

# Alberta Superintendent of Insurance Annual Report

Business of 2004

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The Honourable Shirley McClellan  
Minister of Finance  
224 Legislature Building  
Edmonton, Alberta

Dear Honourable McClellan:

Pursuant to section 799 (2) of the *Insurance Act*, I am pleased to send you the 92nd Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ended December 31, 2004. The Annual Report includes:

- (c) a summary of insurance companies licensed under the *Insurance Act*;
- (c) summaries of premiums written and claims incurred; and
- (c) detailed financial statements of provincial companies.

Yours truly,

*[Original Signed By]*

Dennis Gartner  
Superintendent of Insurance

cc: Mr. Brian Manning  
Deputy Minister, Finance

**Alberta Insurance Statistics  
Business of 2004**

(\$000)

Premiums Written	
Life	\$ 1,397,561
General	\$ 5,875,568
Total Claims and Disbursements	
LifE	\$ 1,475,519
General	\$ 3,444,523
Total Amount of Life Insurance in Force	\$284,977,011

**Insurers Licensed in Alberta**

Life Insurers	64
Fraternal Benefit Societies	17
Reciprocal Insurance Exchanges	16
Alberta Incorporated Insurers	8
Property and Casualty Insurers	<u>192</u>
<b>TOTAL INSURERS LICENSED IN ALBERTA</b>	<b><u><u>297</u></u></b>

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**Insurers Licensed in 2004**

(a) There were 297 insurance companies and exchanges licensed at December 31, 2004.

Provincial Companies .....	8
Extra-Provincial Companies .....	29
Canadian Authorized Companies .....	227
Fraternal Societies .....	16
Reciprocal Exchanges .....	<u>17</u>
TOTAL .....	<u>297</u>

(b) The following ten insurance companies became licensed in Alberta during 2004.

- Endurance Reinsurance Corporation of America
- Omega General Insurance Company
- MAX Canada Insurance Company
- Allianz Global Risk US Insurance Company
- National Liability & Fire Insurance Company
- Pafco Insurance Company
- SecuriCan General Insurance Company
- Fidelity Investment Life Insurance Company
- GMS Insurance Inc.
- NCMIC Insurance Company

(c) The following seven insurance companies withdrew from Alberta during 2004.

- Bankers Life and Casualty Company
- Home Insurance Company
- Lincoln Heritage Life Insurance Company o/a Superior Life Insurance Company
- Maritime Life Insurance Company
- RGA Life Reinsurance Company of Canada
- Union Fidelity Life Insurance Company
- Workers Benevolent Association of Canada

(d) The following five insurance companies changed their name during 2004.

<b>Former Name</b>	to	<b>Current Name</b>
Canadian Direct Insurance Incorporated	to	HSBC Canadian Direct Insurance
Canadian Petroleum Insurance Exchange	to	Energy Insurance Exchange (EIR)
GE Capital Mortgage Insurance Company (Canada)	to	Genworth Financial Mortgage Insurance Company Canada

<b>Former Name</b>	<b>Current Name</b>
Equitable Life Assurance Society of the United States (The)	to AXA Equitable Life Insurance Company
Hutterian Brethren General Insurance Corporation	to Canadian Farm Insurance Corp.

(e) The following three insurance companies merged during 2004.

MFC Insurance Company Limited amalgamated with Manufacturers Life Insurance Company (The), the continuing company name is Manufacturers Life Insurance Company (The).

Northern Indemnity, Inc. amalgamated with St. Paul Guarantee Insurance Company; the continuing company name is St. Paul Guarantee Insurance Company.

Langdon Insurance Company amalgamated with Economical Mutual Insurance Company; the continuing company name is Economical Mutual Insurance Company.

### **Summary of Business**

For the year 2004, the total insurance premiums paid to insurers was seven billion, seven hundred thirty two million, eight hundred seventy four thousand (\$7,732,874,000) compared to the 2003 figure of seven billion, three hundred fourteen million dollars (\$7,314,000,000).

### **Insurance Councils**

In 2004, the Alberta Insurance Council issued 27,512 Certificates. These included 23,760 Certificates of Authority to insurance agents and adjusters and 3,752 Corporate Certificates of Authority. A total of 984 complaint files were opened and a total of 53 disciplinary actions were taken. Decisions of the Insurance Councils were appealable to the Insurance Councils Appeal Board. A total of three appeals were heard. Of these appeals, one appeal was dismissed, one was altered and one appeal is pending.

### **Automobile Insurance Reforms**

Effective October 1, 2004, reforms were implemented to the automobile insurance system. The reforms involve a new diagnostic and treatment regime for motor vehicle injuries involving sprains, strains, and minor whiplashes. A \$4,000 cap on general damage awards was implemented for these types of injuries where no serious impairment is involved. In addition, a new premium grid capped the maximum premium insurers can charge for compulsory insurance coverage.

**Comparative Analysis of Life Insurance in Force (Excluding Fraternal Societies)**

**Alberta Business Only**

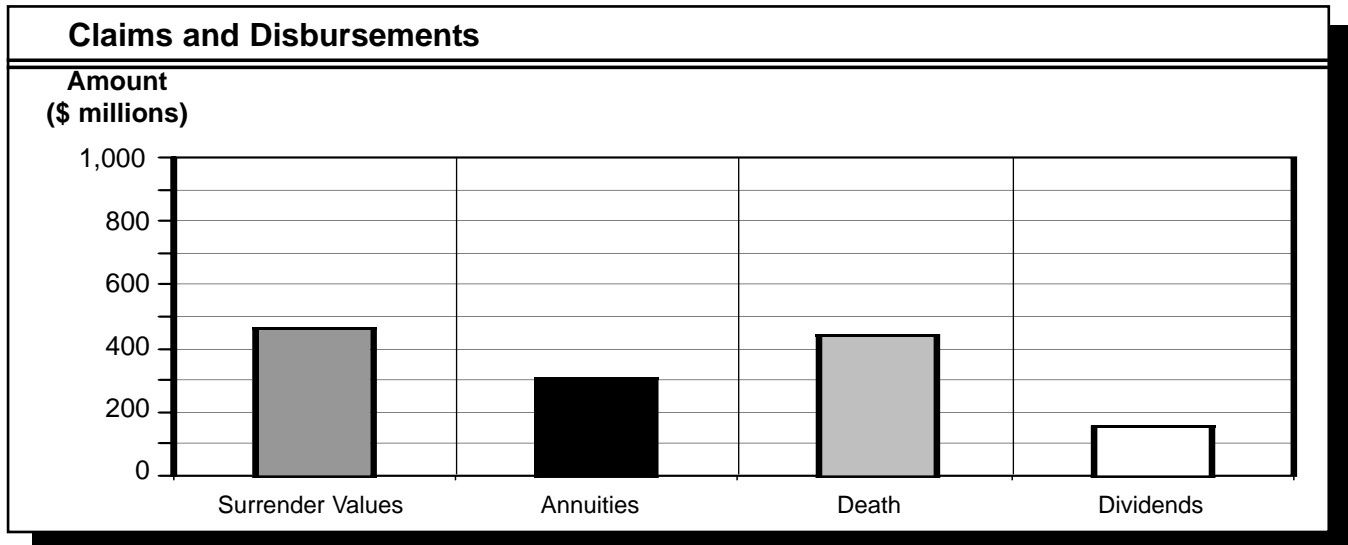
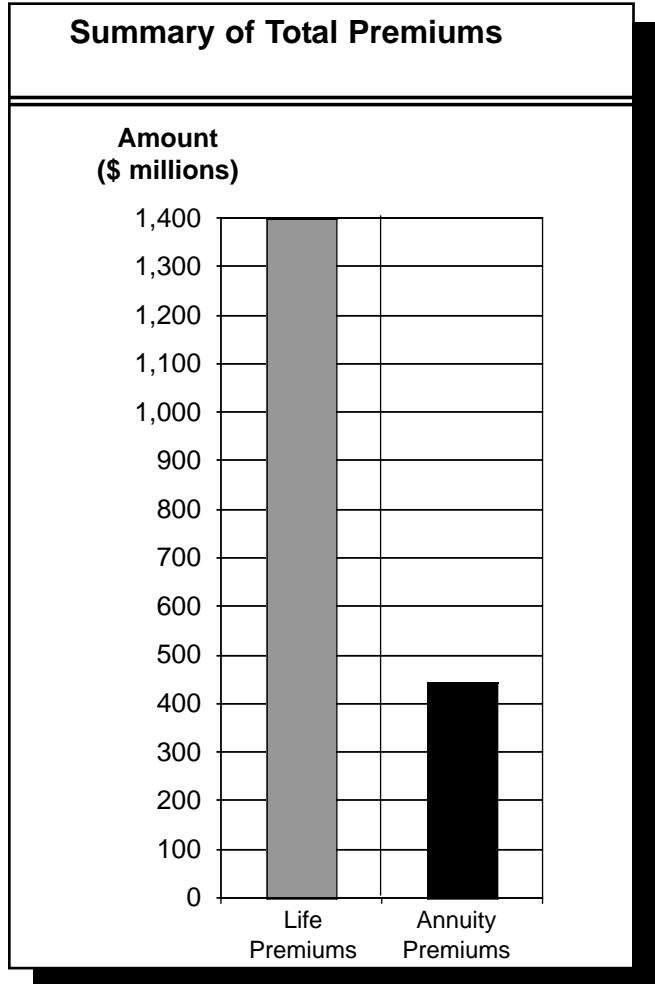
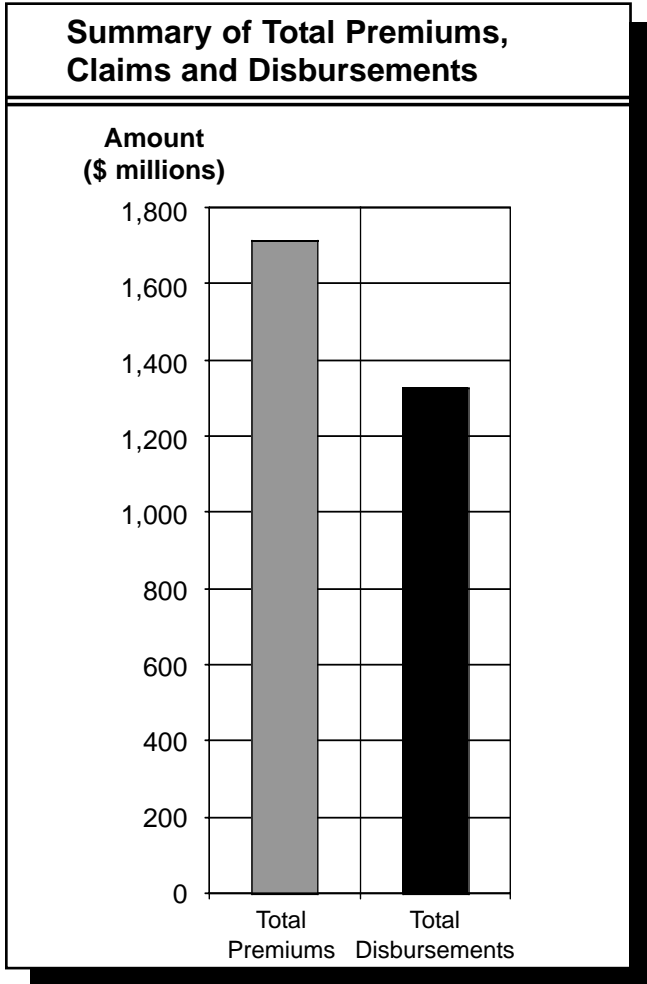
Year	INDIVIDUAL			GROUP		
	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premium per \$1,000 Insurance in Force	Amount of Insurance in Force (\$'000)	Amount of Premiums Collected (\$'000)	Average Annual Premium per \$1,000 Insurance in Force
1994	68,711,319	562,162	8.18	74,421,532	232,587	3.13
1995	71,150,849	584,329	8.21	78,228,155	241,191	3.08
1996	77,909,195	620,666	7.96	88,576,298	247,297	2.79
1997	78,328,861	658,660	8.41	96,446,936	262,499	2.72
1998	85,957,829	669,570	7.78	101,507,573	282,136	2.77
1999	91,415,684	744,328	8.14	105,037,120	307,493	2.93
2000	102,392,955	861,487	7.74	107,762,562	324,131	3.01
2001	111,254,818	815,509	7.29	120,036,083	338,793	2.82
2002	120,518,400	886,652	7.36	128,762,453	356,290	2.77
2003*	117,987,209	891,173	7.55	122,616,649	385,837	2.91
2004	142,859,411	945,985	6.62	142,117,600	451,576	3.18

\* Adjusted

Note: The Figures above do not include annuities

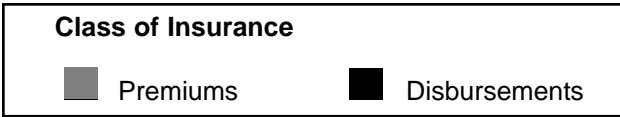
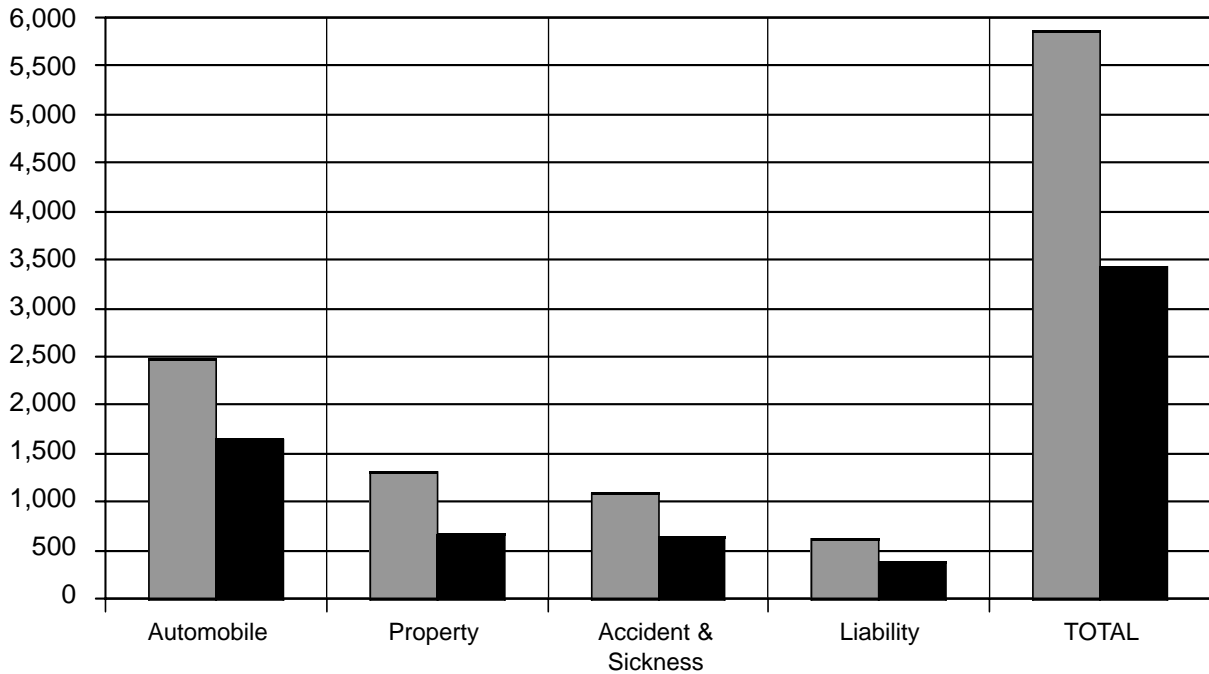


**Total Direct Premiums Written and Disbursements to Policyholders  
Alberta Business Only - 2004  
Life Insurance**



**Total Direct Premiums Written and Disbursements to Policyholders  
Alberta Business Only - 2004  
Other Than Life Insurance**

Amount  
(\$ millions)



**Comparative Summary of Total Direct Premiums Written and Claims Including Dividends**  
 - Alberta Business Only

Year	LIFE INSURANCE *			OTHER THAN LIFE **		
	Premiums (\$'000)	Claims Including Adjustment Expenses (\$'000)	Direct Claims Ratio	Premiums (\$'000)	Claims Including Adjustment Expenses (\$'000)	Direct Claims Ratio
1994	1,398,038	1,446,530	103.5%	2,610,058	1,741,695	66.7%
1995	1,512,583	1,467,024	97.0%	2,826,302	2,067,387	73.1%
1996	1,339,046	1,590,962	118.8%	2,973,141	2,287,207	76.9%
1997	1,316,979	1,771,505	134.5%	3,205,883	2,286,120	71.3%
1998	1,253,102	1,499,870	119.7%	3,416,354	2,331,806	68.3%
1999	1,463,619	1,533,394	105%	3,465,031	2,425,096	69.9%
2000	1,466,588	1,542,841	105%	3,710,295	2,771,847	74.7%
2001	1,630,364	1,421,819	87.2%	4,152,045	3,229,969	77.8%
2002	1,644,212	1,322,671	80.4%	4,887,821	3,217,944	65.8%
2003	1,715,900	1,328,738	77.4%	5,598,330	3,595,280	64.2%
2004	1,857,306	1,475,519	79.4%	5,875,568	3,444,523	58.6%

