yonge Street Toronto ON M5E1G6	B.D.
TD General Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie Montreal PQ H2P1B6	D.
TD Life Insurance Company	120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
TIG Insurance Company	P.O. Box 5800, 717 Portage Avenue Winnipeg MB R3C3C9	B.D.
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Traders General Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
Trafalgar Insurance Company of Canada	181 University Avenue, 7th Floor Toronto ON M5H3M7	B.D.
Trans Global Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	A.E.
Transamerica Life Canada	300 Consilium Place Toronto ON M1H3G2	A.E.
Transatlantic Reinsurance Company	145 Wellington Street West Toronto ON M5J1H8	Reinsurer.
Travelers Casualty and Surety Company of Canada	P.O. Box 225, 3310 - 77 King Street West Toronto ON M5K1J3	B.D.
Travelers Indemnity Company, The	1200 - 121 King Street West Toronto ON M5H3T9	B.D.
Travelers Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
Trent Health Insurance Company	1200 - 438 University Avenue Toronto ON M5G2K8 MA: 1920 College Avenue Regina SK S4P1C4	Reinsurer.
UAP - NewRotterdam Insurance Company N.V.	2206 Eglinton Avenue East Scarborough ON M1L4S8	Discont.
Ukrainian Fraternal Society of Canada	235 McGregor Street Winnipeg MB R2W4W5	Fraternal.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	804 Selkirk Avenue Winnipeg MB R2W2N6	Fraternal.
Ukrainian National Association, Inc.	406 - 2800 - 14th Avenue Markham ON L3R0E4	Fraternal.
Unifund Assurance Company	95 Elizabeth Avenue St. John's NF A1B1R7 MA: P.O. Box 12049 St. John's NF A1B1R7	B.D.
United American Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.



<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Unity Life of Canada	1660 Tech Avenue Mississauga ON L4W5S8	A.E.
Utica Mutual Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	B.D.
Virginia Surety Company, Inc.	300 - 7300 Warden Avenue Markham ON L3R0X3	D.
Waterloo Insurance Company	111 Westmount Road South Waterloo ON N2J4S4 MA: P.O. Box 2000 Waterloo ON N2J4S4	B.D.
Wawanesa Life Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	A.E.
Wawanesa Mutual Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	B.D.
Western Agricultural Insurance Corporation	339 Main Street North Moose Jaw SK S6H4N7 MA: P.O. Box 100 Moose Jaw SK S6H4N7	C.
Western Assurance Company	10 Wellington Street East Toronto ON M5E1L5	C.D.
Western Surety Company	2000 - 1874 Scarth Street Regina SK S4P2G8 MA: P.O. Box 527 Regina SK S4P2G8	D.
XL Insurance Company Limited	1075 Bay Street Toronto ON M5S2B1	D.
XL Reinsurance America Inc.	700 - 350 Albert Street Ottawa ON K1R1A4	B.D.
Zenith Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Zurich Insurance Company	400 University Avenue Toronto ON M5G1S7	B.D.
<b>Reciprocals</b>		
Asset Protection Insurance Exchange	1221 - 8th Street East Saskatoon SK S7H0S5	
Canadian Applicators Insurance Reciprocal	1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Lawyers Insurance Association	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 MA: 306 - 20 Queen Street West Toronto ON M5H3R3	
Canadian Universities Reciprocal Insurance Exchange	5500 North Service Road, 9th Floor Burlington ON L7L6W6	

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Community Newspapers Reciprocal Insurance Exchange	103 - 3050 Harvester Road Burlington ON L7N3J1	
Healthcare Insurance Reciprocal of Canada	1600 - 4711 Yonge Street Toronto ON M2N6K8	
Lumbermen's Underwriting Alliance	500 - 185 Dorval Avenue Dorval PQ H9S5J9	
Western Reciprocal Group	260 Inglenook Road Headingley MB R4H1C8	
<b>Automobile Fund</b>		
Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.
<b>Crown Corporations</b>		
SGI	2260 - 11th Avenue Regina SK S4P0J9	B.D.

**FRATERNAL SOCIETIES**

**SASKATCHEWAN - 2004**

Table 1 - Exhibit of Premiums and Disbursements - "\$000"

	Exhibit of Premiums, Contributions and Dues				Disbursements Under Certificate			
	Life Insurance Funds	Sickness and Accident Insurance Funds	Fraternal and Expense Funds	Total	Life Insurance Funds	Sickness and Accident Insurance Funds	Dividend Total	Total
	\$	\$	\$	\$	\$	\$	\$	\$
ACTRA Fraternal Benefit Society	7	46		53		35		35
Canadian Professional Sales Association	1	8	10	19				
Grand Orange Lodge of British America, Benefit Fund, The	2			2				
Independent Order of Foresters, The	720	2		722	996	7	239	1,242
Knights of Columbus	11,810	46	42	11,898	4,629	1	3,236	7,866
Lutheran Life Insurance Society of Canada	2,891	62		2,953	1,874	13	822	2,709
North West Commercial Travellers' Association of Canada, The	2		30	32	22		9	31
Order of United Commercial Travelers of America, The	6	32		38	5	15		20
Robin Hood Employees' Mutual Insurance Association		208		208		165	68	233
Saskatchewan Teachers' Federation		8,477	8,477	16,954		7,767		7,767
Sons of Scotland Benevolent Association	4			4	18			18
Ukrainian Fraternal Society of Canada	4			4	17		3	20
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	7			7	6		1	7
Ukrainian National Association, Inc.	3			3	4			4
<b>2004 TOTALS</b>	<b>\$ 15,457</b>	<b>\$ 8,881</b>	<b>\$ 8,559</b>	<b>\$ 32,897</b>	<b>\$ 7,571</b>	<b>\$ 8,003</b>	<b>\$ 4,378</b>	<b>\$ 19,952</b>

**FRATERNAL SOCIETIES**

**SASKATCHEWAN - 2004**

Table 2 - Life Insurance in Force - "\$000"

	Policies in Force at end of 2003	Additions During Year (New Effectuated and Other Additions)	Reductions During Year For All Reasons	Currency Revaluation	Number	Policies in Force at end of 2004
	Amount	Amount	Amount	Amount		Amount
	\$	\$	\$	\$		\$
ACTRA Fraternal Benefit Society	2,491	254	562		127	2,183
Canadian Professional Sales Association	122	-9	6		28	107
Grand Orange Lodge of British America, Benefit Fund, The	82	32			21	114
Independent Order of Foresters, The	47,762	858	2,089		2,106	46,531
Knights of Columbus	557,588	79,612	25,585		15,576	611,615
Lutheran Life Insurance Society of Canada	171,557	21,414	14,439		4,500	178,532
North West Commercial Travellers' Association of Canada, The	336	8	27		329	317
Order of United Commercial Travelers of America, The	1,165		51		63	1,114
Robin Hood Employees' Mutual Insurance Association	16		1		125	15
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	176	159	9		134	326
Ukrainian Fraternal Society of Canada	504		20		163	484
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	566	3	61		88	508
Ukrainian National Association, Inc.	509		17		147	492
<b>2004 TOTALS</b>	<b>\$ 782,874</b>	<b>\$ 102,331</b>	<b>\$ 42,867</b>	<b>\$</b>	<b>23,407</b>	<b>\$ 842,338</b>

**SASKATCHEWAN INSURANCE EXHIBIT**

**COMPARATIVE SUMMARY OF TOTAL BUSINESS IN ALL CLASSES - "\$000"**

	Direct Premiums Written	Direct Claims Incurred	Ratio
OTHER THAN LIFE			
Accident and Sickness Insurance (excluding Fraternal)	\$ 318,008	\$ 207,165	65.1
Guarantee Insurance (Fidelity, Surety, Title and Legal)	11,313	366	3.2
Hail Insurance	65,505	36,599	55.9
Aircraft Insurance	7,969	2,449	30.7
Automobile Accident Insurance Act	527,182	392,689	74.5
Automobile Extension Insurance	128,231	57,016	44.5
Boiler and Machinery Insurance	13,126	3,662	27.9
Liability Insurance	96,266	33,607	34.9
Marine Insurance	1,019	845	82.9
Mortgage Insurance	8,492	273	3.2
Property Insurance	359,881	180,853	50.3
(A) TOTALS	\$ 1,536,992	\$ 915,524	59.6
Life Insurance (all plans excluding Fraternal)	\$ 570,039		
Claims: Dividends		\$ 53,017	
Death Claims		145,274	
Accidental Death Claims		1,054	
Disability Claims		778	
Matured Endowments		2,595	
Annuity Payments		117,990	
Surrender Values		173,222	
Settlement Annuities		532	
(B) TOTALS	\$ 570,039	\$ 494,462	86.7
GRAND TOTALS (all classes A and B)	\$ 2,107,031	\$ 1,409,986	66.9