\* Includes ordinary and group insurance and ordinary and group annuities

\*\* Includes marine insurance

**Comparative Summary of Total Direct Premiums Written and Claims by Class of Insurance**  
 - Other than Life

Class	Premiums	Claims Including Adjustment Expenses	Claims Ratio				
	2004(\$'000)	2004 (\$'000)	2004	2003	2002	2001	2000
Accident & Sickness	1,088,509	647,392	59.5%	62.6%	61.9%	78.4%	69.9%
Aircraft	64,306	4,421	6.9%	21.7%	50.4%	27.5%	84%
Automobile	2,578,271	1,647,030	63.9%	66.4%	75.9%	86.7%	82.4%
Boiler & Machinery	61,798	46,625	75.4%	100.2%	27.3%	27.3%	55%
Credit	3,492	8,022	229.7%	.6%	30.7%	118.2%	60.6%
Fidelity	9,541	3,129	32.8%	31.9%	63.1%	38.7%	113.9%
Hail	10,646	9,136	85.8%	64.0%	69.0%	60.7%	151.5%
Legal Expense	268	(39)	-	47.9%	25.4%	100.0%	223.1%
Liability	624,354	389,161	62.3%	44.8%	70.5%	61.2%	96%
Marine	9,798	824	8.4%	96.1%	33.6%	79.6%	169%
Mortgage	70,905	6,466	9.1%	3.2%	5.1%	17.6%	11.9%
Property	1,308,272	678,143	51.8%	73.4%	52.4%	65.6%	56.9%
Surety	31,941	2,333	7.3%	24.8%	3.4%	17.1%	10.6%
Title	13,467	1,880	14.0%	22.7%	12.2%	15%	6.3%

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
ACA Assurance 3050 Boul. St. Jean Trois-Rivieres, QC G9A 5E1	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
ACE INA Insurance 2 First Canadian Place, The Exchange Tower 130 King Street West, 12th Floor Toronto, ON M5X 1A8	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
ACE INA Life Insurance 130 King Street West, 12th Floor Toronto, ON M5X 1A6	Accident and Sickness, Life, Loss of Employment
Actra Fraternal Benefit Society 1000 Yonge Street Toronto, ON M4W 2K2	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Aetna Life Insurance Company 1145 Nicholson Rd. Unit 2 New Market, ON L3Y 9C3	Accident and Sickness, Life
Affiliated F.M. Insurance Company Suite 500 165 Commerce Valley Drive West Thornhill, ON L3T 7V8	Boiler & Machinery, Fidelity, General Liability, Property, Surety
AIG Assurance Canada 60 Yonge Street Toronto, ON M5E 1H5	Life, Accident and Sickness
AIG Life Insurance Company of Canada 60 Yonge Street Toronto, ON M5E 1H5	Accident and Sickness, Life
Alberta Local Authorities' Reciprocal Insurance Exchange 2510 Sparrow Drive Nisku, AB T9E 8N5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Alberta Motor Association Insurance Company 10310 G.A. MacDonald Avenue Edmonton, AB T6J 6R7	Accident and Sickness, Automobile, Boiler and Machinery General Liability, Property
Alberta Municipal Insurance Exchange 10507 Saskatchewan Drive Edmonton, AB T6E 4S1	Property, Liability
Alberta Real Estate Insurance Exchange 330, 2424 4th Street SW Calgary, AB T2S 2T4	Liability

**Alberta Finance - Current Insurance Companies Licensed 2004**

Name and Address	Classes of Insurance
Alberta Roofing Contractors Reciprocal Insurance Exchange 2380 Pegasus Road NE Calgary, AB T2E 8G8	Liability
Alberta School Boards Insurance Exchange 535 Dickens Lopp Edmonton, AB T6M 2S1	Liability, Fidelity, Property
Allianz Global Risk US Insurance Company 500, 425 Bloor Street Toronto, ON M4W 3R5	Automobile, Boiler & Machinery, Property, Liability, Accident and Sickness, Aircraft, Marine
Allianz Insurance Company of Canada 10 York Mills Road Suite 700 Toronto, ON M2P 2G5	Accident and Sickness, Automobile, Boiler & Machinery, Credit, Employers' Liability, Fidelity, General Liability, Legal Expense, Marine, Property, Surety, Aircraft, Guarantee
Allianz Life Insurance Company of North America Suite 700, 2005 Sheppard Avenue East Willowdale, ON M2J 5B4	Accident and Sickness, Life
Allstate Insurance Company 27 Allstate Parkway, Suite 100 Markham, ON L3R 5P8	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Property, Surety
Allstate Insurance Company of Canada 27 Allstate Parkway Suite 100 Markham, ON L3R 5P8	Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety
American Bankers Insurance Company of Florida 5160 Yonge Street Northeast Tower, Suite 500 North York, ON M2N 7C7	Accident and Sickness, Automobile, Credit, Fidelity, General Liability, Property
American Bankers Life Assurance Company of Florida 5160 Yonge Street Northeast Tower, Suite 500 North York, ON M2N 7C7	Accident and Sickness, Life
American Health and Life Insurance Company 201 Queens Avenue London, ON N6A 1J1	Life
American Home Assurance Company 145 Wellington Street West, 14th Floor Toronto, ON M5J 1H8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Property, Surety
American Income Life Insurance Company c/o McLean & Kerr Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Accident and Sickness, Life
American Re-Insurance Company Munich Re Centre 390 Bay St 22nd Floor Toronto, ON M5H 2Y2	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Property, Liability, Marine, Surety

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
American Road Insurance Company Unit 2, 1145 Nicholson Road Newmarket, ON L3Y 9C3	Automobile, Boiler & Machinery, Credit, Property, Surety
AMEX Assurance Company 36 King Street East, Suite 500 Toronto, ON M5C 1E5	Accident and Sickness
Anglo Canada General Insurance Company Fourth Floor, 217 York Street London, ON N6A 5P9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Ascentus Insurance Ltd. 10 Wellington Street East Toronto, ON M5E 1L5	Accident and Sickness, Automobile, Liability, Property, Surety, Legal Expense
Asset Protection Insurance Exchange 1221, 8th Street East Saskatoon, SK S7H 0S5	Boiler & Machinery, Property
Assumption Mutual Life Insurance Company 770 Main Street, P.O. Box 160 Moncton, NB E1C 8L1	Accident and Sickness, Life
Avemco Insurance Company Suite 401, 133 Richmond Street West Toronto, ON M5H 2L3	Accident and Sickness, Aircraft, Marine
Aviation & General Insurance Company Limited 36 King Street East Suite 500 Toronto, ON M5C 1E5	Aircraft, General Liability
Aviva Insurance Company of Canada 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety, Legal Expense, Credit, Liability, Guarantee, Livestock, Weather
AXA Assurance Inc. 1100, Rene-Levesque West Boulevard 16e Floor Montreal, QC H3B 4P4	Accident and Sickness, Life
AXA Corporate Solutions Assurance 1100, Rene-Levesque West Boulevard 19e Floor Montreal, QC H3B 4P4	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety
AXA Equitable Life Insurance Company Suite 606 P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P 4X4	Accident and Sickness, Life
AXA Insurance (Canada) 217 York Street, 4th Floor London, ON N6A 5P9	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety

**Alberta Finance - Current Insurance Companies Licensed 2004**

Name and Address	Classes of Insurance
AXA Pacific Insurance Company 999 West Hasting Street Vancouver, BC V6C 2W2	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Marine, Property, Surety
Bankers Life Insurance Company O/A National Fidelity Life Insurance Company 19 Celina Street, Suite 104 Oshawa, ON L1H 4M9	Accident and Sickness, Life
Belair Insurance Company Inc. 7101 Jean-Talon Suite 300 Montreal, QC H1M 3T6	Automobile, Liability, Property, Boiler & Machinery, Legal Expense, Fidelity, Surety, Accident and Sickness, Marine
Blue Cross Life Insurance Company of Canada 644 Main Street P.O. Box 220 Moncton, NB E1C 8L3	Accident and Sickness, Life
BMO Life Insurance Company 55 Bloor Street West , 15th Floor Toronto, ON M4W 3N5	Accident and Sickness, Life, Loss of Employment
Boiler Inspection and Insurance Company of Canada 18 King Street East Toronto, ON M5C 1C4	Boiler & Machinery, General Liability, Property
British Aviation Insurance Company Limited (The) 100 Renfrew Drive Suite 200 Markham, ON L3R 9R6	Aircraft, General Liability, Inland Transportation
Canada Life Assurance Company (The) 330 University Avenue Toronto, ON M5G 1R8	Accident and Sickness, Life, Loss of Employment
Canada Life Insurance Company of Canada 330 University Avenue Toronto, ON M5G 1R8	Accident and Sickness, Life
Canadian Applicators Insurance Reciprocal 1002 Warsaw Avenue Winnipeg, MB R3M 1E4	Aircraft, Property
Canadian Direct Insurance Incorporated Suite 217, 610 - 6th Street New Westminster, BC V3L 3C2	Accident and Sickness, Automobile, Liability, Property
Canadian Farm Insurance Corp. 375, 13220 St Albert Trail Edmonton, AB T5L 4W1	Accident, Boiler & Machinery, Fidelity, Liability, Property, Surety, Automobile, restricted to automobile glass
Canadian Lawyers Insurance Association 600, 919 - 11th Avenue SW Calgary, AB T2R 1P3	Liability

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Canadian Northern Shield Insurance Company 1900, 555 West Hastings Street Vancouver, BC V6B 4N6	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety
Canadian Premier Life Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Accident and Sickness, Life, Loss of Employment
Canadian Professional Sales Association 310 Front Street West, Suite 800 Toronto, ON M5V 3B5	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Canadian Slovak Benefit Society 55 Barron Street Welland, ON L3C 2K4	Life - To the extent authorized by its Articles of Incorporation Constitution and by-laws
Canadian Union Insurance Company 2475, Boul Laurier Sillery, QC G1T 1C4	Aircraft
Canadian Universities Reciprocal Insurance Exchange 5500 North Service Road 9th Floor Burlington, ON L7L 6W6	Liability, Property
Canassurance General Insurance Company Inc. 550 Sherbrooke Street West Suite B-9 Montreal, QC H3A 3S3	Property
Canassurance Life Insurance Company Inc. 550 Sherbrooke Street West Suite B-9 Montreal, QC H3A 3S3	Accident and Sickness, Life
Centennial Insurance Company Suite 500 36 King Street East Toronto, ON M5C 1E5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Hail, Liability, Property, Fidelity, Surety
Certas Direct Insurance Company 6300 boulevard de la Rive-Sud Levis, QC G6V 6P9	Liability, Marine, Property, Surety, Automobile
CGU International Insurance plc 1400 Blair Place Suite 500 Ottawa, ON K1J 9B8	Aircraft, Liability, Marine, Property.
Chicago Title Insurance Company 2700 Argentia Road Mississauga, ON L5N 5V4	Title
Chubb Insurance Company of Canada One Financial Place 16th Floor, 1 Adelaide Street East Toronto, ON M5C 2V9	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Credit



**Alberta Finance - Current Insurance Companies Licensed 2004**

Name and Address	Classes of Insurance
CIBC Life Insurance Company Limited P.O Box 3020 Mississauga, ON L5A 4M2	Accident and Sickness, Life
CIGNA Life Insurance Company of Canada Suite 606 P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P 4X4	Accident and Sickness, Life
Citadel General Assurance Company (The) 1075 Bay Street Toronto, ON M5S 2W5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety, Employers' Liability
Combined Insurance Company of America 7300 Warden Avenue Markham, ON L3R 0X3	Accident and Sickness, Life
Commerce and Industry Insurance Company of Canada 145 Wellington Street West, 14th Floor Toronto, ON M5J 1H8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Property, Surety
Commonwealth Insurance Company 1500, 595 Burrard Street Vancouver, BC V7X 1G4	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety
Community Newspapers Reciprocal Insurance Exchange Suite 103, 3050 Harvester Road Burlington, ON L7N 3J1	General Liability
Compagnie Francaise d'Assurance Pour le Commerce Exterieur 40 King Street West, Suite 2100 Toronto, AB M5H 3C2	Credit
CompCorp Life Insurance Company Suite 1600, 1 Queen Street East Toronto, ON M5C 2X9	Accident and Sickness, Life to the extent authorized by its Incorporating instrument.
Connecticut General Life Insurance Company Suite 606, P.O. Box 14 55 Town Centre Court Scarborough, ON M1P 4X4	Accident and Sickness, Life
Continental Casualty Company 250 Yonge Street, Suite 1500 Toronto, ON M5B 2L7	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Credit, Hail
Co-operators General Insurance Company Priory Square Guelph, ON N1H 6P8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Property, Surety
Co-operators Life Insurance Company 1920 College Avenue Regina, SK S4P 1C4	Accident and Sickness, Life

## Alberta Finance - Current Insurance Companies Licensed 2004

Name and Address	Classes of Insurance
Coronation Insurance Company Limited 77 King St West, 34th floor P.O. Box 284 Royal Trust Tower Toronto, ON M5K 1K2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Coseco Insurance Company Priory Square Guelph, ON N1H 6P8	Automobile, General Liability, Property, Accident and Sickness
Croatian Fraternal Union of America Suite 1400, BCE Place 181 Bay Street Toronto, ON M5J 2V1	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Crown Life Insurance Company Suite 1900, 1874 Scarth Street Regina, SK S4P 4B3	Life
CT Financial Assurance Company Richmond Adelaide Centre 120 Adelaide Street West, 2nd Floor Toronto, ON M5H 1T1	Accident and Sickness, Life
Cumis General Insurance Company 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, General Liability, Property, Surety
Cumis Life Insurance Company 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2	Accident and Sickness, Life
CUNA Mutual Insurance Society 151 North Service Road P.O. Box 5065 Burlington, ON L7R 4C2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
DaimlerChrysler Insurance Company 2425 Matheson Blvd East Suite 300 East Tower Mississauga, ON L4W 5N7	Automobile, General Liability, Property, Surety
Desjardins Financial Security Life Assurance Company 200 avenues des Commandeurs Levis, QC G6V 6R2	Accident and Sickness, Life
Dominion of Canada General Insurance Company (The) 165 University Avenue Toronto, ON M5H 3B9	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety
Eagle Star Insurance Company Limited Suite 500, 36 King Street East Toronto, ON M5C 1E5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Ecclesiastical Insurance Office Public Limited Company Suite 502, 2300 Yonge Street Toronto, ON M4P 1E4	Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property
Echelon General Insurance Company 1550 Enterprise Road Suite 310 Mississauga, ON L4W-4P4	Accident and Sickness, Automobile, Liability, Property, Surety, Legal Expense
Economical Mutual Insurance Company 111 Westmount Road South Waterloo, ON N2J 4S4	Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety, Marine
Elite Insurance Company 4th Floor, 2206 Eglinton Avenue East Scarborough, ON MIL 4S8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Employers' Liability, Hail
Empire Life Insurance Company (The) 259 King Street East P.O. Box 1000 Kingston, ON K7L 3A8	Accident and Sickness, Life
Employers Insurance Company of Wausau 181 Bay Street Suite 1000 Toronto, ON M5J 2T3	Boiler & Machinery, Aircraft, Automobile, Fidelity, General Liability, Marine, Property, Surety
Employers Reinsurance Corporation Suite 400, P.O. Box 166 200 Wellington Street West Toronto, ON M5V 3C7	General Liability, Boiler & Machinery, Property
Endurance Reinsurance Corporation of America 36 King Street East, Suite 500 Toronto, ON M5C 1E5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety, Loss of Employment
Energy Insurance Exchange (EIR) Suite 500, 717-7th Avenue SW Calgary, AB T2P 0Z3	Automobile, General Liability, Property
Equitable General Insurance Company (The) 2475 Laurier Boulevard Sillery, QC G1T 1C4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Equitable Life Insurance Company of Canada (The) One Westmount Road North Waterloo, ON N2J 4C7	Accident and Sickness, Life
EULER American Credit Indemnity Company CIBC Tower, Suite 1702 1155 Rene Levesque Blvd. West Montreal, QC H3B 3Z7	Credit