**ACCIDENT AND SICKNESS INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
1985	67,698	48,527	71.7
1986	67,184	47,649	70.9
1987	79,800	51,037	64.0
1988	86,392	58,110	67.3
1989	90,933	65,654	72.2
1990	93,395	65,810	70.5
1991	103,702	77,903	75.1
1992	103,042	78,299	76.0
1993	118,335	90,103	76.1
1994	130,182	86,811	66.7
1995	147,809	109,123	73.8
1996	156,187	108,699	69.6
1997	172,055	129,563	75.3
1998	181,364	120,699	66.6
1999	198,051	138,923	70.1
2000	228,311	173,664	76.1
2001	247,921	171,516	69.2
2002	271,866	159,396	58.6
2003	309,395	183,604	59.3
2004	318,008	207,165	65.1

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**HAIL INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
1985	30,440	12,959	42.6
1986	31,171	13,782	44.2
1987	22,284	9,364	42.0
1988	17,039	6,894	40.5
1989	24,369	19,565	80.3
1990	22,948	23,672	103.2
1991	24,982	29,945	119.9
1992	27,519	10,738	39.9
1993	34,163	14,813	43.4
1994	39,070	68,480	175.3
1995	42,201	66,672	158.0
1996	63,137	26,927	42.6
1997	48,981	23,534	48.0
1998	50,482	18,249	36.1
1999	43,072	24,082	55.9
2000	44,824	53,026	118.3
2001	42,662	52,726	123.6
2002	53,538	30,855	57.6
2003	54,651	42,174	77.2
2004	65,505	36,599	55.9

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**LIFE INSURANCE (All Plans Excluding Fraternal)****COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1985	332,391	227,406	83.5
1986	336,976	291,531	86.5
1987	401,863	348,609	86.7
1988	424,740	359,841	84.7
1989	467,301	346,226	74.1
1990	546,787	423,655	77.5
1991	582,350	465,763	80.0
1992	498,794	434,574	87.1
1993	474,979	533,063	112.2
1994	480,921	563,298	117.1
1995	510,746	581,047	113.7
1996	430,277	609,698	141.7
1997	447,517	634,269	141.7
1998	421,189	597,817	141.9
1999	464,391	590,093	127.1
2000	474,112	576,587	121.6
2001	482,590	502,858	104.2
2002	507,511	470,163	92.6
2003	562,953	463,487	77.5
2004	570,039	494,462	86.7

**PROPERTY AND CASUALTY - AIRCRAFT INSURANCE****COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1985	3,403	1,097	32.2
1986	4,284	1,982	46.3
1987	3,863	449	11.6
1988	2,897	1,727	59.6
1989	2,603	1,815	69.7
1990	2,133	1,883	88.3
1991	2,597	2,135	82.2
1992	3,172	1,343	42.3
1993	3,544	1,477	41.7
1994	3,395	1,781	52.5
1995	3,502	2,314	66.1
1996	4,330	3,141	72.5
1997	4,037	8,244	204.2
1998	4,360	3,144	72.1
1999	3,426	2,609	76.2
2000	5,725	1,866	32.6
2001	6,287	3,749	59.6
2002	6,289	17,011	270.5
2003	6,532	-181	
2004	7,969	2,449	30.7

**PROPERTY AND CASUALTY – AUTOMOBILE ACCIDENT INSURANCE ACT**  
**COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1985	189,509	191,052	100.8
1986	191,842	197,753	103.1
1987	202,728	229,838	113.4
1988	229,091	224,101	97.8
1989	243,016	212,023	87.2
1990	251,329	219,559	87.4
1991	258,610	260,885	100.9
1992	275,781	298,568	108.3
1993	298,986	315,727	105.6
1994	314,618	406,596	129.2
1995	324,840	333,329	102.6
1996	318,604	362,460	113.8
1997	362,682	372,828	102.8
1998	405,601	350,292	86.4
1999	429,045	384,324	89.6
2000	448,472	411,172	91.7
2001	420,020	465,418	110.8
2002	488,178	435,312	89.2
2003	493,657	451,762	91.5
2004	527,182	392,689	74.5

**PROPERTY AND CASUALTY – AUTOMOBILE EXTENSION INSURANCE**  
**COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1985	51,037	32,839	64.3
1986	57,233	36,016	62.9
1987	59,110	32,660	55.3
1988	59,263	33,696	56.9
1989	57,903	35,312	61.0
1990	58,945	34,319	58.2
1991	59,726	36,174	60.6
1992	62,015	39,789	64.2
1993	61,001	29,632	48.6
1994	61,276	41,865	68.6
1995	61,864	43,723	70.7
1996	67,089	42,206	62.9
1997	79,646	46,309	58.1
1998	87,485	51,784	59.2
1999	87,094	51,870	59.6
2000	91,102	63,332	69.5
2001	97,544	76,472	78.4
2002	106,484	66,465	62.4
2003	117,855	57,441	48.7
2004	128,231	57,016	44.5



**PROPERTY AND CASUALTY – BOILER AND MACHINERY INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
1985	4,226	545	12.9
1986	2,843	1,107	38.9
1987	3,610	524	14.5
1988	3,827	1,804	47.1
1989	3,851	1,881	48.8
1990	3,901	2,198	56.3
1991	3,962	2,305	58.2
1992	4,835	1,376	28.5
1993	5,060	1,431	28.3
1994	5,933	10,138	170.9
1995	7,255	-639	
1996	7,899	3,788	48.0
1997	8,415	7,260	86.3
1998	7,470	5,278	70.7
1999	8,243	3,492	42.4
2000	5,936	7,932	133.6
2001	8,056	752	9.3
2002	11,478	7,121	62.0
2003	13,635	3,804	27.9
2004	13,126	3,662	27.9

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**PROPERTY AND CASUALTY – GUARANTEE INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
1985	6,456	2,990	46.3
1986	8,050	1,260	15.7
1987	6,952	2,201	31.7
1988	6,771	2,683	39.6
1989	6,657	2,521	37.9
1990	6,988	2,331	33.4
1991	5,657	1,409	24.9
1992	4,634	1,017	21.9
1993	4,897	2,231	45.6
1994	5,918	701	11.8
1995	6,474	527	8.1
1996	6,424	315	4.9
1997	6,905	134	1.9
1998	7,013	1,348	19.2
1999	7,080	724	10.2
2000	6,660	1,430	21.5
2001	7,841	2,518	32.1
2002	8,557	571	6.7
2003	9,657	1,821	18.9
2004	11,313	366	3.2

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**PROPERTY AND CASUALTY – LIABILITY INSURANCE****COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1985	22,870	23,293	101.8
1986	35,796	17,691	49.4
1987	34,555	22,582	65.4
1988	35,576	19,947	56.1
1989	42,308	17,517	41.4
1990	34,692	12,954	37.3
1991	36,502	14,316	39.2
1992	33,236	23,034	69.3
1993	32,212	18,852	58.5
1994	38,163	18,118	47.5
1995	40,950	20,466	50.0
1996	49,967	32,671	65.4
1997	45,921	20,102	43.8
1998	48,276	34,281	71.0
1999	50,894	28,980	56.9
2000	51,998	28,608	55.0
2001	57,388	47,271	82.4
2002	67,511	41,385	61.3
2003	84,554	56,849	67.2
2004	96,266	33,607	34.9