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Everest Insurance Company of Canada 130 King Street West Suite 2520, P.O. Box 431 Toronto, ON M5X 1E3	Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property, Surety
Factory Mutual Insurance Company Suite 500, 165 Commerce Valley Drive West Thornhill, ON L3T 7V8	Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety
Federal Insurance Company c/o Chubb Insurance Company One Adelaide Street East Toronto, ON M5C 2V9	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety
Federated Insurance Company of Canada P.O. Box 5800, 717 Portage Avenue Winnipeg, MB R3C 3C9	Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety
Federated Life Insurance Company of Canada P.O. Box 5800, 717 Portage Avenue Winnipeg, MB R3C 3C9	Accident and Sickness, Life
Federation Insurance Company of Canada 1000, De La Gauchetiere Street. W. Suite 500 Montreal, QC H3B 4W5	Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Marine, Property, Surety
Fidelity Investment Life Insurance Company 483 Bay Street, Suite 200 Toronto, ON M5G 2N7	Life
First American Title Insurance Company 2235 Sheridan Garden Drive Oakville, ON L6J 7Y5	Title, Property limited to personal property title insurance
First Canadian Insurance Corporation 10727 - 82 Avenue Edmonton, AB T6E 2B1	Accident and Sickness, Life
First North American Insurance Company 5650 Yonge Street Toronto, ON M2M 4G4	Automobile, Property, Accident and Sickness
Forethought Life Insurance Company P.O. Box 1442 Stn LCD 1 Burlington, ON L7R 4L9	Life
Fortis Benefits Insurance Company 1145 Nicholson Road Unit 2 Newmarket, ON L3Y 9C3	Life
GCAN Insurance Company 480 University Avenue Toronto, ON M5G 1V6	Aircraft, Automobile, Boiler & Machinery, Credit, Employers' Liability, Explosion, Fire, Guarantee, Inland Marine, Inland Transportation, Livestock, Marine, Plate Glass, Property, Property Damage, Public Liability, Sprinkler Leakage, Surety, Theft, Weather, Workers' Compensation

**Alberta Finance - Current Insurance Companies Licensed 2004**

Name and Address	Classes of Insurance
General American Life Insurance Company Suite 1000, 1225 Peel Street Montreal, QC H3B 2T9	Accident and Sickness, Life
Genesis Reciprocal Insurance Exchange 2510 Sparrow Drive Nisku, AB T9E 8N4	Liability, Property
Genworth Financial Mortgage Insurance Company of Canada 2300 Meadowvale Blvd. Mississauga, ON L5N 5P9	Mortgage
Gerber Life Insurance Company 1145 Nicholson Road Unit # 2 Newmarket, ON L3Y 9C3	Life
GMS Insurance Inc. #200, 3303 Hillside Street Regina, SK S4S 7J8	Accident and Sickness, Property, Weather, Theft
Gore Mutual Insurance Company 252 Dundas Street Cambridge, ON N1R 5T3	Workers' Compensation, Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Explosion, Fire, Forgery, Guarantee, Hail, Inland Transportation, Livestock, Plate Glass, Property, Sprinkler Leakage, Theft, Weather
Grain Insurance and Guarantee Company Richardson Building, 1240 One Lombard Place Winnipeg, MB R3B 0V9	Fidelity, General Liability, Property, Surety, Boiler & Machinery, Automobile
Grand Orange Lodge of British America Benefit Fund (The) 94 Sheppard Avenue West Willowdale, ON M2N 1M5	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Great American Insurance Company Suite 2100, Scotia Plaza, 40 King Street West Toronto, ON M5H 3C2	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Great American Insurance Company of New York Suite 2100, Scotia Plaza, 40 King Street West Toronto, ON M5H 3C2	Automobile, Hail, Property, Boiler & Machinery - excluding Machinery, Liability
Great-West Life Assurance Company (The) 100 Osborne Street North Winnipeg, MB R3C 3A5	Accident and Sickness, Life
Green Shield Canada 5001 Yonge Street Suite 1600 North York, ON M2N 6P5	Accident and Sickness
Guarantee Company of North America (The) 4950 Yonge Street Madison Centre Suite 1400 Toronto, ON M2N-6K1	Fidelity, Liability, Surety, Credit, Accident and Sickness, Property, Automobile

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Hartford Fire Insurance Company P.O. Box 600, 36 York Mills Road, Suite 504 Toronto, ON M2P 2E9	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Liability, Marine, Property, Surety
Hartford Life Insurance Company 4 King Street West Suite 1103 Toronto, ON M5H 1B6	Accident and Sickness, Life
Healthcare Insurance Reciprocal of Canada Suite 1600-4711 Yonge Street North York, ON M2N 6K8	Fidelity, Liability, Legal Expense, Property
Heritage General Insurance Company 5th Floor, 401 Bay Street Toronto, ON M5H 2Y4	Accident and Sickness
Home Insurance Company (The) Suite 500, 36 King Street East Toronto, ON M5C 1E5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Household Life Insurance Company 5th Floor, 101 Duncan Mills Road North York, ON M3B 1Z3	Accident and Sickness, Life
Independent Order of Foresters (The) 15th Floor, 789 Don Mills Road Toronto, ON M3C 1T9	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Industrial Alliance Insurance and Financial Services Inc. 1080, Chemin St. Louis C.P. 1907, Succursale Terminus Sillery, QC G1K 7M3	Accident and Sickness, Life
Industrial-Alliance Pacific General Insurance Corporation #102, 865 Waverley Street Winnipeg, MB R3T 5P4	Accident and Sickness, Boiler & Machinery, Property, Surety
Industrial-Alliance Pacific Life Insurance Company 2165 Broadway West Vancouver, BC V6K 4N5	Accident and Sickness, Life, Loss of Employment
ING Insurance Company of Canada 181 University Avenue 7th Floor Toronto, ON M5H 3M7	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Marine, Property, Surety, Legal Expense, Liability, Loss of Employment, Credit
ING Novex Insurance Company of Canada 5775 Yonge Street Toronto, ON M2M-4J1	Accident and Sickness, Automobile, Credit, Fidelity, General Liability, Legal Expense, Marine, Property, Boiler & Machinery, Surety

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Innovative Insurance Corporation 200, 17920 - 105 Avenue Edmonton, AB T5S 2H5	Boiler & Machinery, Automobile limited to comprehensive coverage on automobile window glass, Property
Jevco Insurance Company Room 1150, 2021 Union Avenue Montreal, QC H3A 2S9	Automobile, General Liability, Property, Surety
John Alden Life Insurance Company Unit #2, 1145 Nicholson Road Newmarket, ON L3Y 9C1	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
John Hancock Life Insurance Company Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Accident and Sickness, Life limited to servicing policies issued prior to December 31, 1995 with exception of business arising from conversion of group policies to individual policies, policies issued jointly with The Maritime Life Assurance Company, and group annuities.
Jubilee Reciprocal Insurance Exchange 9th Floor Merrill Lynch Tower Edmonton Centre Edmonton, AB T5J 0Y2	Property
Kingsway General Insurance Company 200, 5310 Explorer Drive Mississauga, ON L4W 5H8	Automobile, Fidelity, Liability, Marine, Property, Surety, Boiler & Machinery
Knights of Columbus 25 Campbell Street Belleville, ON K8N 1S6	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Lawyers' Professional Indemnity Company 1 Dundas Street West Suite 2200 Toronto, ON M5G 1Z3	Liability, Title
Lawyers Title Insurance Corporation 90 Mulcaster Street Barrie, ON L4M 4Y5	Title
Legacy General Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Accident and Sickness, Property, Loss of Employment
Liberty Life Assurance Company of Boston 181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	Accident and Sickness, Life
Liberty Mutual Fire Insurance Company Suite 1000, 181 Bay Street Toronto, ON M5J 2T3	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety - limited to servicing of existing policies, except for automobile insurance
Liberty Mutual Insurance Company Suite 1000, 181 Bay Street Toronto, ON M5J 2T3	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety

## Alberta Finance - Current Insurance Companies Licensed 2004

Name and Address	Classes of Insurance
Life Insurance Company of North America Suite 606, P.O. Box 14, 55 Town Centre Court Scarborough, ON M1P 4X4	Accident and Sickness, Life
Life Investors Insurance Company of America c/o John Milnes & Associates 1300 Bay Street 4th Floor Toronto, ON M5R 3K8	Accident and Sickness, Life
Lincoln National Life Insurance Company (The) 1145 Nicholson Road Unit #2 Newmarket, ON L3Y 9C3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Lloyd's Underwriters Suite 1540, 1155 rue Metcalfe Montreal, QC H3B 2V6	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety
Lombard General Insurance Company of Canada 105 Adelaide Street West Toronto, ON M5H 1P9	Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety, Accident
Lombard Insurance Company 105 Adelaide Street West Toronto, ON M5H 1P9	Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety, Accident and Sickness
London and Midland General Insurance Company 201 Queens Avenue London, ON N6A 1J1	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Legal Expense, Liability, Property, Surety, Loss of Employment
London Life Insurance Company 255 Dufferin Avenue London, ON N6A 4K1	Accident and Sickness, Life
Loyalist Insurance Company (The) 911 Golf Links Road Suite 111 Ancaster, ON L9K 1H9	Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety, Vehicle Warranty
Lumbermens Mutual Casualty Company 141 Adelaide Street, Suite 770 Toronto, ON M5H 3L5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Lumbermen's Underwriting Alliance #500, 185 Dorval Avenue Dorval, QC H9S 5J9	Boiler & Machinery, Inland Marine, Marine, Property
Lutheran Life Insurance Society of Canada 470 Weber Street North Waterloo, ON N2J 4G4	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, ON M4W 1E5	Accident and Sickness, Life



**Alberta Finance - Current Insurance Companies Licensed 2004**

Name and Address	Classes of Insurance
Manulife Canada Ltd. 500 King Street North Waterloo, ON N2J 4C6	Accident and Sickness, Life
Markel Insurance Company of Canada 55 University Avenue, 15th Floor Toronto, ON M5J 2H7	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Massachusetts Mutual Life Insurance Company Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Accident and Sickness, Life
MAX Canada Insurance Company 140 Foundry Street Baden, ON N3A 2P7	Boiler & Machinery, Fidelity, Liability, Marine, Property
MD Life Insurance Company 1870 Alta Vista Drive Ottawa, ON K1G 6R7	Life
Mennonite Mutual Insurance Co. (Alberta) Ltd. #300, 2946-32nd Street NE Calgary, AB T1Y 6J7	Automobile, Fidelity, General Liability, Property
Metropolitan Life Insurance Company Suite 1750, 360 Albert Street Ottawa, ON K1R 7X7	Accident and Sickness, Life
Millennium Insurance Corporation 10727 - 82 Avenue Edmonton, AB T6E 2B1	Automobile, Property, Guarantee insurance limited to liability under warranties issued on automobile protection products, Vehicle Warranty
Minnesota Life Insurance Company Suite 2800, 130 Adelaide Street West Toronto, ON M5H 3P5	Life
Missisquoi Insurance Company (The) 50 rue Principale Frelighsburg, QC JOJ 1C0	Automobile, Property
Mitsui Sumitomo Insurance Company, Limited 1 Adelaide Street, East 24th Floor Toronto, ON M5C 2V9	Boiler & Machinery, Fidelity, Liability, Marine, Property, Surety, Accident and Sickness, Automobile, General Liability, Aircraft
Mortgage Insurance Company of Canada (The) Suite 400, 100 Yonge Street Toronto, ON M5H 1H1	Fidelity, Mortgage, Surety
Motors Insurance Corporation Suite 400, 8500 Leslie Street P.O. Box 6000 Thornhill, ON L3T 4S5	Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
National Bank Life Insurance Company 600 de La Gauchetiere West, 4th Floor Montreal, QC H3B 4L2	Accident and Sickness, Life
National Liability & Fire Insurance Company 3650 Victoria Park Avenue, Suite 201 Toronto, ON M2H 3P7	Aircraft, Liability
National Life Assurance Company of Canada (The) 522 University Avenue Toronto, ON M5G 1Y7	Accident and Sickness, Life
NCMIC Insurance Company 3650 Victoria Park Avenue, Suite 201 Toronto, ON M2H 3P7	Liability
New York Life Insurance Company Suite 2100 Scotia Plaza 40 King Street West Toronto, ON M5H 3C2	Accident and Sickness, Life
Nipponkoa Insurance Company, Limited Suite 500, 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Inland Marine, Marine, Property, Surety
Nordic Insurance Company of Canada (The) 75 Eglinton Avenue East Toronto, ON M4P 3A4	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, General Liability, Legal Expense, Marine, Property, Surety
North American Specialty Insurance Company 150 King Street West Suite 2200 Toronto, ON M5H 1J9	Aircraft, Credit, Liability, Property, Surety, Boiler & Machinery, Fidelity, Hail
North Waterloo Farmers Mutual Insurance Company 100 Erb Street East Waterloo, ON N2J 1L9	Hail, Liability, Property, Automobile, Fidelity, Boiler & Machinery
North West Commercial Travellers 28 Queen Elizabeth Way Winnipeg, MB R3C 2H6	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Old Republic Insurance Company of Canada Box 557, 100 King Street West Hamilton, ON L8N 3K9	Aircraft, Automobile, General Liability, Property, Vehicle Warranty
Omega General Insurance Company 36 King Street East Toronto, ON M5C 1E5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Property, Surety, Loss of Employment
Optimum West Insurance Company Suite 800 1055 West Georgia Street, P.O. Box 11103 Vancouver, BC V6E 3P3	Guarantee, Automobile, Boiler & Machinery, Fidelity, General Liability, Inland Marine, Marine, Property, Surety

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Order of United Commercial Travelers of America (The) 901 Centre Street NW Room 300 Calgary, AB T2E 2P6	Life, Accident and Sickness - To the extent authorized by its Articles of Articles of Incorporation, Constitution and by-laws
Pafco Insurance Company 27 Allstate Parkway, Suite 100 Markham, ON L3R 5P8	Automobile, Property
Palliser Insurance Company Limited 103, 3502 Taylor Street East Saskatoon, SK S7H 5H9	Hail
PBC Health Benefits Society PO Box 7000 Vancouver, BC V6B-4E1	Accident and Sickness
Peace Hills General Insurance Company 3rd Floor 10709 Jasper Avenue Edmonton, AB T5J 3N3	Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Marine, Mortgage, Property, Surety, Title, Accident and Sickness
Pembridge Insurance Company 27 Allstate Parkway Allstate Centre, Suite 100 Markham, ON L3R 5P8	Automobile, Property
Penncorp Life Insurance Company 55 Superior Blvd. Mississauga, ON L5T 2X9	Accident and Sickness, Life
Pennsylvania Life Insurance Company 55 Superior Blvd. Mississauga, ON L5T 2X9	Accident and Sickness, Life
Perth Insurance Company 111 Westmount Road South P.O. Box 2000 Waterloo, ON N2J 4S4	Automobile, General Liability, Property
Pilot Insurance Company 90 Eglinton Avenue West 3rd Floor Toronto, ON M4P 1E6	Fidelity, Surety
Pool Insurance Company 1007, 220 Portage Avenue Winnipeg, MB R3C 0A5	Property
Portage La Prairie Mutual Insurance Company (The) 749 Saskatchewan Avenue East P.O. Box 340 Portage La Prairie, MB R1N 3B8	Automobile, Legal Expense, Property, Liability
Primerica Life Insurance Company of Canada 2000 Argentia Road Mississauga, ON L4T 4C2	Accident and Sickness, Life