**PROPERTY AND CASUALTY – MARINE INSURANCE****COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
1985	111	47	42.3
1986	87	86	98.9
1987	68	18	26.5
1988	118	65	55.1
1989	96	35	36.5
1990	74	341	460.8
1991	91	-136	
1992	93	-15	
1993	112	89	79.5
1994	52	134	257.7
1995	109	146	133.9
1996	299	-2	
1997	205	99	48.3
1998	263	21	8.0
1999	1,190	239	20.1
2000	92	16	17.4
2001	673	61	9.1
2002	1,970	3,112	158.0
2003	2,108	432	20.5
2004	1,019	845	82.9

**PROPERTY AND CASUALTY – MORTGAGE INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
1985	464	828	178.4
1986	1,440	258	17.9
1987	1,491	-75	
1988	1,367	1,154	84.4
1989	929	2,037	219.3
1990	1,105	1,875	169.7
1991	1,267	1,755	138.5
1992	1,405	890	63.3
1993	243	337	138.7
1994	2	387	19,350.0
1995	8	63	787.5
1996	281	-65	
1997	1,191	85	7.1
1998	1,228	152	12.4
1999	1,273	-94	
2000	1,316	117	8.9
2001	1,707	164	9.6
2002	3,056	315	10.3
2003	4,793	87	1.8
2004	8,492	273	3.2

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**PROPERTY AND CASUALTY – PROPERTY INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
1985	179,068	116,734	65.2
1986	189,874	177,337	93.4
1987	193,348	124,962	64.6
1988	192,209	132,565	69.0
1989	184,454	149,497	81.0
1990	189,870	128,201	67.5
1991	187,134	138,728	74.1
1992	193,885	126,695	65.3
1993	206,981	171,340	82.8
1994	209,314	139,232	66.5
1995	222,673	169,322	76.0
1996	231,358	145,406	62.8
1997	242,572	133,824	55.2
1998	240,018	126,993	52.9
1999	240,455	159,141	66.2
2000	247,482	158,592	64.1
2001	267,612	180,251	67.4
2002	298,507	179,720	60.2
2003	336,153	181,313	53.9
2004	359,881	180,853	50.3

**TOTAL INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1985	887,673	708,317	79.8
1986	926,780	786,452	84.9
1987	1,009,672	822,169	81.4
1988	1,059,290	842,587	79.5
1989	1,124,420	854,083	76.0
1990	1,212,167	916,798	75.6
1991	1,266,580	1,031,182	81.4
1992	1,207,007	1,015,419	84.1
1993	1,240,513	1,179,095	95.0
1994	1,288,844	1,337,541	103.8
1995	1,368,431	1,326,093	96.9
1996	1,334,240	1,328,256	99.6
1997	1,420,127	1,376,251	96.9
1998	1,454,749	1,310,509	90.1
1999	1,534,214	1,384,610	90.2
2000	1,606,030	1,476,342	91.9
2001	1,640,301	1,503,756	91.7
2002	1,824,945	1,411,426	77.3
2003	1,995,943	1,415,593	70.9
2004	2,107,031	1,409,986	66.9

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**ACCIDENT AND SICKNESS INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	203	64	31.5
ACE INA Life Insurance	964	7	0.7
Aetna Life Insurance Company	212	17	8.0
ALG Assurance Canada	92	5	5.4
ALG Life Insurance Company of Canada	2,666	64	2.4
Allianz Insurance Company of Canada	311		
Allianz Life Insurance Company of North America	56	2	3.6
American Bankers Insurance Company of Florida	1,055	158	15.0
American Bankers Life Assurance Company of Florida	3,028	1,075	35.5
American Home Assurance Company	322	522	162.1
American Income Life Insurance Company	549	156	28.4
AMEX Assurance Company	24		
Aviva Insurance Company of Canada	83		
AXA Insurance (Canada)	643	220	34.2
Blue Cross Life Insurance Company of Canada	4,880	1,578	32.3
BMO Life Insurance Company	1,137	131	11.5
Canada Life Assurance Company, The	47,691	30,536	64.0
Canadian Premier Life Insurance Company	4,472	3,025	67.6
Canassurance Life Insurance Company Inc.	7		
Chubb Insurance Company of Canada	28	-3	
CIBC Life Insurance Company Limited	731	94	12.9
CIGNA Life Insurance Company of Canada	63	6	9.5
Citadel General Assurance Company, The	899	1,396	155.3
Co-operators General Insurance Company	26	57	219.2
Co-operators Life Insurance Company	23,997	16,738	69.8
Combined Insurance Company of America	11,152	3,584	32.1
Commerce and Industry Insurance Company of Canada	8	2	25.0
Connecticut General Life Insurance Company	2	1	50.0
Continental Casualty Company		19	
CT Financial Assurance Company	213	14	6.6
CUMIS General Insurance Company	39	-5	
CUMIS Life Insurance Company	13,102	4,110	31.4
Desjardins Financial Security Life Assurance Company	6,969	3,654	52.4
Echelon General Insurance Company	2		
Empire Life Insurance Company, The	957	622	65.0
Equitable Life Insurance Company of Canada, The	1,803	1,538	85.3
Federated Life Insurance Company of Canada	1,616	1,110	68.7
First Canadian Insurance Corporation	2,874	378	13.2
GMS Insurance Inc.	3	15	500.0
Great-West Life Assurance Company, The	80,637	80,404	99.7
Green Shield Canada	1,890	1,493	79.0

## ACCIDENT AND SICKNESS INSURANCE

### SASKATCHEWAN - 2004

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Hartford Life Insurance Company		13	
Heritage General Insurance Company	722	241	33.4
Household Life Insurance Company	528	165	31.3
Industrial Alliance Insurance and Financial Services Inc.	271	277	102.2
Industrial-Alliance Pacific Life Insurance Company	8,325	1,867	22.4
ING Novex Insurance Company of Canada	15	-1	
Life Investors Insurance Company of America	1,083	383	35.4
Lloyd's Underwriters	642	863	134.4
Lombard General Insurance Company of Canada	1		
London and Midland General Insurance Company	1,209	267	22.1
London Life Insurance Company		806	
Manufacturers Life Insurance Company, The	18,610	13,542	72.8
Metropolitan Life Insurance Company		24	
National Bank Life Insurance Company	46	13	28.3
National Fidelity Life Insurance Company	4		
National Life Assurance Company of Canada, The	610	992	162.6
New York Life Insurance Company	5	-14	
Penncorp Life Insurance Company	9,858	2,808	28.5
Primerica Life Insurance Company of Canada	2	1	50.0
Provident Life and Accident Insurance Company	2,389	1,952	81.7
Prudential Insurance Company of America, The	33	-93	
RBC Life Insurance Company	7,815	1,952	25.0
RBC Travel Insurance Company	4,519	1,118	24.7
Reliable Life Insurance Company	1,355	581	42.9
Royal & Sun Alliance Insurance Company of Canada	588		
Saskatchewan Motor Club Insurance Company Limited	929	96	10.3
Scotia Life Insurance Company	491	-21	
SGI	91		
SSQ Life Insurance Company Inc.	155	102	65.8
Standard Life Assurance Company, The	2,785	2,275	81.7
Sun Life Assurance Company of Canada	38,060	23,566	61.9
TD Life Insurance Company	361	17	4.7
Trans Global Life Insurance Company	129	19	14.7
Transamerica Life Canada	71	3	4.2
Trent Health Insurance Company		2	
Unity Life of Canada	452	133	29.4
Wawanesa Life Insurance Company, The	448	429	95.8
2004 TOTALS	\$ 318,008	\$ 207,165	65.1

**HAIL INSURANCE****SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	2,314	1,351	58.4
Additional Municipal Hail Limited	5,592	3,122	55.8
Co-operative Hail Insurance Company Limited	24,055	14,616	60.8
Lombard General Insurance Company of Canada	5,714	3,127	54.7
Palliser Insurance Company Limited	18,491	8,565	46.3
Rain and Hail Insurance Corporation	2,538	1,148	45.2
Western Agricultural Insurance Corporation	6,801	4,670	68.7
2004 TOTALS	\$ 65,505	\$ 36,599	55.9

**LIFE INSURANCE - 2004**
**TABLE A**

Exhibit of Policies in Force (Direct) in Saskatchewan - "\$000"