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Primum Insurance Company 2161 Yonge Street 4th Floor Toronto, ON M4S 3A6	Automobile, General Liability, Legal Expense, Property, Boiler & Machinery
Principal Life Insurance Company c/o John Milnes & Assoc. 1300 Bay Street 4th Floor Toronto, ON M5H-3K8	Accident and Sickness, Life
Progressive Casualty Insurance Company 7th Floor 200 Yorkland Blvd. Willowdale, ON M2J 5C1	Automobile, General Liability, Inland Marine, Property
Protective Insurance Company c/o John Milnes & Associates 4th floor 1300 Bay Street Toronto, ON M5R 3K8	Automobile, Liability, Property
Providence Washington Insurance Company 1145 Nicholson Rd. Unit # 2 Newmarket, ON L3Y 9C3	Discontinuing - the classes of insurance were amended limited to the servicing of existing policies.
Provident Life and Accident Insurance Company Suite 202, 1451 Royal York Road Toronto, ON M9P 3B2	Accident and Sickness, Life
Provincial Health Authorities of Alberta Liability and Property Insurance Plan 200, 10044-108 Street Edmonton, AB T5J 3S7	Liability, Property
Prudential Insurance Company of America (The) 300 Consilium Place Suite 1200 Toronto, ON M1H 3G2	Accident and Sickness, Life
Rain and Hail Insurance Corporation Suite 200 4303 Albert Street Regina, SK S4S 3R6	Hail
RBC General Insurance Company 6880 Financial Drive, West Tower Mississauga, ON L5N 7Y5	Accident and Sickness, Automobile, Liability, Property
RBC Life Insurance Company 6880 Financial Drive West Tower Mississauga, ON L5N 7Y5	Accident and Sickness, Life
RBC Travel Insurance Company 6880 Financial Drive West Tower Mississauga, ON L5N 7Y5	Accident and Sickness, Property
Reassure America Life Insurance Company Suite 3000 161 Bay Street Toronto, ON M5J 2T6	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Reliable Life Insurance Company 100 King Street West Box 557 Hamilton, ON L8N 3K9	Accident and Sickness, Life
Revios Reinsurance Canada Ltd. 480 University Avenue Toronto, ON M5G 1V6	Accident and Sickness, Life
Royal & Sun Alliance Insurance Company of Canada 10 Wellington Street East Toronto, ON M5E 1L5	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail, Legal Expense, Marine, Property, Surety, General Liability
Saskatchewan Mutual Insurance Company 279 - 3rd Avenue North Saskatoon, SK S7K 2H8	Automobile, Boiler & Machinery, Fidelity, Liability, Property
Scotia General Insurance Company 100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	Accident and Sickness, Legal Expense
Scotia Life Insurance Company c/o Scotia Insurance 100 Yonge Street, 4th Floor Toronto, ON M5H 1H1	Accident and Sickness, Life
Scottish & York Insurance Co. Limited 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Automobile, Fidelity, General Liability, Hail, Marine, Mortgage, Property, Surety, Aircraft, Boiler & Machinery
SecuriCan General Insurance Company 777 Portage Avenue Winnipeg, MB R3G 0N3	Liability, Property
Security Insurance Company of Hartford 48 Yonge, Street Suite 400 Toronto, ON M5E 1G6	Accident and Sickness, Automobile, General Liability, Marine, Property
Security National Insurance Company 12th Floor, 50 Place Cremazie Montreal, QC H2P 1B6	Accident and Sickness, Automobile, General Liability, Property
Sentry Insurance A Mutual Company Suite 2100 Scotia Tower, 40 King Street West Toronto, ON M5H 3C2	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety
Sompo Japan Insurance Inc. 2 First Canadian Place 12th Floor Toronto, ON M5X 1A6	Automobile, Fidelity, Liability, Property, Surety, Boiler & Machinery
Sons of Scotland Benevolent Association Suite 202 40 Eglinton Avenue East Toronto, ON M4P 3A2	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws

**Alberta Finance - Current Insurance Companies Licensed 2004**

<b>Name and Address</b>	<b>Classes of Insurance</b>
Sovereign General Insurance Company (The) 500 Sovereign Centre 6700 Macleod Trail SE Calgary, AB T2H 0L3	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, General Liability, Property, Surety
Specialty National Insurance Company Suite 500 36 King Street East Toronto, ON M5C 1E5	Automobile, General Liability, Property, limited to the servicing of existing policies.
SSQ Life Insurance Company Inc. 2525 Boulevard Laurier Sainte-Foy, QC G1V 4H6	Life, Accident and Sickness
St. Paul Fire and Marine Insurance Company P.O. Box 93 Suite 1200, 121 King Street West Toronto, ON M5H 3T9	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety
St. Paul Guarantee Insurance Company 77 King St West, 34 th Floor Royal Trust Tower PO Box 284 Toronto, ON M5K 1K2	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Surety Title, Credit
Standard Life Assurance Company (The) Room 206 1245 Sherbrooke Street West Montreal, QC H3G 1G3	Accident and Sickness, Life
Standard Life Assurance Company of Canada (The) Room 206 1245 Sherbrooke Street West Montreal, QC H3G 1G3	Life, Accident and Sickness
State Farm Fire and Casualty Company (The) Suite 102, 100 Consilium Place Scarborough, ON M1H 3G9	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Property, Surety
State Farm Life Insurance Company (The) Suite 102, 100 Consilium Place Scarborough, ON M1H 3G9	Life
State Farm Mutual Automobile Insurance Company Suite 102, 100 Consilium Place Scarborough, ON M1H 3G9	Automobile, Accident
Stewart Title Guaranty Company Royal Bank Plaza, North Tower 200 Bay Street, Suite 2200 Toronto, ON M5J 2J2	Title
Stonebridge Life Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Accident and Sickness, Life
Sun Life Assurance Company of Canada 150 King Street West, 7th Floor Toronto, ON M5H 1J9	Accident and Sickness, Life, Loss of Employment

**Alberta Finance - Current Insurance Companies Licensed 2004**

Name and Address	Classes of Insurance
T.H.E. Insurance Company 1010 - 48 Yonge Street Toronto, ON M5E 1G6	Automobile, Liability, Property
TD General Insurance Company 12th Floor 50 Place Cremazie Montreal, QC H2P 1B6	Automobile, Aircraft, Boiler & Machinery, Fidelity, Liability, Surety, Property
TD Home and Auto Insurance Company Suite 100, 675 Cochrane Drive Unionville, ON L3R 0S7	Automobile, General Liability, Property
TD Life Insurance Company Richmond Adelaid Centre 120 Adelaide Street West, 2nd Floor Toronto, ON M5H 1T1	Life, Accident and Sickness
Temple Insurance Company 22nd Floor 390 Bay Street Toronto, ON M5H 2Y2	Credit, Liability, Surety, Automobile, Accident and Sickness, Boiler & Machinery, Fidelity, Hail, Property, Aircraft
The Personal Insurance Company 6300 boulevard de la Rive-Sud Levis, QC G6V 6P9	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Legal Expense, Property, Surety
TIG Insurance Company P.O.Box 5800 Winnipeg, MB R3C 3C9	Accident and Sickness, Automobile, Boiler & Machinery, Fidelity, Liability, Property, Surety
Tokio Marine & Fire Insurance Company Limited (The) 105 Adelaide Street West 3rd Floor Toronto, ON M5H 1P9	Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Aircraft
Traders General Insurance Company 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Legal Expense, Marine, Property, Credit, Surety
Trafalgar Insurance Company of Canada 10 York Mills Road Suite 700 Toronto, ON M2P 2G5	Accident and Sickness, Automobile, Boiler and Machinery, General Liability, Marine, Property
Trans Global Insurance Company Suite 275 16930 -114th Avenue Edmonton, AB T5M 3S2	Accident and Sickness, Boiler & Machinery, General Liability, Inland Marine, Marine, Property
Trans Global Life Insurance Company Suite 275 16930 - 114th Avenue Edmonton, AB T5M 3S2	Accident and Sickness, Life
Transamerica Life Canada 5000 Yonge Street Toronto, ON M2N 7J8	Accident and Sickness, Life

## Alberta Finance - Current Insurance Companies Licensed 2004

Name and Address	Classes of Insurance
Transatlantic Reinsurance Company 145 Wellington Street West Toronto, ON M5J 1H8	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Travelers Indemnity Company (The) 3310-77 King Street West Box 225 Royal Trust Tower Toronto, ON M5K 1J3	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Travelers Insurance Company (The) 1145 Nicholson Road Unit 2 Newmarket, ON L3Y 7V1	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
UAP-New Rotterdam Insurance Company N.V. 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta
Ukrainian Fraternal Society of Canada 235 McGregor Street Winnipeg, MB R2W 4W5	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, MB R2W 2N6	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Ukrainian National Association Inc. Suite 406 2800 - 14th Avenue Markham, ON L3R 0E4	Life, Accident and Sickness - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
Unifund Assurance Company 95 Elizabeth Avenue St. John's, NF A1B 1R7	Accident and Sickness, Automobile, Liability, Property
United American Insurance Company 130 Adelaide Street West, Suite 2800 Toronto, ON M5H 3P5	Accident and Sickness, Life
Unity Life of Canada 112 St. Clair Avenue West Toronto, ON M4V 2Y3	Accident and Sickness, Life
Utica Mutual Insurance Company 1145 Nicholson Road, Unit #2 Newmarket, ON L3Y 9C3	Automobile, Boiler & Machinery, Fidelity, Liability, Property
Virginia Surety Company, Inc. 7300 Warden Avenue, Suite 300 Markham, ON L3R 0X3	Automobile, Boiler & Machinery, Liability, Property
Waterloo Insurance Company 111 Westmount Road South, P.O. Box 2000 Waterloo, ON N2J 4S4	Automobile, General Liability, Property



**Alberta Finance - Current Insurance Companies Licensed 2004**

Name and Address	Classes of Insurance
Wawanesa Life Insurance Company 9th Floor, 191 Broadway Avenue Winnipeg, MB R3C 3P1	Accident and Sickness, Life
Wawanesa Mutual Insurance Company (The) 191 Broadway Avenue Winnipeg, MB R3C 3P1	Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Fire, Accident and Sickness
Western Agricultural Insurance Corporation 339 Main Street North Moose Jaw, SK S6H 0W2	Hail
Western Assurance Company 10 Wellington Street East Toronto, ON M5E 1L5	Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Hail, Marine, Property, Surety
Western Reciprocal Group 260 Inglenook Road Headingley, MB R4H 1C8	Property, Boiler & Machinery
Western Surety Company Box 527, 2000 - 1874 Scarth Street Regina, SK S4P 2G8	Fidelity, Surety
Women's Life Insurance Society P.O. Box 234 Sarnia, ON N7T 7H9	Life - To the extent authorized by its Articles of Incorporation, Constitution and by-laws
XL Reinsurance America Inc. 1400 Blair Place, Suite 500 Ottawa, ON K1J 9B8	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Property, Surety - limited to the business of reinsurance
York Fire & Casualty Insurance Company 201, 5310 Explorer Drive Mississauga, ON L4W 5H8	Automobile, Credit, Fidelity, Liability, Marine, Property, Surety
Zenith Insurance Company 105 Adelaide Street West Toronto, ON M5H 1P9	Automobile, Liability, Property, Accident and Sickness
Zurich Insurance Company 400 University Avenue, 25th Floor Toronto, ON M5G 1S7	Accident and Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, General Liability, Marine, Property, Surety, Vehicle Warranty, Credit

## **Alberta Motor Association Insurance Company**

Head Office - Edmonton, AB

Incorporated -1974

Commenced Business in Alberta - 1974

Licensed in the Provinces of Alberta, Manitoba, British Columbia, Saskatchewan and Ontario

### **Officers**

D. Smitten	President, Chief Executive Officer, Secretary
D. Creighton	Chief Financial Officer

### **Directors**

K. Byers	Medicine Hat, Alberta
J. Carruthers	Calgary, Alberta
N. Eckman	Calgary, Alberta
G. Goodwin	Edmonton, Alberta
R. Hebert	Lethbridge, Alberta
B. Holmes	Rocky Mountain House, Alberta
G. Lomas	Lethbridge, Alberta
D. Rowand	Edmonton, Alberta
R. Manuel	Medicine Hat, Alberta
J. Ramsey	Edmonton, Alberta
D. Smitten	Edmonton, Alberta
T. Willumsen	Calgary, Alberta
B. Wilson	Grande Prairie, Alberta

### **Auditors**

PricewaterhouseCooper, LLP

**Alberta Motor Association Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Assets</b>		
Cash	33,926	21,524
Investment income due and accrued	1,374	1,279
<b>Investments</b>		
Bonds and Debentures	135,449	126,341
Mortgage Loans	9,387	46,791
Preferred Shares	1,753	6,979
Common Shares	59,686	63,780
Other Investments	16,114	13,851
<b>Total Investments</b>	222,389	257,742
<b>Receivables</b>		
Agents and Brokers	0	92
Policyholders	14,561	0
Installment Premiums	13,990	27,821
Other Insurers	3,789	968
Facility Association and the PRR	19,694	10,725
Income Taxes	1,122	0
Other Receivables	173	113
<b>Recoverable from Reinsurers</b>		
Unearned Premiums	4,246	4,742
Unpaid Claims and Adjustment Expenses	19,133	15,151
Deferred Policy Acquisition Expenses	8,924	8,260
Future Income Taxes	5,071	112
Other Assets	2,087	2,049
<b>TOTAL ASSETS</b>	350,479	350,578

**Alberta Motor Association Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet (continued)**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Liabilities</b>		
Borrowed Money and Accrued Interest	0	23,575
<b>Payables</b>		
Policyholders	255	168
Other Insurers	1,014	1,916
Subsidiaries and Affiliates	496	215
Expenses due and accrued	3,384	2,021
Income taxes due and accrued	0	6,637
Other Taxes due and accrued	7,391	8,729
Unearned Premiums	72,663	66,601
Unpaid Claims and Adjustment Expenses	172,953	155,399
Unearned Commissions	922	1,115
Future Income Taxes	0	1,404
Other Liabilities	3,620	0
<b>Total Liabilities</b>	<b>262,698</b>	<b>267,780</b>
<b>Equity</b>		
Reserves	4,000	4,000
Retained Earnings	83,781	78,798
<b>Total Equity</b>	<b>87,781</b>	<b>82,798</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>350,479</b>	<b>350,578</b>

**Alberta Motor Association Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Statement of Income**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	176,555	161,847
Reinsurance Ceded	22,613	21,190
<b>Net Premiums Written</b>	<b>153,942</b>	<b>140,657</b>
Decrease (increase) in Net Unearned Premiums	(6,558)	(10,692)
<b>Net Premiums Earned</b>	<b>147,384</b>	<b>129,965</b>
Service Charges	3,781	3,378
<b>Total Underwriting Revenue</b>	<b>151,165</b>	<b>133,343</b>
Net Claims and Adjustment Expenses	103,284	98,066
<b>Acquisition Expenses</b>		
Commissions	13,313	11,767
Taxes	5,073	4,426
General Expenses	12,836	11,422
<b>Total Claims and Expenses</b>	<b>134,506</b>	<b>125,681</b>
<b>Underwriting Income (Loss)</b>	<b>16,659</b>	<b>7,662</b>
<b>Investment Operations</b>		
Income	8,848	10,332
Recognized Gains (losses)	4,952	306
Expenses	1,169	1,696
<b>Net Investment Income</b>	<b>12,631</b>	<b>8,942</b>
<b>Other Revenue and Expenses</b>		
Other Revenue	794	426
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	<b>30,084</b>	<b>17,030</b>
<b>Income Taxes</b>		
Current	14,899	6,901
Future	(4,958)	(728)
<b>Total Income Taxes</b>	<b>9,941</b>	<b>6,173</b>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<b>20,143</b>	<b>10,857</b>

**Alberta Motor Association Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Statement of Retained Earnings**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Balance at beginning of year</b>	70,798	72,098
Prior Period Adjustment	0	6,003
Net income (loss) for the year	20,143	10,857
Dividends declared to shareholders	15,160	10,160
Net increase (decrease) in retained earnings during the year	4,983	697
<b>Balance at end of year</b>	<u>83,781</u>	<u>78,798</u>

## **First Canadian Insurance Corporation**

Head Office - Edmonton, AB  
Incorporated - 1987  
Commenced business in Alberta - 1988  
Licensed in the Province of Alberta

### **Officers**

D. A. Wheaton	President
R. D. McCurdy	Chief Financial Officer

### **Directors**

D. A. Wheaton	Edmonton, Alberta
D. H. Wheaton	Edmonton, Alberta
D. J. Wheaton	Victoria, British Columbia
D. K. Welliver	Edmonton, Alberta
D. M. Erker	Edmonton, Alberta
S. D. Laird	Nanaimo, British Columbia
W. G. Wheaton	Edmonton, Alberta
D. C. Brown	Pickering, Ontario
K. Ward	Toronto, Ontario

### **Auditors**

Deloitte & Touche, LLP

**First Canadian Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Assets</b>		
Cash	28,634	31,600
Short Term Investments	27,511	11,350
Accrued Investment Income	1,047	1,097
Accounts Receivable	10,426	7,008
Bonds and Debentures	1,450	2,366
Preferred and Common Shares	86,331	78,716
Other loans and invested assets	4,520	3,882
Goodwill and Other Assets	2,192	2,477
<b>TOTAL ASSETS</b>	<b>162,111</b>	<b>138,496</b>
<b>Liabilities</b>		
Net Actuarial Liabilities Under Insurance Policies	27,409	23,606
Other Insurance Policy and Contract Liabilities	54,628	43,360
Accounts Payable	11,892	12,419
Other Liabilities	1,532	1,286
Net Deferred Gains on Disposal of Investments	1,505	0
Deferred Income Taxes	10,300	9,900
<b>Total Liabilities</b>	<b>107,266</b>	<b>90,571</b>
<b>Shareholders' Equity</b>		
Capital Stock	38,000	38,000
Retained Earnings	16,845	9,925
<b>Total Shareholders' Equity</b>	<b>54,845</b>	<b>47,925</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>162,111</b>	<b>138,496</b>



**First Canadian Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Statement of Income**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<hr/>		
<b>Revenue</b>		
Insurance Premiums	45,554	43,780
Net Investment Income	5,050	4,762
Other Revenue	8,761	5,819
	<hr/>	<hr/>
<b>Total Revenue</b>	<b>59,365</b>	<b>54,361</b>
<b>Policy Benefits and Expenses</b>		
Policyholder Benefits		
Claims	5,230	5,893
Other	332	373
Net Changes to Policy Liabilities - Insurance	3,803	2,334
Commissions	20,587	18,925
General Expenses and Taxes (excl. income taxes)	17,783	15,919
	<hr/>	<hr/>
<b>Total Benefits and Expenses</b>	<b>47,735</b>	<b>43,444</b>
<b>Net Income Before Income Tax</b>	<hr/> <b>11,630</b>	<hr/> <b>10,917</b>
<b>Provision for Income Taxes</b>		
Current	310	292
Future	400	1,400
	<hr/>	<hr/>
<b>NET INCOME</b>	<hr/> <b>10,920</b>	<hr/> <b>9,225</b>

**First Canadian Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Statement of Retained Earnings**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Balance at beginning of year</b>	9,925	700
Net income	10,920	9,225
Dividend to shareholders	4,000	0
<b>Balance at end of year</b>	<b>16,845</b>	<b>9,925</b>

## **Innovative Insurance Corporation**

Head Office - Edmonton, AB

Incorporated January 4, 2001

Commenced business in Alberta - 2001

Licensed in British Columbia, Alberta, Ontario, New Brunswick, Nova Scotia

### **Officers**

D.B. Luckwell	President/Chief Executive Officer
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### **Directors**

F. Easton	Sherwood Park, Alberta
L. Burke	Calgary, Alberta
G. Rintoul	Calgary, Alberta
L. Lafontaine	Edmonton, Alberta
L. Mackie	Calgary, Alberta
B. Sideroff	Beaverlodge, Alberta
H. Lafontaine	Calgary, Alberta

### **Auditors**

Kouri Berezan Heinrichs, C.A.

**Innovative Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Assets</b>		
Cash	153	41
Investment income due and accrued	31	27
<b>Investments</b>		
Term Deposits	50	50
Bonds and Debentures	2,687	2,212
Mortgage Loans	0	0
Preferred shares	275	162
Common Shares	372	118
Other Investment	0	753
<b>Total Investments</b>	3,384	3,295
<b>Receivables</b>		
Agents and Brokers	17	112
Affiliates	449	335
Income Taxes	1	3
Deferred Policy Acquisition Expense	549	537
Other Assets	45	45
<b>TOTAL ASSETS</b>	4,629	4,395

**Innovative Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet (continued)**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Liabilities</b>		
Expenses due and accrued	26	23
Other taxes due and accrued	61	49
Unearned premiums	1,314	1,193
Unpaid Claims and Adjustment Expense	114	116
<b>Total Liabilities</b>	1,515	1,381
<b>Equity</b>		
Shares Issued	3,086	3,036
Retained Earnings	28	(22)
<b>Total Equity</b>	3,114	3,014
<b>TOTAL LIABILITIES AND EQUITY</b>	4,629	4,395

**Innovative Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Statement of Income**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	3,312	2,798
<b>Net Premiums Written</b>	3,312	2,798
Decrease (increased) in Net Unearned Premiums	(121)	(133)
<b>Net Premiums Earned</b>	3,191	2,665
<b>Total Underwriting Revenue</b>	3,191	2,665
Net Claims and adjustment expense	1,728	1,448
<b>Acquisition Expenses</b>		
Commissions	1,405	1,159
Taxes	95	80
General Expenses	233	98
<b>Total Claims and Expenses</b>	3,461	2,785
<b>Underwriting Income (Loss)</b>	(270)	(120)
<b>Investment Operations</b>		
Income	126	152
Recognized Gains (Losses)	208	(5)
Expense	15	14
<b>Net Investment Income</b>	319	133
<b>Other Revenue and Expense</b>	3	0
<b>Income (Loss) Before Taxes and Extraordinary Items</b>	52	13
<b>Income Taxes</b>		
Current	2	1
Future	0	0
<b>Total Income Taxes</b>	2	1
<b>NET INCOME (LOSS) FOR THE YEAR</b>	50	12

**Innovative Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Statement of Retained Earnings**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Balance at beginning of year</b>	(22)	(34)
Net income (loss) for the year	50	12
Net increase (decrease) in Retained Earnings during the year	50	12
<b>Balance at end of year</b>	<b>28</b>	<b>(22)</b>

**Mennonite Mutual Insurance Co. (Alberta) Ltd.**

Head Office - Calgary, AB  
 Incorporated - 1960  
 Commenced business in Alberta - 1961  
 Licensed in the Province of Alberta Only

**Officers**

S. Rempel	Chairman
M. Klassen	Vice Chairman
C. Quapp	Treasurer

**Directors**

E. Dyck	La Crete, Alberta
W. Goertzen	Grande Priarie, Alberta
A. Janz	Calgary, Alberta
M. Klaassen	Spruce Grove, Alberta
A. Nickel	Rosemary, Alberta
G. Pepneck	Vauxhall, Alberta
C. Quapp	Calgary, Alberta
S. Rempel	Calgary, Alberta
D. Stankevitch	Bluffton, Alberta
J. Thiessen	LaCrete, Alberta
R. Thiessen	Linden, Alberta

**Auditors**

Retzlaff & Wong, CA



**Mennonite Mutual Insurance Co. (Alberta) Ltd.**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Assets</b>		
Cash	253	0
Investment income due and accrued	45	58
<b>Investments</b>		
Term deposits	300	400
Bonds and Debentures	4,601	4,875
Common Shares	253	0
Other investments	1,185	1,352
<b>Total Investments</b>	6,339	6,627
<b>Receivables</b>		
Policyholders	68	65
Other Insurers	2	12
Income Taxes	18	26
<b>Recoverable from Reinsurers</b>		
Unpaid Claims and Adjustment Expenses	615	17
Real Estate for Insurer's Own Use	662	0
Future Income Taxes	95	75
Other Assets	125	59
<b>TOTAL ASSETS</b>	8,222	6,939

**Mennonite Mutual Insurance Co. (Alberta) Ltd.**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet (continued)**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<hr/>		
<b>Liabilities</b>		
Overdraft	0	155
<b>Payables</b>		
Expenses due and accrued	546	104
Unearned Premiums	349	225
Unpaid Claims and Adjustment Expenses	1,286	310
<b>Total Liabilities</b>	2,181	794
<b>Equity</b>		
Retained Earnings	6,041	6,145
<b>Total Equity</b>	6,041	6,145
<b>TOTAL LIABILITIES AND EQUITY</b>	8,222	6,939

**Mennonite Mutual Insurance Co. (Alberta) Ltd.**  
**Statements for the Year Ended December 31, 2004**

**Statement of Income**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	2,570	2,174
Reinsurance Assumed	12	0
Reinsurance Ceded	388	307
<b>Net Premiums Written</b>	2,194	1,867
Decrease (increase) in Net Unearned Premiums	(124)	(135)
<b>Net Premiums Earned</b>	2,070	1,732
<b>Total Underwriting Revenue</b>	2,070	1,732
Net Claims and Adjustment Expenses	1,512	1,258
<b>Acquisition Expenses</b>		
Commissions	(1)	1
Taxes	77	66
General Expenses	958	703
<b>Total Claims and Expenses</b>	2,546	2,028
<b>Underwriting Income (Loss)</b>	(476)	(296)
<b>Investment Operations</b>		
Income	357	359
Recognized Gains (Losses)	(5)	(1)
<b>Net Investment Income</b>	352	358
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	(124)	62
<b>Income Taxes</b>		
Current	0	22
Future	(20)	(19)
<b>Total Income Taxes</b>	(20)	3
<b>NET INCOME (LOSS) FOR THE YEAR</b>	(104)	59

**Mennonite Mutual Insurance Co. (Alberta) Ltd.**  
**Statements for the Year Ended December 31, 2004**

**Statement of Retained Earnings**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Balance at beginning of year</b>	6,145	6,085
Net income (loss) for the year	(104)	59
Net increase (decrease) in retained earnings during the year	(104)	59
<b>Balance at end of year</b>	<u>6,041</u>	<u>6,144</u>

## **Millenium Insurance Corporation**

Head Office -Edmonton, AB

Incorporated -1998

Commenced business in Alberta - 2000

Licensed in Alberta, British Columbia and Saskatchewan

### **Officers**

W.G. Wheaton	President and Chief Executive Officer
R.D. McCurdy	Chief Financial Officer
R.W. Code	Secretary

### **Directors**

D. Brown	Pickering, Ontario
D. Erker	Edmonton, Alberta
S. Laird	Nanaimo, British Columbia
K. Ward	Toronto, Ontario
D. A. Wheaton	Edmonton, Alberta
D. H. Wheaton	Edmonton, Alberta
D. J. Wheaton	Victoria, British Columbia

### **Auditors**

Deloitte & Touche, LLP

**Millenium Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Assets</b>		
Cash	20,604	3,439
Investment income due and accrued	96	124
<b>Investments</b>		
Term Deposits	11,004	1,050
Preferred Shares	15,818	17,989
Common Shares	2,889	0
<b>Total Investments</b>	29,711	19,039
<b>Receivables</b>		
Policyholders	1,120	107
Installment Premiums	4,442	3,016
Other Insurers	0	0
Facility Association	68	0
Other Receivables	20	43
<b>Recoverable from Reinsurers</b>		
Unearned Premiums	2,456	0
Unpaid Claims and Adjustment Expenses	128	183
Deferred Policy Aquisition Expenses	63	218
Future Income Taxes	1,105	299
Other Assets	1,847	1,881
<b>Total Assets</b>	61,660	23,349

**Millenium Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet (continued)**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Liabilities</b>		
Payables		
Other Insurers	2,197	35
Income Taxes Due and Accrued	1,937	507
Unearned Premiums	31,840	13,943
Unpaid Claims and Adjustment Expenses	4,718	1,925
Other Liabilities	2,301	988
<b>Total Liabilities</b>	<b>42,993</b>	<b>17,398</b>
<b>Equity</b>		
Capital Stock issued and paid	11,500	7,500
Retained Earnings	7,167	3,451
<b>Total Equity</b>	<b>18,667</b>	<b>10,951</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>61,660</b>	<b>28,349</b>

**Millenium Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Statement of Income**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	55,280	19,920
Reinsurance Assumed	0	(8)
Reinsurance Ceded	5,693	336
<b>Net Premiums Written</b>	<b>49,587</b>	<b>19,576</b>
Decrease (increase) in Net Unearned Premiums	(15,441)	(3,896)
<b>Net Premiums Earned</b>	<b>34,146</b>	<b>15,680</b>
Service Charges	(50)	(83)
<b>Total Underwriting Revenue</b>	<b>34,096</b>	<b>15,597</b>
Net Claims and Adjustment Expenses	9,605	5,507
<b>Acquisition Expenses</b>		
Commissions	16,381	4,334
Taxes	1,131	621
Other	1,190	722
General Expenses	2,625	1,499
<b>Total Claims and Expenses</b>	<b>30,932</b>	<b>12,683</b>
<b>Underwriting Income (Loss)</b>	<b>3,164</b>	<b>2,914</b>
<b>Investment Operations</b>		
Income	1,382	1,032
Recognized Gains (Losses)	419	(76)
<b>Net Investment Income</b>	<b>1,801</b>	<b>956</b>
Other Revenue and Expenses	290	(422)
<b>Income (Loss) before Income Taxes and Extraordinary</b>	<b>5,255</b>	<b>3,448</b>
<b>Income Taxes</b>		
Current	2,345	546
Future	(806)	391
<b>Total Income Taxes</b>	<b>1,539</b>	<b>937</b>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<b>3,716</b>	<b>2,511</b>



**Millenium Insurance Corporation**  
**Statements for the Year Ended December 31, 2004**

**Statement of Retained Earnings**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Balance at beginning of year</b>	3,451	940
Prior period adjustments	—	—
Net income (loss) for the year	3,716	2,511
Net increase (decrease) in Retained Earnings	3,716	2,511
<b>Balance at end of year</b>	<u>7,167</u>	<u>3,451</u>

## **Peace Hills General Insurance Company**

Head Office - Edmonton, Alberta

Incorporated - 1957

Commenced business in Alberta - 1957

Licensed in the Provinces of Alberta, Manitoba, British Columbia, and Saskatchewan,  
North West Territories, Yukon and Nunavut

### **Officers**

D. Brickner	President, Chief Executive Officer
T. Swampy	Secretary
P. Buffalo	Chairperson of the Board

### **Directors**

V. Bruno	Hobbema, Alberta
V. Buffalo	Hobbema, Alberta
P. Buffalo	Hobbema, Alberta
J. Crier	Hobbema, Alberta
B. Kordyback	Edmonton, Alberta
J. Koziak	Edmonton, Alberta
D. Leonard	Edmonton, Alberta
W. Lightning	Hobbema, Alberta
F. Luby	Edmonton, Alberta
I. Nepoose	Hobbema, Alberta
L. Saddleback	Hobbema, Alberta
D. Strashok	Edmonton, Alberta
T. Swampy	Hobbema, Alberta
J. Szumlas	Edmonton, Alberta
M. Yellowbird	Hobbema, Alberta

### **Auditors**

PricewaterhouseCoopers

**Peace Hills General Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Assets</b>		
Cash	10,891	9,482
Investment income due and accrued	346	330
<b>Investments</b>		
Bonds and Debentures	38,345	36,987
Common Shares	25,720	29,041
Real Estate	1,779	1,805
<b>Total Investments</b>	65,844	67,833
<b>Receivables</b>		
Agents and Brokers	5,265	4,466
Installment Premiums	16,992	16,028
Other Insurers	4,506	1,094
Facility Association and the PRR	11,143	8,186
Income Taxes	0	0
Other Receivables	1,509	1,706
<b>Recoverable from Reinsurers</b>		
Unearned Premiums	19,295	15,580
Unpaid Claims and Adjustment Expenses	29,202	30,038
Real Estate for Insurer's Own Use	1,542	1,689
Deferred Policy Acquisition Expenses	11,865	11,026
Future Income Taxes	2,884	2,080
Other Assets	1,139	922
<b>TOTAL ASSETS</b>	182,423	170,460

**Peace Hills General Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet (continued)**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Liabilities</b>		
Payables		
Agents and Brokers	3,401	1,901
Other Insurers	3,558	1,097
Expenses due and accrued	387	271
Income Taxes due and accrued	1,897	4,041
Other Taxes due and accrued	4,243	3,079
Encumbrances on Real Estate	2,604	2,766
Unearned Premiums	53,810	49,366
Unpaid Claims and Adjustment Expenses	75,401	80,057
Unearned Commissions	5,762	3,848
Other Liabilities	1,349	2,958
<b>Total Liabilities</b>	<b>152,412</b>	<b>149,384</b>
<b>Equity</b>		
Capital Stock issued and paid	2,000	2,000
Contributed Surplus	9,362	9,362
Retained Earnings	18,649	9,714
<b>Total Equity</b>	<b>30,011</b>	<b>21,076</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>182,423</b>	<b>170,460</b>

**Peace Hills General Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Statement of Income**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	110,895	106,172
Reinsurance Ceded	44,061	38,967
<b>Net Premiums Written</b>	66,834	67,205
Decrease (increase) in Net Unearned Premiums	(729)	(3,053)
<b>Net Premiums Earned</b>	66,105	64,152
Service Charges	1,211	924
<b>Total Underwriting Revenue</b>	67,316	65,076
Net Claims and Adjustment Expenses	31,505	38,347
<b>Acquisition Expenses</b>		
Commissions	9,703	8,949
Taxes	3,347	3,171
Other	(54)	(181)
General Expenses	11,279	10,277
<b>Total Claims and Expenses</b>	55,780	60,563
<b>Underwriting Income (Loss)</b>	11,536	4,513
<b>Investment Operations</b>		
Income	2,847	2,525
Recognized Gains (losses)	1,253	279
Expenses	236	215
<b>Net Investment Income</b>	3,864	2,589
<b>Other Revenue and Expenses</b>		
Share of Net Income (Loss) of Subsidiaries and Affiliates	(212)	(417)
Other Revenue	370	384
Less from fluctuations in Foreign Exchange Rates	0	(172)
<b>Income (Loss) before Income Taxes and Extraordinary Items</b>	15,558	6,897
<b>Income Taxes</b>		
Current	6,027	3,619
Future	(804)	(1,104)
<b>Total Income Taxes</b>	5,223	2,515
<b>NET INCOME (LOSS) FOR THE YEAR</b>	10,335	4,382