Insurer	Policies in Force at end of 2003	New Issued and Other Additions in 2004	Deletions During Year	Currency Revaluation	Number	Policies in Force at end of 2004
	Amount	Amount	Amount	Amount		Amount
	\$	\$	\$	\$		\$
ACE INA Life Insurance	13,588	7,260	2,862		6,699	17,986
Aetna Life Insurance Company	7,058		61		255	6,997
AIG Assurance Canada	27,661	447	1,683		2,615	26,425
AIG Life Insurance Company of Canada	476,973	454,895	82,543		7,415	849,325
Allianz Life Insurance Company of North America	22,147	880	1		4,061	23,026
American Bankers Life Assurance Company of Florida	144,491	60,472	34,380		146,010	170,583
American Health and Life Insurance Company	31,729	33,621	32,710		5,076	32,640
American Income Life Insurance Company	105,957	40,327	37,115		5,076	109,169
AXA Equitable Life Insurance Company	157	3			6	160
AXA Insurance Inc.	240	-30			1	210
Blue Cross Life Insurance Company of Canada	601,458	107,981	31,356		11,730	678,083
BMO Life Insurance Company	21,166	16,666	4,899		5,998	32,933
Canada Life Assurance Company, The	9,750,703	833,457	1,673,875		208,462	8,910,285
Canadian Premier Life Insurance Company	71,551		12,867		36,938	58,684
CIBC Life Insurance Company Limited	31,755		2,024		414	29,731
CIGNA Life Insurance Company of Canada	17,176	1,117	1,032		6,973	17,261
Co-operators Life Insurance Company	5,305,298	1,075,414	772,397		74,819	5,608,315
Combined Insurance Company of America	2,732	17,462	1,311		599	18,883
Connecticut General Life Insurance Company	1				1	1
CT Financial Assurance Company	950		400		4	550
CUMIS Life Insurance Company	2,906,476	876,632	816,136		1,427	2,966,972
CUNA Mutual Insurance Society	247	57	16		59	288
Desjardins Financial Security Life Assurance Company	1,124,580	68,659	99,631		6,201	1,093,608
Empire Life Insurance Company, The	566,725	106,499	65,199		4,870	608,025
Equitable Life Insurance Company of Canada, The	1,095,334	170,667	69,907		8,217	1,196,094
Federated Life Insurance Company of Canada	122,814	19,057	8,592		1,613	133,279
First Canadian Insurance Corporation	340,851	83,512	68,562		14,224	355,801
Fortis Benefits Insurance Company	100,576	8,470	2,842		22,150	106,204
Gerber Life Insurance Company	5,936	2,821	1,596		688	7,161
Great-West Life Assurance Company, The	9,181,048	1,579,416	240,551		205,362	10,519,913
Household Life Insurance Company	29,950	19,186	16,469		3,526	32,667
Industrial Alliance Insurance and Financial Services Inc.	17,481	27,689	3,431		91	41,739
Industrial-Alliance Pacific Life Insurance Company	1,237,665	293,901	312,977		38,341	1,218,589
Life Investors Insurance Company of America	116,843	75,609	80,162		6,373	112,290
London Life Insurance Company	2,360,237	280,369	174,395		36,287	2,466,211
Manufacturers Life Insurance Company, The	4,712,612	4,332,510	750,340	-212	99,058	8,294,570
Manulife Canada Ltd.	499,546	6,412	31,157		3,748	474,801
MD Life Insurance Company	125,457	41,288	9,668		187	157,077
Metropolitan Life Insurance Company	1,442	27	71		2,036	1,398



**LIFE INSURANCE - 2004**

**TABLE A**

Exhibit of Policies in Force (Direct) in Saskatchewan - "\$000"

Insurer	Policies in Force at end of 2003 Amount	New Issued and Other Additions in 2004 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2004 Amount
	\$	\$	\$	\$		\$
Minnesota Life Insurance Company	19		1		35	18
National Bank Life Insurance Company	14,596	5,602	3,916		9	16,282
National Fidelity Life Insurance Company	39				2	39
National Life Assurance Company of Canada, The	1,136,894	153,633	88,997		5,210	1,201,530
New York Life Insurance Company	26,331	2,054	5,477		74	22,908
Penncorp Life Insurance Company	76,009	2,208	3,712		1,868	74,505
Primerica Life Insurance Company of Canada	1,695,605	372,095	295,761		5,921	1,771,939
Provident Life and Accident Insurance Company	44,919	5,370	50,289			0
Prudential Insurance Company of America, The	3,519	715	-145		920	4,379
RBC Life Insurance Company	1,018,885	312,853	158,771		9,874	1,172,967
Reliable Life Insurance Company	77,378	4,550	4,111		320	77,817
SSQ Life Insurance Company Inc.	9,488	4,561	409		6	13,640
Standard Life Assurance Company of Canada, The		1,840,757			13,609	1,840,757
Standard Life Assurance Company, The	1,797,908	295,192	1,968,401		3,330	124,699
Sun Life Assurance Company of Canada	12,525,657	1,310,467	836,777		175,330	12,999,347
TD Life Insurance Company	67,825	5,356	4,461		647	68,720
Trans Global Life Insurance Company	4,295	-420	9		3,554	3,866
Transamerica Life Canada	1,960,529	218,315	133,305		9,210	2,045,539
United American Insurance Company	386	30	14		36	402
Unity Life of Canada	65,553	35,613	5,049		789	96,117
Wawanesa Life Insurance Company, The	1,135,636	148,436	80,629		10,852	1,203,443
<b>2004 TOTALS</b>	<b>\$ 62,840,082</b>	<b>\$ 15,360,140</b>	<b>\$ 9,083,162</b>	<b>\$ -212</b>	<b>1,219,206</b>	<b>\$ 69,116,848</b>

**LIFE INSURANCE - 2004**
**TABLE B**

Direct Premium Income and Considerations on Saskatchewan Business - "\$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	
ACE INA Life Insurance	10	523	533				533
Aetna Life Insurance Company	1	34	35				35
AIG Assurance Canada	1,105		1,105	1		1	1,106
AIG Life Insurance Company of Canada	5,125	928	6,053	42	1	43	6,096
Allianz Life Insurance Company of North America	1	136	137				137
American Bankers Life Assurance Company of Florida	30	2,171	2,201				2,201
American Health and Life Insurance Company		674	674				674
American Income Life Insurance Company	1,732		1,732				1,732
AXA Equitable Life Insurance Company	1		1				1
AXA Insurance Inc.	1		1				1
Blue Cross Life Insurance Company of Canada	215	1,468	1,683				1,683
BMO Life Insurance Company	33	231	264				264
Canada Life Assurance Company, The	26,354	23,853	50,207	9,464	9,333	18,797	69,004
Canadian Premier Life Insurance Company		2,726	2,726				2,726
CIBC Life Insurance Company Limited	226		226				226
CIGNA Life Insurance Company of Canada		47	47				47
Co-operators Life Insurance Company	7,513	16,222	23,735	921	1,819	2,740	26,475
Combined Insurance Company of America	206	4	210				210
Continental Casualty Company		-1	-1				-1
CT Financial Assurance Company	2	1	3				3
CUMIS Life Insurance Company	798	18,864	19,662		369	369	20,031
CUNA Mutual Insurance Society	5		5				5
Desjardins Financial Security Life Assurance Company	4,220	2,332	6,552	4,128	1,779	5,907	12,459
Empire Life Insurance Company, The	3,727	385	4,112	2,595	77	2,672	6,784
Equitable Life Insurance Company of Canada, The	5,343	183	5,526	1,309		1,309	6,835
Euler American Credit Indemnity Company		-7	-7				-7
Federated Life Insurance Company of Canada	439	154	593				593
First Canadian Insurance Corporation		3,526	3,526				3,526
Forethought Life Insurance Company	1		1		8	8	9
Fortis Benefits Insurance Company	5,911	844	6,755	4	6,078	6,082	12,837
Gerber Life Insurance Company	52		52				52
Great-West Life Assurance Company, The	14,221	21,189	35,410	1,689	1,413	3,102	38,512
Household Life Insurance Company		457	457				457
Industrial Alliance Insurance and Financial Services Inc.	74	157	231	15	1	16	247
Industrial-Alliance Pacific Life Insurance Company	4,560	6,400	10,960	1,466		1,466	12,426
Life Investors Insurance Company of America		1,174	1,174				1,174
London Life Insurance Company	30,809		30,809	1,123	68,440	69,563	100,372
Manufacturers Life Insurance Company, The	31,027	7,924	38,951	21,907	1,742	23,649	62,600
Manulife Canada Ltd.	2,480		2,480				2,480
MD Life Insurance Company	2,225		2,225				2,225

**LIFE INSURANCE - 2004**

**TABLE B**

Direct Premium Income and Considerations on Saskatchewan Business - "\$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	\$
Metropolitan Life Insurance Company	25		25				25
Minnesota Life Insurance Company	1	10	11				11
National Bank Life Insurance Company	2	79	81				81
National Life Assurance Company of Canada, The	14,501	242	14,743	192	500	692	15,435
New York Life Insurance Company	3	56	59				59
Penncorp Life Insurance Company	1,090	3	1,093	4		4	1,097
Primerica Life Insurance Company of Canada	4,772		4,772				4,772
Provident Life and Accident Insurance Company		20	20				20
Prudential Insurance Company of America, The	63	50	113				113
RBC Life Insurance Company	7,383	59	7,442	218		218	7,660
Reliable Life Insurance Company	215		215				215
SSQ Life Insurance Company Inc.		32	32				32
St. Paul Guarantee Insurance Company		263	263				263
Standard Life Assurance Company, The	13,436	1,259	14,695	24,466	2,763	27,229	41,924
Sun Life Assurance Company of Canada	43,563	20,616	64,179	10,472	4,743	15,215	79,394
TD Life Insurance Company	131		131				131
Trans Global Life Insurance Company		22	22				22
Transamerica Life Canada	10,812		10,812	1,864		1,864	12,676
United American Insurance Company	22		22				22
Unity Life of Canada	227	20	247				247
Wawanesa Life Insurance Company, The	7,359	114	7,473	1,565		1,565	9,038
Zurich Insurance Company		32	32				32
<b>2004 TOTALS</b>	<b>\$ 252,052</b>	<b>\$ 135,476</b>	<b>\$ 387,528</b>	<b>\$ 83,445</b>	<b>\$ 99,066</b>	<b>\$ 182,511</b>	<b>\$ 570,039</b>

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
<b>Aetna Life Insurance Company</b>										
Insurance	Individual							1		
	Group							-2		
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness								5		
								4		4
<b>AIG Assurance Canada</b>										
Insurance	Individual	718					44	4		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					3				
	Group					40				
Accident and Sickness										
		718				43	44	4		809
<b>AIG Life Insurance Company of Canada</b>										
Insurance	Individual	300	5		6		95	58		
	Group	389								
Credit Life	Individual									
	Group									
Annuity	Individual	2								
	Group					20	1			
Accident and Sickness										
		691	5		6	20	96	58		876
<b>Allianz Life Insurance Company of North America</b>										
Insurance	Individual	1								
	Group	6								
Credit Life	Individual									
	Group									
Annuity	Individual	1								
	Group									
Accident and Sickness										
		8								8
<b>American Bankers Life Assurance Company of Florida</b>										
Insurance	Individual	3								
	Group	465								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		468								468
<b>American Health and Life Insurance Company</b>										
Insurance	Individual									
	Group	98								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		98								98

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
<b>American Income Life Insurance Company</b>										
Insurance	Individual	152					60			
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		152					60			212
<b>AXA Equitable Life Insurance Company</b>										
Insurance	Individual	-25						1		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		-25						1		-24
<b>Blue Cross Life Insurance Company of Canada</b>										
Insurance	Individual	26								
	Group	1,067								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		1,093								1,093
<b>BMO Life Insurance Company</b>										
Insurance	Individual	1								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		1								1
<b>Canada Life Assurance Company, The</b>										
Insurance	Individual	7,014		13	151		5,098	5,526	154	
	Group	7,154						2,251	29	
Credit Life	Individual									
	Group									
Annuity	Individual	1,101				12,694	13,459			
	Group	365				4,800	29,044			
Accident and Sickness								233		
		15,634		13	151	17,494	47,601	8,010	183	89,086
<b>Canadian Premier Life Insurance Company</b>										
Insurance	Individual									
	Group	261	110							
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		261	110							371

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
<b>CIBC Life Insurance Company Limited</b>										
Insurance	Individual	160								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		160								160
<b>CIGNA Life Insurance Company of Canada</b>										
Insurance	Individual									
	Group	-17								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		-17								-17
<b>Co-operators Life Insurance Company</b>										
Insurance	Individual	2,165	225		118		583	810		
	Group	12,430						1,600		
Credit Life	Individual									
	Group									
Annuity	Individual	41				1,155	1,582			
	Group	18				1,232	2,818			
Accident and Sickness								85		
		14,654	225		118	2,387	4,983	2,495		24,862
<b>Combined Insurance Company of America</b>										
Insurance	Individual	71					116			
	Group	13								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		84					116			200
<b>CT Financial Assurance Company</b>										
Insurance	Individual	50								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		50								50
<b>CUMIS Life Insurance Company</b>										
Insurance	Individual	4						3		
	Group	5,945		11				890		
Credit Life	Individual									
	Group									
Annuity	Individual					41				
	Group					183	31			
Accident and Sickness								1,056		
		5,949		11		224	31	1,949		8,164

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
<b>CUNA Mutual Insurance Society</b>										
Insurance	Individual						4	3		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness							4	3		7
<b>Desjardins Financial Security Life Assurance Company</b>										
Insurance	Individual	2,455		33	11		852	353		
	Group	431	4					19		
Credit Life	Individual									
	Group									
Annuity	Individual	503				5,127	2,803			
	Group	6				1,363				
Accident and Sickness								3		
		3,395	4	33	11	6,490	3,655	375		13,963
<b>Empire Life Insurance Company, The</b>										
Insurance	Individual	1,067			18		229	248	1	
	Group	71							1	
Credit Life	Individual									
	Group									
Annuity	Individual	420				1,291	1,821		3	
	Group					30	39			
Accident and Sickness								7		
		1,558			18	1,321	2,089	255	5	5,246
<b>Equitable Life Insurance Company of Canada, The</b>										
Insurance	Individual	1,647			3		253	665		
	Group	233								
Credit Life	Individual									
	Group									
Annuity	Individual	213				1,682	2,488			
	Group					48	2			
Accident and Sickness										
		2,093			3	1,730	2,743	665		7,234
<b>Euler American Credit Indemnity Company</b>										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group	-1								
Annuity	Individual									
	Group									
Accident and Sickness										
		-1								-1
<b>Federated Life Insurance Company of Canada</b>										
Insurance	Individual	1					138			
	Group	28								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		29					138			167

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
<b>First Canadian Insurance Corporation</b>										
Insurance	Individual									
	Group	365								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		365								365
<b>Forethought Life Insurance Company</b>										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					20				
Accident and Sickness										
						20				20
<b>Fortis Benefits Insurance Company</b>										
Insurance	Individual	4,001			23		94			
	Group	10								
Credit Life	Individual									
	Group									
Annuity	Individual	272								
	Group	979					2			
Accident and Sickness										
		5,262			23		96			5,381
<b>Great-West Life Assurance Company, The</b>										
Insurance	Individual	3,474		6	290		1,741	3,535	8	
	Group	14,867						-291	56	
Credit Life	Individual									
	Group									
Annuity	Individual	1,063				5,864	1,896			
	Group	136				1,198	1,400			
Accident and Sickness								-201		
		19,540		6	290	7,062	5,037	3,043	64	35,042
<b>Hartford Life Insurance Company</b>										
Insurance	Individual									
	Group			174						
Credit Life	Individual									
	Group									
Annuity	Individual						170			
	Group									
Accident and Sickness										
				174			170			344
<b>Household Life Insurance Company</b>										
Insurance	Individual									
	Group	74								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		74								74