**Peace Hills General Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Statement of Retained Earnings**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Balance at beginning of year</b>	9,714	5,332
Prior Period Adjustments		
Net income (loss) for the year	10,335	4,382
Dividend declared	1,400	0
Net increase (decrease) in retained earnings	8,935	4,382
<b>Balance at end of year</b>	18,649	9,714

## **Trans Global Insurance Company**

Head Office -Edmonton, AB

Incorporated -1997

Commenced business in Alberta - January 1, 1999

Licensed in all Provinces and Territories with the exception of Quebec

### **Officers**

R. Barbaro	President, Chief Executive Officer
J. Roczkowsky	Chief Financial Officer
R. Butler	Secretary

### **Directors**

G. Campbell	Edmonton, Alberta
J. Butler	Edmonton, Alberta
R. Barbaro	Toronto, Ontario
A. Swyripa	Edmonton, Alberta
B. Saville	Edmonton, Alberta
K. Yost	St. Albert, Alberta

### **Auditors**

Deloitte & Touche, LLP

**Trans Global Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Assets</b>		
Cash	51	167
Investment income due and accrued	2	3
<b>Investments</b>		
Term deposits	0	2,713
Bonds and Debentures	289	377
Preferred Shares	6,544	9,177
Common Shares	2,112	3,121
<b>Total Investments</b>	8,945	15,388
<b>Receivables</b>		
Policyholders	1,479	1,504
Subsidiaries and Affiliates	11	38
Future Income Taxes	261	222
Taxes Other Assets	35	13
<b>TOTAL ASSETS</b>	10,784	17,335



**Trans Global Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet (continued)**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Liabilities</b>		
Payables		
Subsidiaries and Affiliates	27	63
Expenses due and accrued	174	8,264
Income Taxes due and accrued	170	406
Other Taxes due and accrued	75	131
Unearned Premiums	407	318
Unpaid Claims and Adjustment Expenses	640	617
Future Income Taxes	11	8
<b>Total Liabilities</b>	<b>1,504</b>	<b>9,807</b>
<b>Equity</b>		
Shares issued and paid	4,000	4,000
Contributed Surplus	1,000	1,000
Retained Earnings	4,280	2,528
<b>Total Equity</b>	<b>9,280</b>	<b>7,528</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>10,784</b>	<b>17,355</b>

**Trans Global Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Statement of Income**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Underwriting Operations</b>		
Premiums Written		
Direct	8,460	9,353
<b>Net Premiums Written</b>	8,460	9,353
Decrease (increase) in Net Unearned Premiums	(89)	136
<b>Net Premiums Earned</b>	8,371	9,489
<b>Total Underwriting Revenue</b>	8,371	9,489
Net Claims and Adjustment Expenses	337	169
<b>Acquisition Expenses</b>		
Taxes	313	353
General Expenses	324	8,384
<b>Total Claims and Expenses</b>	974	8,906
<b>Underwriting Income (Loss)</b>	7,397	583
<b>Investment Operations</b>		
Income	699	431
Recognized Gains (Losses)	223	5
<b>Net Investment Income</b>	922	436
<b>Income (Loss) before Income Taxes and Extraordinary</b>	8,319	1,019
<b>Income Taxes</b>		
Current	2,688	342
Future	(36)	(120)
<b>Total Income Taxes</b>	2,652	222
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<u>5,667</u>	<u>797</u>

**Trans Global Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Statement of Retained Earnings**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Balance at beginning of year</b>	2,528	3,431
Net income (loss) for the year	5,667	797
Dividends declared to shareholders	3,915	1,700
Net increase (decrease) in retained earnings during the year	1,752	(903)
<b>Balance at end of year</b>	4,280	2,528

## **Trans Global Life Insurance Company**

Head Office - Edmonton, AB

Incorporated 1997

Commenced business in Alberta - January 1, 1999

Licensed in all provinces and territories with the exception of Quebec

### **Officers**

R. Barbaro	President & Chief Executive Officer
J. R. Roczowski	Senior Vice-President, Operations & Finance
R. J. Butler	Secretary

### **Directors**

R. Barbaro	Toronto, Ontario
R. J. Butler	Edmonton, Alberta
G. Campbell	Edmonton, Alberta
A. L. Swyripa	Edmonton, Alberta
B. Saville	Edmonton, Alberta
K. Yost	St. Albert, Alberta

### **Auditors**

Deloitte & Touche, LLP

**Trans Global Life Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Balance Sheet**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Assets</b>		
Cash	81	69
Short Term Investments	0	1,145
Accrued Investment Income	3	3
Accounts Receivable	667	680
Bonds and Debentures	340	378
Preferred and Common Shares	8,279	7,870
Future Income Taxes	238	139
<b>TOTAL ASSETS</b>	<b>9,608</b>	<b>10,284</b>
<b>Liabilities</b>		
Net Actuarial Liabilities Under Insurance		
Policies	184	144
Other Insurance Policy and Contract Liabilities	1,357	1,101
Accounts Payable	11	2,038
Other Liabilities	290	217
Net Deferred Gains (Losses) on Disposal of Portfolio Investments	(15)	(108)
Future Income Taxes	19	45
<b>Total Liabilities</b>	<b>1,846</b>	<b>3,437</b>
<b>Shareholders Equity</b>		
Shares Issued	5,000	5,000
Contributed Surplus	1,000	1,000
Retained Earnings	1,762	847
<b>Total Shareholders' Equity</b>	<b>7,762</b>	<b>6,847</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9,608</b>	<b>10,284</b>

**Trans Global Life Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Statement of Income**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<hr/>		
<b>Revenue</b>		
Insurance Premiums	3,835	3,244
Net Investment Income	379	305
	<hr/>	<hr/>
<b>Total Revenue</b>	4,214	3,549
<hr/>		
<b>Policy Benefits and Expenses</b>		
Policyholder Benefits		
Claims	697	793
Net Changes to Policy Liabilities - Insurance	40	59
General Expenses and Taxes (excl. income taxes)	253	2,284
	<hr/>	<hr/>
<b>Total Benefits and Expenses</b>	990	3,136
	<hr/>	<hr/>
<b>Net Income Before Income Tax</b>	3,224	413
<hr/>		
<b>Provision for Income Tax</b>		
Current	1,090	179
Future	(125)	(114)
	<hr/>	<hr/>
<b>NET INCOME</b>	<u>2,259</u>	<u>348</u>

**Trans Global Life Insurance Company**  
**Statements for the Year Ended December 31, 2004**

**Statement of Retained Earnings**

	<b>Current Year 2004 (\$000)</b>	<b>Restated Prior Year 2003 (\$000)</b>
<b>Balance at beginning of year</b>	847	849
Net income (loss) for the year	2,259	348
Dividends declared to Shareholders	1,344	350
<b>Balance at end of year</b>	1,762	847

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN  
in the Province of Alberta - 2004

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
Aetna Life Insurance Company	2	54	56	-	-	-	56
AIG Life Insurance Company of Canada	23,995	1,987	25,982	131	862	993	26,975
Allianz Life Insurance Company of North America	1	106	107	-	-	-	107
American Bankers Life Assurance Company of Florida	87	18,859	18,946	-	-	-	18,946
American Health and Life Insurance Company	1	2,741	2,742	-	-	-	2,742
American Income Life Insurance Company	5,514	-	5,514	-	-	-	5,514
Assumption Mutual Life Insurance Company	32	6	38	-	-	-	38
AXA Equitable Life Insurance Company	2	-	2	-	-	-	2
Blue Cross Life Insurance Company of Canada	56	5,495	5,551	-	-	-	5,551
BMO Life Insurance Company	169	838	1,007	-	-	-	1,007
Canada Life Assurance Company (The)	87,752	101,232	188,984	9,526	7,804	17,330	206,314
Canadian Premier Life Insurance Company	-	8,924	8,924	-	-	-	8,924
CIBC Life Insurance Company Limited	735	-	735	-	-	-	735
CIGNA Life Insurance Company of Canada	-	473	473	-	-	-	473
Combined Insurance Company of America	75	2	77	-	-	-	77
Connecticut General Life Insurance Company	100	-	100	-	-	-	100
Cumis Life Insurance Company	756	13,801	14,557	-	1,331	1,331	15,888
CUNA Mutual Insurance Society	29	-	29	-	-	-	29
Desjardins Financial Security Life Assurance Company	13,847	4,896	18,743	4,231	8,982	13,213	31,956
Empire Life Insurance Company (The)	12,483	1,015	13,498	4,745	189	4,934	18,432
Equitable Life Insurance Company of Canada (The)	12,688	1,906	14,594	2,914	222	3,136	17,730
First Canadian Insurance Corporation	-	19,773	19,773	-	-	-	19,773
Forethought Life Insurance Company	14	-	14	-	264	264	278
Fortis Benefits Insurance Company	2,123	790	2,913	10	6,975	6,985	9,898
Gerber Life Insurance Company	201	-	201	-	-	-	201
Great-West Life Assurance Company (The)	46,839	66,014	112,853	4,500	7,837	12,337	125,190
Household Life Insurance Company	-	1,772	1,772	-	-	-	1,772
Industrial Alliance Insurance and Financial Services Inc.	410	706	1,116	335	300	635	1,751
Industrial-Alliance Pacific Life Insurance Company	22,754	11,814	34,568	8,995	-	8,995	43,563
John Hancock Life Insurance Company	3	-	3	-	-	-	3
Life Insurance Company of North America	-	57	57	-	-	-	57
Life Investors Insurance Company of America	-	7,204	7,204	-	-	-	7,204
London Life Insurance Company	118,813	-	118,813	5,372	117,763	123,135	241,948
Manufacturers Life Insurance Company (The)	187,382	61,677	249,059	72,354	16,613	88,967	338,026
Manulife Canada Ltd.	8,416	-	8,416	-	-	-	8,416
Massachusetts Mutual Life Insurance Company	2	-	2	-	-	-	2



Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT PREMIUMS WRITTEN  
in the Province of Alberta - 2004

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total \$'000
	Ordinary \$'000	Group \$'000	Total \$'000	Ordinary \$'000	Group \$'000	Total \$'000	
MD Life Insurance Company	5,840	-	5,840	-	-	-	5,840
Metropolitan Life Insurance Company	46	335	381	-	-	-	381
Minnesota Life Insurance Company	36	54	90	-	-	-	90
National Bank Life Insurance Company	31	329	360	-	-	-	360
National Life Assurance Company of Canada (The)	20,940	1,205	22,145	808	80	888	23,033
New York Life Insurance Company	73	273	346	-	-	-	346
Penncorp Life Insurance Company	1,560	4	1,564	16	-	16	1,580
Primerica Life Insurance Company of Canada	21,947	-	21,947	-	-	-	21,947
Principal Life Insurance Company	-	-	-	-	47	47	47
Provident Life and Accident Insurance Company	-	664	664	-	-	-	664
Prudential Insurance Company of America (The)	185	225	410	-	-	-	410
RBC Life Insurance Company	72,625	1,620	74,245	1,043	-	1,043	75,288
Reassure America Life Insurance Company	1	-	1	-	-	-	1
Reliable Life Insurance Company	990	-	990	-	-	-	990
SSQ Life Insurance Company Inc.	-	306	306	-	7	7	313
Standard Life Assurance Company (The)	25,282	5,535	30,817	54,405	27,427	81,832	112,649
Standard Life Assurance Company of Canada (The)	-	-	-	-	441	441	441
State Farm Life Insurance Company (The)	5,189	50	5,239	1,129	-	1,129	6,368
Sun Life Assurance Company of Canada	180,197	107,701	287,898	44,941	31,855	76,796	364,694
TD Life Insurance Company	872	3	875	-	-	-	875
Trans Global Life Insurance Company	-	160	160	-	-	-	160
Transamerica Life Canada	55,240	-	55,240	4,127	-	4,127	59,367
United American Insurance Company	49	-	49	-	-	-	49
Unity Life of Canada	1,930	166	2,096	3	5,405	5,408	7,504
Washington National Insurance Company	2	-	2	-	-	-	2
Wawanesa Life Insurance Company	6,013	492	6,505	5,756	-	5,756	12,261
Western Life Assurance Company	1,656	312	1,968	-	-	-	1,968
TOTAL	945,985	451,576	1,397,561	225,341	234,404	459,745	1,857,306

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2004

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Aetna Life Insurance Company	INSURANCE	56	-	-	-	-	(3)	53
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	56	-	-	-	-	(3)	53
AIG Life Insurance Company of Canada	INSURANCE	6,418	-	9	-	436	76	6,939
	ANNUITY	3	-	-	1,073	113	6	1,195
	TOTAL	6,421	-	9	1,073	549	82	8,134
Allianz Life Insurance Company of North America	INSURANCE	178	-	-	-	-	-	178
	ANNUITY	22	-	-	-	-	-	22
	TOTAL	200	-	-	-	-	-	200
American Bankers Life Assurance Company of Florida	INSURANCE	2,076	-	-	-	-	-	2,076
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,076	-	-	-	-	-	2,076
American Health and Life Insurance Company	INSURANCE	443	-	-	-	-	-	443
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	443	-	-	-	-	-	443
American Income Life Insurance Company	INSURANCE	597	-	-	-	196	-	793
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	597	-	-	-	196	-	793
Assumption Mutual Life Insurance Company	INSURANCE	21	-	-	-	-	2	23
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	21	-	-	-	-	2	23
AXA Equitable Life Insurance Company	INSURANCE	1,127	-	-	-	-	2	1,129
	ANNUITY	-	-	-	15	-	-	15
	TOTAL	1,127	-	-	15	-	2	1,144
Blue Cross Life Insurance Company of Canada	INSURANCE	2,147	-	-	-	-	-	2,147
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,147	-	-	-	-	-	2,147
BMO Life Insurance Company	INSURANCE	118	-	-	-	-	-	118
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	118	-	-	-	-	-	118
Canada Life Assurance Company (The)	INSURANCE	61,773	172	506	-	16,062	17,921	96,434
	ANNUITY	2,406	-	-	34,503	35,954	-	72,863
	TOTAL	64,179	172	506	34,503	52,016	17,921	169,297
Canadian Premier Life Insurance Company	INSURANCE	1,073	-	-	-	-	-	1,073
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,073	-	-	-	-	-	1,073

Abstract of The Returns of Companies Transacting  
 LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
 in the Province of Alberta - 2004

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
CIBC Life Insurance Company Limited	INSURANCE	435	-	-	-	-	-	435
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	435	-	-	-	-	-	435
CIGNA Life Insurance Company of Canada	INSURANCE	53	-	-	-	-	-	53
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	53	-	-	-	-	-	53
Combined Insurance Company of America	INSURANCE	63	-	-	-	203	-	266
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	63	-	-	-	203	-	266
Connecticut General Life Insurance Company	INSURANCE	74	-	-	-	-	-	74
	ANNUITY	-	-	-	8	-	-	8
	TOTAL	74	-	-	8	-	-	82
Cumis Life Insurance Company	INSURANCE	2,994	2	-	-	4	1,162	4,162
	ANNUITY	-	-	-	116	605	-	721
	TOTAL	2,994	2	-	116	609	1,162	4,883
CUNA Mutual Insurance Society	INSURANCE	25	-	-	-	52	16	93
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	25	-	-	-	52	16	93
Desjardins Financial Security Life Assurance Company	INSURANCE	6,313	47	2	-	2,101	966	9,429
	ANNUITY	264	-	-	15,833	1,984	-	18,081
	TOTAL	6,577	47	2	15,833	4,085	966	27,510
Empire Life Insurance Company (The)	INSURANCE	2,814	5	43	-	1,440	868	5,170
	ANNUITY	583	-	-	3,161	2,872	-	6,616
	TOTAL	3,397	5	43	3,161	4,312	868	11,786
Equitable Life Insurance Company of Canada (The)	INSURANCE	2,458	2	77	-	1,032	1,332	4,901
	ANNUITY	62	-	-	2,590	3,731	2	6,385
	TOTAL	2,520	2	77	2,590	4,763	1,334	11,286
First Canadian Insurance Corporation	INSURANCE	1,681	-	-	-	-	-	1,681
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,681	-	-	-	-	-	1,681
Forethought Life Insurance Company	INSURANCE	62	-	-	-	10	-	72
	ANNUITY	-	-	-	329	16	-	345
	TOTAL	62	-	-	329	26	-	417
Fortis Benefits Insurance Company	INSURANCE	1,714	-	1	-	68	-	1,783
	ANNUITY	1,094	-	-	-	12	-	1,106
	TOTAL	2,808	-	1	-	80	-	2,889

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2004

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Great-West Life Assurance Company (The)	INSURANCE	57,800	2	532	-	6,914	13,485	78,733
	ANNUITY	919	-	-	20,090	12,110	6	33,125
	TOTAL	58,719	2	532	20,090	19,024	13,491	111,858
Hartford Life Insurance Company	INSURANCE	-	447	-	-	-	-	447
	ANNUITY	-	-	-	-	57	-	57
	TOTAL	-	447	-	-	57	-	504
Household Life Insurance Company	INSURANCE	328	-	-	-	-	-	328
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	328	-	-	-	-	-	328
Industrial Alliance Insurance and Financial Services Inc.	INSURANCE	223	-	-	-	-	-	223
	ANNUITY	672	-	-	8,843	-	-	9,515
	TOTAL	895	-	-	8,843	-	-	9,738
Industrial-Alliance Pacific Life Insurance Company	INSURANCE	8,842	-	69	-	1,575	732	11,218
	ANNUITY	696	-	-	5,183	3,919	-	9,798
	TOTAL	9,538	-	69	5,183	5,494	732	21,016
John Alden Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	13	-	-	13
	TOTAL	-	-	-	13	-	-	13
John Hancock Life Insurance Company	INSURANCE	-	-	-	-	-	1	1
	ANNUITY	-	-	-	12	-	-	12
	TOTAL	-	-	-	12	-	1	13
Life Insurance Company of North America	INSURANCE	16	-	-	-	-	-	16
	ANNUITY	-	-	-	27	-	-	27
	TOTAL	16	-	-	27	-	-	43
Life Investors Insurance Company of America	INSURANCE	1,555	-	-	-	-	-	1,555
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,555	-	-	-	-	-	1,555
London Life Insurance Company	INSURANCE	24,347	640	1,955	-	22,124	44,449	93,515
	ANNUITY	1,112	-	-	15,566	55,434	123	72,235
	TOTAL	25,459	640	1,955	15,566	77,558	44,572	165,750
Manufacturers Life Insurance Company (The)	INSURANCE	115,113	271	1,169	-	12,028	21,346	149,927
	ANNUITY	6,601	-	-	101,926	62,339	23	170,889
	TOTAL	121,714	271	1,169	101,926	74,367	21,369	320,816
Manulife Canada Ltd.	INSURANCE	2,159	-	127	-	1,178	109	3,573
	ANNUITY	-	-	-	4	-	-	4
	TOTAL	2,159	-	127	4	1,178	109	3,577

Abstract of The Returns of Companies Transacting  
 LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
 in the Province of Alberta - 2004

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Massachusetts Mutual Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	23	-	-	23
	TOTAL	-	-	-	23	-	-	23
MD Life Insurance Company	INSURANCE	-	-	-	-	239	-	239
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	239	-	239
Metropolitan Life Insurance Company	INSURANCE	(44)	-	24	-	8	301	289
	ANNUITY	-	-	-	349	-	-	349
	TOTAL	(44)	-	24	349	8	301	638
Minnesota Life Insurance Company	INSURANCE	14	-	3	-	24	13	54
	ANNUITY	-	-	-	1	-	-	1
	TOTAL	14	-	3	1	24	13	55
National Bank Life Insurance Company	INSURANCE	128	-	-	-	-	-	128
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	128	-	-	-	-	-	128
National Life Assurance Company of Canada (The)	INSURANCE	4,680	-	3	-	6,292	405	11,380
	ANNUITY	322	-	-	1,900	2,121	16	4,359
	TOTAL	5,002	-	3	1,900	8,413	421	15,739
New York Life Insurance Company	INSURANCE	144	-	-	-	40	227	411
	ANNUITY	-	-	-	219	-	-	219
	TOTAL	144	-	-	219	40	227	630
Penncorp Life Insurance Company	INSURANCE	632	-	-	-	29	-	661
	ANNUITY	-	-	-	-	40	-	40
	TOTAL	632	-	-	-	69	-	701
Primerica Life Insurance Company of Canada	INSURANCE	6,457	-	-	-	-	-	6,457
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	6,457	-	-	-	-	-	6,457
Principal Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	12	-	-	12
	TOTAL	-	-	-	12	-	-	12
Provident Life and Accident Insurance Company	INSURANCE	1,128	-	-	-	-	-	1,128
	ANNUITY	-	-	-	11	-	-	11
	TOTAL	1,128	-	-	11	-	-	1,139
Prudential Insurance Company of America (The).	INSURANCE	675	-	1	-	31	187	894
	ANNUITY	-	-	-	98	-	-	98
	TOTAL	675	-	1	98	31	187	992

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
in the Province of Alberta - 2004

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
RBC Life Insurance Company	INSURANCE	16,383	-	13	-	11,100	271	27,767
	ANNUITY	619	-	-	3,503	-	-	4,122
	TOTAL	17,002	-	13	3,503	11,100	271	31,889
Reassure America Life Insurance Company	INSURANCE	1	-	1	-	-	2	4
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1	-	1	-	-	2	4
Reliable Life Insurance Company	INSURANCE	1,307	-	-	-	-	-	1,307
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,307	-	-	-	-	-	1,307
SSQ Life Insurance Company Inc.	INSURANCE	118	-	-	-	-	-	118
	ANNUITY	-	-	-	64	-	-	64
	TOTAL	118	-	-	64	-	-	182
Standard Life Assurance Company (The)	INSURANCE	10,660	101	363	-	2,379	2,505	16,008
	ANNUITY	4,634	-	-	58,146	45,551	257	108,588
	TOTAL	15,294	101	363	58,146	47,930	2,762	124,596
Standard Life Assurance Company of Canada (The)	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	436	-	-	436
	TOTAL	-	-	-	436	-	-	436
State Farm Life Insurance Company (The)	INSURANCE	2,625	-	5	-	424	732	3,786
	ANNUITY	34	-	-	-	2,124	15	2,173
	TOTAL	2,659	-	5	-	2,548	747	5,959
Sun Life Assurance Company of Canada	INSURANCE	109,983	505	1,525	-	21,958	50,125	184,096
	ANNUITY	5,562	-	-	59,618	116,485	-	181,665
	TOTAL	115,545	505	1,525	59,618	138,443	50,125	365,761
Trans Global Life Insurance Company	INSURANCE	42	-	-	-	-	-	42
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	42	-	-	-	-	-	42
Transamerica Life Canada	INSURANCE	13,370	-	-	-	3,409	83	16,862
	ANNUITY	207	-	-	4,163	4,202	-	8,572
	TOTAL	13,577	-	-	4,163	7,611	83	25,434
Travelers Insurance Company (The)	INSURANCE	1	-	-	-	-	-	1
	ANNUITY	-	-	-	30	-	-	30
	TOTAL	1	-	-	30	-	-	31
United American Insurance Company	INSURANCE	14	-	-	-	2	-	16
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	14	-	-	-	2	-	16

Abstract of The Returns of Companies Transacting  
 LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS  
 in the Province of Alberta - 2004

Name of Company		Death Claims \$'000	Disability Claims \$'000	Matured Endowment \$'000	Annuity Payments \$'000	Surrender Values \$'000	Dividends \$'000	Grand Total \$'000
Unity Life of Canada	INSURANCE	699	-	17	-	187	260	1,163
	ANNUITY	1,192	-	-	32	37	3	1,264
	TOTAL	1,891	-	17	32	224	263	2,427
Wawanesa Life Insurance Company	INSURANCE	2,684	-	3	-	648	608	3,943
	ANNUITY	100	-	-	767	3,288	59	4,214
	TOTAL	2,784	-	3	767	3,936	667	8,157
Western Life Assurance Company	INSURANCE	(49)	-	-	-	423	-	374
	ANNUITY	-	-	-	20	38	-	58
	TOTAL	(49)	-	-	20	461	-	432
TOTAL	INSURANCE	476,748	2,194	6,448	-	112,616	158,183	756,189
	ANNUITY	27,104	-	-	338,684	353,032	510	719,330
	TOTAL	503,852	2,194	6,448	338,684	465,648	158,693	1,475,519

**Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2004**

Name of Company		Gross in Force At end of 2003		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2004		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Aetna Life Insurance Company	ORDINARY	28	128	-	-	4	28	24	100	100
	GROUP	109	9,045	2	9	1	50	110	9,004	36,274
	TOTAL	137	9,173	2	9	5	78	134	9,104	36,374
AIG Life Insurance Company of Canada	ORDINARY	7,850	1,689,714	2,756	631,603	917	130,973	9,689	2,190,344	488,959
	GROUP	10,448	23,194	645	676,707	1,944	116,481	9,149	583,420	286,882
	TOTAL	18,298	1,712,908	3,401	1,308,310	2,861	247,454	18,838	2,773,764	775,841
Allianz Life Insurance Company of North America	ORDINARY	274	1,828	-	-	14	92	260	1,736	1,736
	GROUP	14,575	106,979	1,266	6,662	30	32	15,811	113,609	113,609
	TOTAL	14,849	108,807	1,266	6,662	44	124	16,071	115,345	115,345
American Bankers Life Assurance Company of Florida	ORDINARY	624	8,523	1,246	-	-	95	1,870	8,428	8,428
	GROUP	520,962	1,049,241	104,875	473,288	25,300	353,184	600,537	1,169,345	323,848
	TOTAL	521,586	1,057,764	106,121	473,288	25,300	353,279	602,407	1,177,773	332,276
American Health and Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	19,756	119,464	19,699	127,071	20,383	117,885	19,072	128,650	128,665
	TOTAL	19,756	119,464	19,699	127,071	20,383	117,885	19,072	128,650	128,665
American Income Life Insurance Company	ORDINARY	13,460	328,281	3,831	139,016	2,350	94,870	14,941	372,427	371,213
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	13,460	328,281	3,831	139,016	2,350	94,870	14,941	372,427	371,213
Assumption Mutual Life Insurance Company	ORDINARY	3	462	10	2,206	1	211	12	2,457	1,042
	GROUP	40	2,041	-	15	40	2,056	-	-	-
	TOTAL	43	2,503	10	2,221	41	2,267	12	2,457	1,042
AXA Equitable Life Insurance Company	ORDINARY	19	235	-	3	2	8	17	230	126,453
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	19	235	-	3	2	8	17	230	126,453
Blue Cross Life Insurance Company of Canada	ORDINARY	145	6,311	9	609	19	1,191	135	5,729	4,341
	GROUP	33,173	2,336,170	3,594	259,798	1,652	87,980	35,115	2,507,988	1,969,989
	TOTAL	33,318	2,342,481	3,603	260,407	1,671	89,171	35,250	2,513,717	1,974,330
BMO Life Insurance Company	ORDINARY	200	35,068	514	88,565	46	7,119	668	116,514	116,514
	GROUP	16,844	32,882	10,040	23,013	5,566	11,820	21,318	44,075	44,075
	TOTAL	17,044	67,950	10,554	111,578	5,612	18,939	21,986	160,589	160,589
Canada Life Assurance Company (The)	ORDINARY	70,753	11,028,184	4,177	1,502,017	3,258	824,361	71,672	11,705,840	2,511,484
	GROUP	593,762	31,300,514	283,111	1,966,436	88,131	5,147,106	788,742	28,119,844	5,183,226
	TOTAL	664,515	42,328,698	287,288	3,468,453	91,389	5,971,467	860,414	39,825,684	7,694,710
Canada Life Insurance Company of Canada	ORDINARY	-	-	-	-	-	-	-	-	1,433,792
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	1,433,792



**Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2004**

Name of Company		Gross in Force At end of 2003		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2004		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Canadian Premier Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	117,775	242,432	10,043	-	12,854	32,574	105,964	209,858	95,927
	TOTAL	117,775	242,432	10,043	-	12,854	32,574	105,964	209,858	95,927
CIBC Life Insurance Company Limited	ORDINARY	1,370	139,215	3	562	91	7,817	1,282	131,960	-
	GROUP	-	-	-	-	-	-	-	-	88,351
	TOTAL	1,370	139,215	3	562	91	7,817	1,282	131,960	88,351
CIGNA Life Insurance Company of Canada	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	15,950	62,765	111,979	45,200	111,391	45,353	16,538	62,612	-
	TOTAL	15,950	62,765	111,979	45,200	111,391	45,353	16,538	62,612	-
Combined Insurance Company of America	ORDINARY	293	6,316	104	2,902	30	1,726	367	7,492	7,066
	GROUP	214	5,192	48	1,201	56	1,813	206	4,580	4,580
	TOTAL	507	11,508	152	4,103	86	3,539	573	12,072	11,646
Connecticut General Life Insurance Company	ORDINARY	7	3,065	-	-	1	223	6	2,575	1,609
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	7	3,065	-	-	1	223	6	2,575	1,609
Cumis Life Insurance Company	ORDINARY	1,332	181,734	624	122,740	102	15,427	1,854	289,047	61,091
	GROUP	-	2,306,547	-	818,940	-	609,709	-	2,515,778	1,384,387
	TOTAL	1,332	2,488,281	624	941,680	102	625,136	1,854	2,804,825	1,445,478
CUNA Mutual Insurance Society	ORDINARY	318	1,250	9	179	22	187	305	1,242	621
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	318	1,250	9	179	22	187	305	1,242	621
Desjardins Financial Security Life Assurance Company	ORDINARY	17,665	1,838,321	504	122,911	1,449	169,623	16,720	1,791,609	741,856
	GROUP	191	1,232,525	127	369,110	44	66,878	274	1,534,757	1,066,660
	TOTAL	17,856	3,070,846	631	492,021	1,493	236,501	16,994	3,326,366	1,808,516
Empire Life Insurance Company (The)	ORDINARY	10,802	1,835,569	1,350	562,730	671	175,811	11,481	2,222,488	1,586,923
	GROUP	3,834	257,515	2,365	203,501	337	20,049	5,862	440,967	408,375
	TOTAL	14,636	2,093,084	3,715	766,231	1,008	195,860	17,343	2,663,455	1,995,298
Equitable Life Insurance Company of Canada (The)	ORDINARY	11,321	2,337,506	2,096	730,724	591	142,738	12,826	2,925,492	769,539
	GROUP	8,913	651,268	1,778	120,579	698	23,051	9,993	748,796	596,927
	TOTAL	20,234	2,988,774	3,874	851,303	1,289	165,789	22,819	3,674,288	1,366,466
First Canadian Insurance Corporation	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	61,385	1,619,219	21,077	476,654	15,737	391,324	66,725	1,704,549	764,907
	TOTAL	61,385	1,619,219	21,077	476,654	15,737	391,324	66,725	1,704,549	764,907
Forethought Life Insurance Company	ORDINARY	371	1,493	-	33	24	84	347	1,442	1,442
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	371	1,493	-	33	24	84	347	1,442	1,442