**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Industrial Alliance Insurance and Financial Services Inc.										
Insurance	Individual						9	2		
	Group	152								
Credit Life	Individual									
	Group									
Annuity	Individual					260	21			
	Group	3				2,322				
Accident and Sickness										
		155				2,582	30	2		2,769
Industrial-Alliance Pacific Life Insurance Company										
Insurance	Individual	1,417					627	48		
	Group	839						45		
Credit Life	Individual									
	Group									
Annuity	Individual	194				3,510	960	1		
	Group					542				
Accident and Sickness								32		
		2,450				4,052	1,587	126		8,215
John Alden Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					6				
	Group									
Accident and Sickness										
						6				6
John Hancock Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					2				
	Group									
Accident and Sickness										
						2				2
Life Insurance Company of North America										
Insurance	Individual									
	Group	3								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		3								3
Life Investors Insurance Company of America										
Insurance	Individual									
	Group	505								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		505								505

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
London Life Insurance Company										
Insurance	Individual	4,644		63	285		5,153	11,139	49	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual	277				4,437	2,574	35		
	Group					313	12,533			
Accident and Sickness										
		4,921		63	285	4,750	20,260	11,174	49	41,502
Manufacturers Life Insurance Company, The										
Insurance	Individual	10,030			682		3,437	6,387	35	
	Group	5,710		107				510	2	
Credit Life	Individual									
	Group									
Annuity	Individual	3,989				26,610	15,363	4	17	
	Group	64				2,921	3,955	1	1	
Accident and Sickness								275		
		19,793		107	682	29,531	22,755	7,177	55	80,100
Manulife Canada Ltd.										
Insurance	Individual	732			12		198	20	2	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					1				
	Group									
Accident and Sickness										
		732			12	1	198	20	2	965
Massachusetts Mutual Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					15				
Accident and Sickness										
						15				15
MD Life Insurance Company										
Insurance	Individual						168			
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
							168			168
Metropolitan Life Insurance Company										
Insurance	Individual	42			13		4	25		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					28				
Accident and Sickness										
		42			13	28	4	25		112

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
<b>National Bank Life Insurance Company</b>										
Insurance	Individual									
	Group	29		13						
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		29		13						42
<b>National Life Assurance Company of Canada, The</b>										
Insurance	Individual	1,069					887	18	2	
	Group	230						86	34	
Credit Life	Individual									
	Group									
Annuity	Individual	344				350	336	1	89	
	Group					484	557	10	20	
Accident and Sickness								124		
		1,643				834	1,780	239	145	4,641
<b>New York Life Insurance Company</b>										
Insurance	Individual						1	4		
	Group	27						27		
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					16				
Accident and Sickness										
		27				16	1	31		75
<b>Penncorp Life Insurance Company</b>										
Insurance	Individual	353					31			
	Group	20								
Credit Life	Individual									
	Group									
Annuity	Individual						7			
	Group									
Accident and Sickness										
		373					38			411
<b>Primerica Life Insurance Company of Canada</b>										
Insurance	Individual	1,039							7	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual								1	
	Group									
Accident and Sickness										
		1,039							8	1,047
<b>Provident Life and Accident Insurance Company</b>										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					5				
Accident and Sickness										
						5				5

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Prudential Insurance Company of America, The										
Insurance	Individual	86			3		15	64		
	Group	12								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					75				
Accident and Sickness										
		98			3	75	15	64		255
RBC Life Insurance Company										
Insurance	Individual	914			15		1,054	258		
	Group	240								
Credit Life	Individual									
	Group									
Annuity	Individual	246				193				
	Group									
Accident and Sickness										
		1,400			15	193	1,054	258		2,920
SSQ Life Insurance Company Inc.										
Insurance	Individual									
	Group			28						
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
				28						28
Standard Life Assurance Company of Canada, The										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					63				
Accident and Sickness										
						63				63
Standard Life Assurance Company, The										
Insurance	Individual	4,492			8		924	1,520		
	Group	624								
Credit Life	Individual									
	Group									
Annuity	Individual	2,004				10,916	7,794			
	Group	343				3,333	2,545	73		
Accident and Sickness										
		7,463			8	14,249	11,263	1,593		34,576
Sun Life Assurance Company of Canada										
Insurance	Individual	12,815		112	952		5,662	11,499		
	Group	13,985	710	218				632		
Credit Life	Individual									
	Group									
Annuity	Individual	1,858				15,546	31,930			
	Group	585				6,160	6,552		3	
Accident and Sickness								2,262		
		29,243	710	330	952	21,706	44,144	14,393	3	111,481

**LIFE INSURANCE - 2004**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Trans Global Life Insurance Company										
Insurance	Individual									
	Group	4								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		4								4
Transamerica Life Canada										
Insurance	Individual	1,576					319	30	18	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual	83				2,226	775			
	Group									
Accident and Sickness										
		1,659				2,226	1,094	30	18	5,027
Unity Life of Canada										
Insurance	Individual	94					2	8		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					2				
	Group	5								
Accident and Sickness										
		99				2	2	8		111
Wawanesa Life Insurance Company, The										
Insurance	Individual	1,175			5		650	991		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual	127				863	1,316	24		
	Group									
Accident and Sickness										
		1,302			5	863	1,966	1,015		5,151
2004 TOTALS		145,274	1,054	778	2,595	117,990	173,222	53,017	532	494,462

**PROPERTY AND CASUALTY    AIRCRAFT INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	188		
Allianz Insurance Company of Canada	1,241	202	16.3
American Home Assurance Company	967	340	35.2
Avemco Insurance Company	-2	-6	
AXA Pacific Insurance Company		-7	
British Aviation Insurance Company Limited, The		1	
Canadian Applicators Insurance Reciprocal	613		
Canadian Union Insurance Company	-12	7	
CGU International Insurance plc	-4	-6	
Co-operators General Insurance Company	-27	36	
Continental Casualty Company	-8	985	
Eagle Star Insurance Company Limited	-57		
GCAN Insurance Company	81	5	6.2
Hartford Fire Insurance Company	154	1	0.6
Lloyd's Underwriters	1,442	729	50.6
Mitsui Sumitomo Insurance Company, Limited	240	-6	
National Liability & Fire Insurance Company	417		
Royal & Sun Alliance Insurance Company of Canada	2,628	264	10.0
SGI	108	-101	
St. Paul Fire and Marine Insurance Company		5	
2004 TOTALS	\$ 7,969	\$ 2,449	30.7

**PROPERTY AND CASUALTY    AUTOMOBILE ACCIDENT INSURANCE ACT**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Saskatchewan Auto Fund	527,182	392,689	74.5
2004 TOTALS	\$ 527,182	\$ 392,689	74.5

**PROPERTY AND CASUALTY    AUTOMOBILE EXTENSION INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	464	66	14.2
Allianz Insurance Company of Canada	151	78	51.7
American Home Assurance Company	1,273	351	27.6
American Road Insurance Company, The	255	80	31.4
Aviva Insurance Company of Canada	2,903	1,000	34.4
AXA Pacific Insurance Company	210	1	0.5
Co-operators General Insurance Company	6,936	8,367	120.6
Commerce and Industry Insurance Company of Canada	142	71	50.0
Continental Casualty Company	115	-155	
CUMIS General Insurance Company	17		
DaimlerChrysler Insurance Company	96	25	26.0
Dominion of Canada General Insurance Company, The	38		
Employers Insurance Company of Wausau		-1	
Federated Insurance Company of Canada	1,319	1,043	79.1
Federation Insurance Company of Canada	-1	116	
First North American Insurance Company	30		
Hartford Fire Insurance Company	11	11	100.0
ING Insurance Company of Canada	43	6	14.0
ING Novex Insurance Company of Canada	39	6	15.4
Kingsway General Insurance Company	864	859	99.4
Liberty Mutual Insurance Company	144	-113	
Lloyd's Underwriters	2,895	891	30.8
Lombard General Insurance Company of Canada	734	29	4.0
Markel Insurance Company of Canada	19		
Mennonite Mutual Fire Insurance Company of Saskatchewan	297	104	35.0
Mitsui Sumitomo Insurance Company, Limited	3		
Motors Insurance Corporation	370	287	77.6
Nordic Insurance Company of Canada, The		9	
Old Republic Insurance Company of Canada	62	50	80.6
Portage la Prairie Mutual Insurance Company, The	1,138	580	51.0
RBC General Insurance Company	33		
Royal & Sun Alliance Insurance Company of Canada	163	-22	
Saskatchewan Mutual Insurance Company	5,246	1,955	37.3
Scottish & York Insurance Co. Limited	4		
Sentry Insurance A Mutual Company	4	-4	
SGI	100,885	40,684	40.3
Sovereign General Insurance Company, The	310	296	95.5
St. Paul Fire and Marine Insurance Company	422	237	56.2
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1		
Traders General Insurance Company	5		
Travelers Casualty and Surety Company of Canada	97	6	6.2



**PROPERTY AND CASUALTY    AUTOMOBILE EXTENSION INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Wawanesa Mutual Insurance Company, The		3	
Zurich Insurance Company	494	100	20.2
2004 TOTALS	\$ 128,231	\$ 57,016	44.5

**PROPERTY AND CASUALTY      BOILER AND MACHINERY INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	-9	123	
Affiliated FM Insurance Company	35	49	140.0
Allianz Insurance Company of Canada	27	2	7.4
American Home Assurance Company	198	5	2.5
Aviva Insurance Company of Canada	412	89	21.6
AXA Pacific Insurance Company	87	-11	
Boiler Inspection and Insurance Company of Canada, The	2,483	1,535	61.8
Canadian Northern Shield Insurance Company	1		
Chubb Insurance Company of Canada	8		
Citadel General Assurance Company, The	15		
Co-operators General Insurance Company	148	8	5.4
Continental Casualty Company	17		
CUMIS General Insurance Company	25		
Dominion of Canada General Insurance Company, The	7		
Ecclesiastical Insurance Office plc	5		
Economical Mutual Insurance Company	4		
Employers Reinsurance Corporation	10		
Factory Mutual Insurance Company	1,669		
Federated Insurance Company of Canada	48	10	20.8
Federation Insurance Company of Canada	1		
GCAN Insurance Company	757	137	18.1
Grain Insurance and Guarantee Company	242	12	5.0
Hartford Fire Insurance Company	1		
ING Insurance Company of Canada	17		
ING Novex Insurance Company of Canada	1		
Lloyd's Underwriters	281	-266	
Lombard General Insurance Company of Canada	121		
Lumbermen's Underwriting Alliance	1		
Millennium Insurance Corporation	1,363	320	23.5
Mitsui Sumitomo Insurance Company, Limited	5	-2	
Motors Insurance Corporation	775	230	29.7
Royal & Sun Alliance Insurance Company of Canada	1,049	198	18.9
Saskatchewan Mutual Insurance Company	36		
Scottish & York Insurance Co. Limited	-21		
SGI	1,290	162	12.6
Sovereign General Insurance Company, The	8		
St. Paul Fire and Marine Insurance Company	101	7	6.9
St. Paul Guarantee Insurance Company	1,205	690	57.3
Travelers Casualty and Surety Company of Canada	1		
Virginia Surety Company, Inc.	2	262	13,100.0
Wawanesa Mutual Insurance Company, The	217	84	38.7

**PROPERTY AND CASUALTY    BOILER AND MACHINERY INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Zurich Insurance Company	483	18	3.7
2004 TOTALS	\$ 13,126	\$ 3,662	27.9

**PROPERTY AND CASUALTY    GUARANTEE INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	45	8	17.8
Allianz Insurance Company of Canada	40	7	17.5
American Home Assurance Company	194	-513	
Aviva Insurance Company of Canada	132	5	3.8
AXA Insurance (Canada)	3		
AXA Pacific Insurance Company	312	-167	
Canadian Northern Shield Insurance Company	2	-16	
Chicago Title Insurance Company	3		
Chubb Insurance Company of Canada	417	78	18.7
Citadel General Assurance Company, The	3		
Co-operators General Insurance Company	26	1	3.8
Continental Casualty Company	1	3	300.0
CUMIS General Insurance Company	412	38	9.2
Dominion of Canada General Insurance Company, The	90	68	75.6
Economical Mutual Insurance Company	66	1	1.5
Federated Insurance Company of Canada	32	-25	
First American Title Insurance Company	2,321	529	22.8
GCAN Insurance Company	1	-25	
Grain Insurance and Guarantee Company	104	102	98.1
Guarantee Company of North America, The	1,076	-30	
Hartford Fire Insurance Company	10		
Industrial-Alliance Pacific General Insurance Corporation	65		
ING Insurance Company of Canada	2		
ING Novex Insurance Company of Canada	17	-1	
Kingsway General Insurance Company	1		
Legacy General Insurance Company		1	
Liberty Mutual Insurance Company	62	30	48.4
Lloyd's Underwriters	28	6	21.4
Lombard General Insurance Company of Canada	114	79	69.3
Royal & Sun Alliance Insurance Company of Canada	16	-14	
Saskatchewan Mutual Insurance Company	6	2	33.3
SGI	2,554	206	8.1
Sovereign General Insurance Company, The	26	2	7.7
St. Paul Fire and Marine Insurance Company	155	36	23.2
St. Paul Guarantee Insurance Company	1,062	20	1.9
Stewart Title Guaranty Company	103		
Travelers Casualty and Surety Company of Canada	17		
Wawanesa Mutual Insurance Company, The	26	-3	
Western Surety Company	1,729	-129	

**PROPERTY AND CASUALTY    GUARANTEE INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Zurich Insurance Company	40	67	167.5
2004 TOTALS	\$ 11,313	\$ 366	3.2

**PROPERTY AND CASUALTY LIABILITY INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	1,438	741	51.5
Allianz Insurance Company of Canada	608	519	85.4
Allstate Insurance Company of Canada		30	
American Bankers Insurance Company of Florida	319	18	5.6
American Home Assurance Company	5,496	4,810	87.5
Ascentus Insurance Ltd.	1	1	100.0
Aviva Insurance Company of Canada	4,603	4,628	100.5
AXA Corporate Solutions Assurance	135	-51	
AXA Insurance (Canada)	149	468	314.1
AXA Pacific Insurance Company	1,974	140	7.1
Canadian Lawyers Insurance Association	788	75	9.5
Canadian Northern Shield Insurance Company	427	417	97.7
Canadian Universities Reciprocal Insurance Exchange	452	52	11.5
CGU International Insurance plc		-6	
Chubb Insurance Company of Canada	3,502	1,145	32.7
Citadel General Assurance Company, The	110	15	13.6
Co-operators General Insurance Company	3,656	1,748	47.8
Commerce and Industry Insurance Company of Canada	2,912	449	15.4
Commonwealth Insurance Company	3,042	436	14.3
Community Newspapers Reciprocal Insurance Exchange	17	2	11.8
Continental Casualty Company	1,981	831	41.9
CUMIS General Insurance Company	724	166	22.9
Dominion of Canada General Insurance Company, The	32	-37	
Ecclesiastical Insurance Office plc	162	85	52.5
Economical Mutual Insurance Company	384	-2	
Elite Insurance Company		4,192	
Employers Insurance Company of Wausau		-1	
Employers Reinsurance Corporation	380	62	16.3
Federated Insurance Company of Canada	1,923	620	32.2
Federation Insurance Company of Canada	414	177	42.8
GCAN Insurance Company	259	129	49.8
Germania Mutual Insurance Company	66	3	4.5
Gore Mutual Insurance Company	1		
Grain Insurance and Guarantee Company	2,291	383	16.7
Great American Insurance Company	178	6	3.4
Guarantee Company of North America, The	107		
Hartford Fire Insurance Company	204	76	37.3
Healthcare Insurance Reciprocal of Canada	874	603	69.0
ING Insurance Company of Canada	280	2,336	834.3
ING Novex Insurance Company of Canada	437	307	70.3
Jevco Insurance Company	3	-391	

**PROPERTY AND CASUALTY LIABILITY INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Kingsway General Insurance Company	124		
Liberty Mutual Insurance Company	3,583	300	8.4
Lloyd's Underwriters	5,119	-15,915	
Lombard General Insurance Company of Canada	2,459	705	28.7
Lombard Insurance Company		46	
Markel Insurance Company of Canada	1	1	100.0
MAX Canada Insurance Company	12		
Mennonite Mutual Fire Insurance Company of Saskatchewan	686	159	23.2
Nordic Insurance Company of Canada, The		-192	
Old Republic Insurance Company of Canada	7		
Optimum Frontier Insurance Company	1		
Portage la Prairie Mutual Insurance Company, The	275	49	17.8
RBC General Insurance Company	15		
Red River Valley Mutual Insurance Company	153	297	194.1
Royal & Sun Alliance Insurance Company of Canada	2,172	1,291	59.4
Saskatchewan Mutual Insurance Company	1,158	331	28.6
Scottish & York Insurance Co. Limited	1,952	1,210	62.0
Security Insurance Company of Hartford		-569	
Sentry Insurance A Mutual Company	284	34	12.0
SGI	22,594	12,601	55.8
Sompo Japan Insurance Inc.	1		
Sovereign General Insurance Company, The	809	319	39.4
St. Paul Fire and Marine Insurance Company	5,905	3,408	57.7
St. Paul Guarantee Insurance Company	994	256	25.8
T.H.E. Insurance Company	10	3	30.0
Temple Insurance Company	1,715	270	15.7
TIG Insurance Company		-74	
Travelers Casualty and Surety Company of Canada	17	114	670.6
Utica Mutual Insurance Company	12		
Wawanesa Mutual Insurance Company, The	2,551	1,975	77.4
Western Assurance Company		-1	
XL Insurance Company Limited	20	97	485.0
Zurich Insurance Company	3,308	1,710	51.7
<b>2004 TOTALS</b>	<b>\$ 96,266</b>	<b>\$ 33,607</b>	<b>34.9</b>

**PROPERTY AND CASUALTY    MARINE INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Allianz Insurance Company of Canada		209	
American Home Assurance Company	119	2	1.7
AXA Insurance (Canada)	23	10	43.5
Chubb Insurance Company of Canada	125	53	42.4
Continental Casualty Company	59	217	367.8
GCAN Insurance Company		3	
Liberty Mutual Insurance Company		-1	
Lloyd's Underwriters	60		
Royal & Sun Alliance Insurance Company of Canada	48		
St. Paul Fire and Marine Insurance Company	585	352	60.2
2004 TOTALS	\$ 1,019	\$ 845	82.9



**PROPERTY AND CASUALTY    MORTGAGE INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Genworth Financial Mortgage Insurance Company Canada	8,492	273	3.2
2004 TOTALS	\$ 8,492	\$ 273	3.2

**PROPERTY AND CASUALTY    PROPERTY INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	3,341	942	28.2
Affiliated FM Insurance Company	737	40	5.4
Allianz Global Risks US Insurance Company	176	4	2.3
Allianz Insurance Company of Canada	4,124	2,865	69.5
American Bankers Insurance Company of Florida	4,887	152	3.1
American Home Assurance Company	17,754	1,250	7.0
American Road Insurance Company, The	96	18	18.8
Ascentus Insurance Ltd.	69	179	259.4
Asset Protection Insurance Exchange	346	191	55.2
Aviva Insurance Company of Canada	13,613	7,205	52.9
AXA Corporate Solutions Assurance	2	-6	
AXA Insurance (Canada)	4		
AXA Pacific Insurance Company	745	-204	
BCAA Insurance Corporation	201	45	22.4
Boiler Inspection and Insurance Company of Canada, The	782	81	10.4
Canadian Northern Shield Insurance Company	-1	721	
Canadian Universities Reciprocal Insurance Exchange	354	-8	
Canassurance General Insurance Company Inc.	1		
Chubb Insurance Company of Canada	1,289	67	5.2
Citadel General Assurance Company, The	996	315	31.6
Co-operators General Insurance Company	28,268	15,512	54.9
Commerce and Industry Insurance Company of Canada	51	4	7.8
Commonwealth Insurance Company	4,115	2,764	67.2
Continental Casualty Company	2,715	1,864	68.7
Coseco Insurance Company	1,219	837	68.7
CUMIS General Insurance Company	1,338	141	10.5
DaimlerChrysler Insurance Company	3		
Dominion of Canada General Insurance Company, The	876	1,526	174.2
Ecclesiastical Insurance Office plc	2,135	984	46.1
Echelon General Insurance Company	88	33	37.5
Economical Mutual Insurance Company	175	-47	
Elite Insurance Company	218	34	15.6
Employers Reinsurance Corporation	1,195	1	0.1
Factory Mutual Insurance Company	6,050	-58	
Federated Insurance Company of Canada	3,779	2,986	79.0
Federation Insurance Company of Canada	2,207	1,050	47.6
First American Title Insurance Company	12	3	25.0
First North American Insurance Company	15	2	13.3
GCAN Insurance Company	2,740	1,145	41.8
Germania Mutual Insurance Company	1,010	405	40.1
Gore Mutual Insurance Company	2		

**PROPERTY AND CASUALTY    PROPERTY INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Grain Insurance and Guarantee Company	10,313	2,289	22.2
Great American Insurance Company	796	359	45.1
Guarantee Company of North America, The	38		
Hartford Fire Insurance Company	3,265	846	25.9
Healthcare Insurance Reciprocal of Canada	6		
ING Insurance Company of Canada	870	163	18.7
ING Novex Insurance Company of Canada	932	121	13.0
Jevco Insurance Company	8		
Kingsway General Insurance Company	509	408	80.2
Legacy General Insurance Company	1,487	54	3.6
Liberty Insurance Company of Canada	309	234	75.7
Liberty Mutual Insurance Company	947	623	65.8
Lloyd's Underwriters	9,319	2,261	24.3
Lombard General Insurance Company of Canada	5,891	6,413	108.9
Lombard Insurance Company		1	
London and Midland General Insurance Company	412	7	1.7
Lumbermen's Underwriting Alliance	576	287	49.8
Markel Insurance Company of Canada	3		
MAX Canada Insurance Company	156	40	25.6
Mennonite Mutual Fire Insurance Company of Saskatchewan	8,031	3,296	41.0
Mitsui Sumitomo Insurance Company, Limited	17	-19	
Nordic Insurance Company of Canada, The		10	
North American Specialty Insurance Company	1,049	101	9.6
Old Republic Insurance Company of Canada	14	9	64.3
Optimum Frontier Insurance Company	4		
Peace Hills General Insurance Company	1,755	1,213	69.1
Personal Insurance Company, The	424	350	82.5
Pool Insurance Company	2,487	588	23.6
Portage la Prairie Mutual Insurance Company, The	4,939	3,564	72.2
Primum Insurance Company	328	543	165.5
RBC General Insurance Company	240	157	65.4
RBC Travel Insurance Company	379	55	14.5
Red River Valley Mutual Insurance Company	2,547	1,652	64.9
Royal & Sun Alliance Insurance Company of Canada	5,183	2,732	52.7
Saskatchewan Mutual Insurance Company	9,267	5,160	55.7
Scottish & York Insurance Co. Limited	295	-7	
SecuriCan General Insurance Company	39	11	28.2
Security Insurance Company of Hartford		-101	
Security National Insurance Company	584	302	51.7
SGI	117,589	63,021	53.6
SGI Canada Insurance Services Ltd.	14		

**PROPERTY AND CASUALTY    PROPERTY INSURANCE**

**SASKATCHEWAN - 2004**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Sovereign General Insurance Company, The	1,470	1,313	89.3
St. Paul Fire and Marine Insurance Company	4,544	1,446	31.8
Temple Insurance Company	161	294	182.6
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3		
Traders General Insurance Company	92	43	46.7
Trans Global Insurance Company	332	22	6.6
Travelers Casualty and Surety Company of Canada	14	-11	
Unifund Assurance Company	53	259	488.7
Waterloo Insurance Company	3		
Wawanesa Mutual Insurance Company, The	48,454	36,008	74.3
Western Reciprocal Group	62		
XL Insurance Company Limited	286	198	69.2
Zurich Insurance Company	5,658	1,495	26.4
2004 TOTALS	\$ 359,881	\$ 180,853	50.3