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2004

Name of Company		Gross in Force At end of 2003		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2004		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Fortis Benefits Insurance Company	ORDINARY	8,267	38,475	13	1,520	556	2,068	7,724	37,927	37,927
	GROUP	-	-	1,198	5,100	36	152	1,162	4,948	4,948
	TOTAL	8,267	38,475	1,211	6,620	592	2,220	8,886	42,875	42,875
General American Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	4,681,470
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	4,681,470
Gerber Life Insurance Company	ORDINARY	1,955	21,231	724	9,759	357	4,639	2,322	26,351	26,351
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,955	21,231	724	9,759	357	4,639	2,322	26,351	26,351
Great-West Life Assurance Company (The)	ORDINARY	40,430	6,731,185	3,929	999,895	4,408	881,708	39,951	6,849,372	1,752,694
	GROUP	375,070	26,714,117	148,748	8,375,368	16,566	457,093	507,252	34,632,392	4,738,535
	TOTAL	415,500	33,445,302	152,677	9,375,263	20,974	1,338,801	547,203	41,481,764	6,491,229
Household Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	11,804	111,968	7,217	79,154	6,360	67,952	12,661	123,170	123,170
	TOTAL	11,804	111,968	7,217	79,154	6,360	67,952	12,661	123,170	123,170
Industrial-Alliance Pacific Life Insurance Company	ORDINARY	20,837	2,969,727	45,919	1,495,811	25,744	731,876	41,012	3,733,662	2,079,520
	GROUP	109,024	1,782,397	(28,741)	(151,861)	12,268	347,092	68,015	1,283,444	1,153,309
	TOTAL	129,861	4,752,124	17,178	1,343,950	38,012	1,078,968	109,027	5,017,106	3,232,829
John Hancock Life Insurance Company	ORDINARY	14	116	-	2	-	15	14	103	103
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	14	116	-	2	-	15	14	103	103
Life Insurance Company of North America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	144	15,674	-	-	4	583	140	15,091	15,109
	TOTAL	144	15,674	-	-	4	583	140	15,091	15,109
Life Investors Insurance Company of America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	41,177	1,501,792	25,408	558,883	20,377	923,712	46,208	1,136,963	513,387
	TOTAL	41,177	1,501,792	25,408	558,883	20,377	923,712	46,208	1,136,963	513,387
Lincoln Heritage Life Insurance Company O/A Superior Life Insurance Company	ORDINARY	72	629	-	-	72	629	-	-	-
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	72	629	-	-	72	629	-	-	-
Lincoln National Life Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	2
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	2
London Life Insurance Company	ORDINARY	132,629	10,414,995	7,375	1,459,370	8,688	751,499	131,316	11,122,866	6,219,205
	GROUP	3,338	37,445	-	208	135	-	3,203	37,653	357
	TOTAL	135,967	10,452,440	7,375	1,459,578	8,823	751,499	134,519	11,160,519	6,219,562

**Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2004**

Name of Company		Gross in Force At end of 2003		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2004		Net in Force At Year End Amount \$'000
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	
Manufacturers Life Insurance Company (The)	ORDINARY	78,305	14,492,134	61,915	15,179,009	3,657	699,588	136,563	28,970,459	10,010,827
	GROUP	117,477	13,708,747	132,183	13,179,789	34,036	3,498,694	215,624	23,389,842	22,212,674
	TOTAL	195,782	28,200,881	194,098	28,358,798	37,693	4,198,282	352,187	52,360,301	32,223,501
Manulife Canada Ltd.	ORDINARY	10,870	1,739,170	136	21,873	524	100,961	10,482	1,660,082	257,868
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	10,870	1,739,170	136	21,873	524	100,961	10,482	1,660,082	257,868
Massachusetts Mutual Life Insurance Company	ORDINARY	7	273	-	-	-	-	7	253	253
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	7	273	-	-	-	-	7	253	253
MD Life Insurance Company	ORDINARY	283	259,892	49	60,243	4	7,606	328	312,529	43,651
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	283	259,892	49	60,243	4	7,606	328	312,529	43,651
Metropolitan Life Insurance Company	ORDINARY	2,815	2,087	-	52	153	117	2,662	2,022	2,022
	GROUP	630	130,594	-	-	48	3,718	582	126,876	126,876
	TOTAL	3,445	132,681	-	52	201	3,835	3,244	128,898	128,898
Minnesota Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	46	23	4	2	6	3	44	22	22
	TOTAL	46	23	4	2	6	3	44	22	22
National Bank Life Insurance Company	ORDINARY	85	8,256	43	5,400	6	500	122	13,155	1,316
	GROUP	-	35,078	-	-	-	7,748	-	41,162	3,793
	TOTAL	85	43,334	43	5,400	6	8,248	122	54,317	5,109
National Life Assurance Company of Canada (The)	ORDINARY	13,164	2,527,191	642	261,770	739	213,234	13,067	2,575,727	1,452,587
	GROUP	2,792	265,944	146	12,098	1,858	94,427	1,080	183,615	303,243
	TOTAL	15,956	2,793,135	788	273,868	2,597	307,661	14,147	2,759,342	1,755,830
New York Life Insurance Company	ORDINARY	87	8,465	-	155	3	400	84	8,220	8,220
	GROUP	610	139,749	37	8,503	311	37,302	336	110,950	110,950
	TOTAL	697	148,214	37	8,658	314	37,702	420	119,170	119,170
Penncorp Life Insurance Company	ORDINARY	2,793	144,210	18	1,115	125	5,813	2,686	139,512	113,712
	GROUP	39	715	41	179	33	185	47	709	709
	TOTAL	2,832	144,925	59	1,294	158	5,998	2,733	140,221	144,421
Primerica Life Insurance Company of Canada	ORDINARY	24,212	7,959,877	2,793	2,361,213	1,884	1,640,941	25,121	8,680,149	5,993,499
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	24,212	7,959,877	2,793	2,361,213	1,884	1,640,941	25,121	8,680,149	5,993,499
Provident Life and Accident Insurance Company	ORDINARY	26	77	-	-	26	77	-	-	-
	GROUP	8,969	468,822	841	51,244	9,810	520,066	-	-	-
	TOTAL	8,995	468,899	841	51,244	9,836	520,143	-	-	-

Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2004

Name of Company		Gross in Force At end of 2003		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2004		Net in Force At Year End
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Prudential Insurance Company of America (The)	ORDINARY	1,903	5,972	-	188	107	211	1,796	5,949	97,862
	GROUP	5,665	207	-	2,304	5,527	1,767	138	744	744
	TOTAL	7,568	6,179	-	2,492	5,634	1,978	1,934	6,693	98,606
RBC Life Insurance Company	ORDINARY	27,050	8,236,057	7,398	2,398,331	8,443	2,280,766	26,005	8,353,622	1,642,283
	GROUP	955	63,841	18,482	1,218,744	171	5,817	19,266	1,276,768	1,264,671
	TOTAL	28,005	8,299,898	25,880	3,617,075	8,614	2,286,583	45,271	9,630,390	2,906,954
Reassure America Life Insurance Company	ORDINARY	93	79	-	(1)	4	3	89	75	75
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	93	79	-	(1)	4	3	89	75	75
Reliable Life Insurance Company	ORDINARY	1,399	381,464	41	8,922	107	30,559	1,333	359,827	25,929
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,399	381,464	41	8,922	107	30,559	1,333	359,827	25,929
RGA Life Reinsurance Company of Canada	ORDINARY	-	-	-	-	-	-	-	-	670,735
	GROUP	-	-	-	-	-	-	-	-	1,189
	TOTAL	-	-	-	-	-	-	-	-	671,924
Standard Life Assurance Company (The)	ORDINARY	18,281	3,134,309	2,019	884,169	14,639	3,758,653	5,661	259,825	222,797
	GROUP	23,881	1,311,831	3,449	1,086,995	27,330	2,398,826	-	-	-
	TOTAL	42,162	4,446,140	5,468	1,971,164	41,969	6,157,479	5,661	259,825	222,797
Standard Life Assurance Company of Canada (The)	ORDINARY	-	-	14,294	3,500,417	-	-	14,294	3,500,417	1,551,078
	GROUP	-	-	18,377	1,956,198	-	-	18,377	1,956,198	1,956,198
	TOTAL	-	-	32,671	5,456,615	-	-	32,671	5,456,615	3,507,276
State Farm Life Insurance Company (The)	ORDINARY	11,189	1,226,360	1,967	320,144	832	97,360	12,324	1,449,144	1,442,104
	GROUP	155	14,451	-	560	-	-	155	15,011	15,011
	TOTAL	11,344	1,240,811	1,967	320,704	832	97,360	12,479	1,464,155	1,457,115
Sun Life Assurance Company of Canada	ORDINARY	220,789	23,826,420	13,335	3,973,995	8,918	1,128,699	225,206	26,671,716	13,607,287
	GROUP	469,853	34,586,135	52,390	3,501,658	9,549	590,490	512,694	37,497,303	33,966,090
	TOTAL	690,642	58,412,555	65,725	7,475,653	18,467	1,719,189	737,900	64,169,019	47,573,377
Swiss Re Life & Health Canada	ORDINARY	-	-	-	-	-	-	-	-	1,608,810
	GROUP	-	-	-	-	-	-	-	-	153,580
	TOTAL	-	-	-	-	-	-	-	-	1,762,390
TD Life Insurance Company	ORDINARY	2,486	469,705	210	47,408	151	28,354	2,545	488,759	366,594
	GROUP	1,204	22,654	24	2,230	27	1,530	1,201	23,354	16,076
	TOTAL	3,690	492,359	234	49,638	178	29,884	3,746	512,113	382,670
Trans Global Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	21,845	21,843	(1,447)	6,981	25	46	20,373	28,778	28,778
	TOTAL	21,845	21,843	(1,447)	6,981	25	46	20,373	28,778	28,778

**Abstract of The Returns of Companies Transacting  
LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
in the Province of Alberta - 2004**

Name of Company		Gross in Force At end of 2002		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2003		Net in Force At Year End Amount \$'000
		No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	
Transamerica Life Canada	ORDINARY	46,551	11,822,972	6,236	2,422,979	2,468	920,764	50,319	13,325,187	3,411,674
	GROUP	10	122	-	-	10	-	-	122	10,122
	TOTAL	46,561	11,823,094	6,236	2,422,979	2,478	920,764	50,319	13,325,309	3,421,796
Travelers Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	8	25	-	-	-	1	8	24	-
	TOTAL	8	25	-	-	-	1	8	24	-
United American Insurance Company	ORDINARY	86	840	7	94	13	126	80	808	808
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	86	840	7	94	13	126	80	808	808
Unity Life of Canada	ORDINARY	5,198	544,852	700	200,965	350	34,011	5,548	711,806	368,814
	GROUP	253	17,466	319	24,812	27	5,576	545	36,702	36,702
	TOTAL	5,451	562,318	1,019	225,777	377	39,587	6,093	748,508	405,516
Washington National Insurance Company	ORDINARY	5	360	-	-	-	-	5	360	360
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	5	360	-	-	-	-	5	360	360
Wawanesa Life Insurance Company	ORDINARY	8,856	1,238,792	1,050	284,499	589	97,213	9,317	1,426,078	599,038
	GROUP	2,249	237,731	237	19,196	292	40,079	2,194	216,848	181,144
	TOTAL	11,105	1,476,523	1,287	303,695	881	137,292	11,511	1,642,926	780,182
Western Life Assurance Company	ORDINARY	1,822	337,834	322	78,756	105	20,293	2,039	396,297	170,561
	GROUP	3,169	70,285	506	15,913	248	5,119	3,427	81,079	81,079
	TOTAL	4,991	408,119	828	94,669	353	25,412	5,466	477,376	251,640
TOTAL	ORDINARY	819,934	117,987,209	188,368	39,884,853	93,264	15,011,267	914,498	142,859,411	66,702,245
	GROUP	2,618,298	122,616,649	941,068	35,522,442	429,218	16,035,323	3,130,148	142,117,600	79,515,148
	TOTAL	3,437,692	240,603,858	1,129,436	75,407,295	522,482	31,046,590	4,044,646	284,977,011	146,217,393

Abstract of The Returns of Fraternal Societies  
 DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED  
 in the Province of Alberta - 2004

Name of Society	Direct Premiums, Contributions and Dues					Direct Claims				
	Life Insurance Fund	Annuity Fund	Accident Sickness Insurance Fund	Other Funds	Total	Life Insurance Fund	Annuity Fund	Accident Sickness Insurance Fund	Other Funds	Total
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Actra Fraternal Benefit Society	30	-	241	-	271	85	-	76	-	161
Canadian Professional Sales Association	9	-	56	127	192	18	-	50	-	68
Canadian Slovak Benefit Society	-	-	-	-	-	79	-	-	-	79
Croatian Fraternal Union of America	13	-	-	-	13	8	-	-	-	8
Grand Orange Lodge of British America Benefit Fund (The)	6	-	-	-	6	2	-	-	-	2
Independent Order of Foresters (The)	4,585	2,402	20	-	7,007	3,232	2,265	24	-	5,521
Knights of Columbus	11,475	7,607	113	75	19,270	2,951	2,721	2	-	5,674
Lutheran Life Insurance Society of Canada	3,672	1,066	81	-	4,819	1,725	2,058	75	-	3,858
North West Commercial Travellers	4	-	-	75	79	70	-	-	-	70
Order of United Commercial Travelers of America (The)	22	-	55	-	77	9	-	34	-	43
Sons of Scotland Benevolent Association	17	-	-	-	17	65	-	-	-	65
Ukrainian Fraternal Society of Canada	9	-	-	-	9	26	-	-	-	26
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	18	-	-	-	18	20	-	-	-	20
Ukrainian National Association Inc.	2	-	-	-	2	1	-	-	-	1
<b>TOTAL</b>	<b>19,862</b>	<b>11,075</b>	<b>566</b>	<b>277</b>	<b>31,780</b>	<b>8,291</b>	<b>7,044</b>	<b>261</b>	<b>-</b>	<b>15,596</b>

**Abstract of The Returns of Fraternal Societies Transacting  
 LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)  
 in the Province of Alberta - 2004**

Name of Society	Gross in Force At end of 2003		New Insured and Other Additions		Ceased During The Year		Gross in Force At End of 2004		Net in Force At Year End
	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	No.	Amount \$'000	Amount \$'000
Actra Fraternal Benefit Society	405	11,267	35	1,005	11	3,460	429	8,812	4,657
Canadian Professional Sales Association	332	1,449	(2)	(38)	13	49	317	1,362	1,362
Canadian Slovak Benefit Society	25	19	-	-	25	20	-	(1)	-
Croatian Fraternal Union of America	114	1,116	4	49	11	138	107	1,027	1,027
Grand Orange Lodge of British America Benefit Fund (The)	67	321	6	81	1	2	72	400	400
Independent Order of Foresters (The)	12,354	498,533	313	62,008	568	37,157	12,099	523,384	523,384
Knights of Columbus	16,141	988,034	1,543	211,067	546	58,808	17,138	1,140,293	1,139,613
Lutheran Life Insurance Society of Canada	6,100	354,432	196	30,324	195	16,029	6,101	368,727	278,439
North West Commerical Travellers	903	944	7	5	88	93	822	856	856
Order of United Commercial Travellers of America (The)	186	2,358	1	34	6	103	181	2,289	2,289
Sons of Scotland Benevolent Association	41	95	213	718	3	5	251	808	808
Ukrainian Fraternal Society of Canada	113	486	1	1	9	27	105	460	460
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	104	1,325	-	7	9	58	95	1,274	1,113
Ukrainian National Association Inc.	39	106	3	43	2	2	40	147	147
Women's Life Insurance Society	49	18	-	-	4	1	45	17	17
<b>TOTAL</b>	<b>36,973</b>	<b>1,860,503</b>	<b>2,320</b>	<b>305,304</b>	<b>1,491</b>	<b>115,952</b>	<b>37,802</b>	<b>2,049,855</b>	<b>1,954,572</b>

Abstract of The Returns of Companies Transacting AUTOMOBILE - PROPERTY in the Province of Alberta - 2004						
Name of Company	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	18,684	13,857	74.2%	11,431	3,492	30.5%
Affiliated F.M. Insurance Company	-	-		3,353	234	7.0%
Alberta Motor Association Insurance Company	141,050	88,688	62.9%	24,563	23,558	95.9%
Alberta Municipal Insurance Exchange	-	-		2,562	1,964	76.7%
Allianz Global Risk US Insurance Company	6	-		709	15	2.1%
Allianz Insurance Company of Canada	114,974	66,788	58.1%	48,242	33,788	70.0%
Allstate Insurance Company of Canada	59,387	30,369	51.1%	12,188	11,836	97.1%
American Bankers Insurance Company of Florida	-	-		19,162	456	2.4%
American Home Assurance Company	13,410	10,119	75.5%	85,588	19,847	23.2%
American Road Insurance Company	1,268	1,329	104.8%	32	-	
Asset Protection Insurance Exchange	-	-		654	93	14.2%
Aviva Insurance Company of Canada	111,502	73,849	66.2%	50,637	27,874	55.0%
AXA Corporate Solutions Assurance	-	-		176	(392)	
AXA Insurance (Canada)	-	(160)		28	(76)	
AXA Pacific Insurance Company	52,192	33,641	64.5%	19,998	8,213	41.1%
Boiler Inspection and Insurance Company of Canada	-	-		357	-	
Canadian Direct Insurance Incorporated	15,636	8,992	57.5%	1,983	2,599	131.1%
Canadian Farm Insurance Corp.	-	-		1,728	639	37.0%
Canadian Northern Shield Insurance Company	-	-		890	109	12.2%
Canadian Universities Reciprocal Insurance Exchange	-	-		791	119	15.0%
Canassurance General Insurance Company Inc.	-	-		3	1	33.3%
Centennial Insurance Company	-	-		(5)	3	
Certas Direct Insurance Company	4,740	3,634	76.7%	454	273	60.1%
CGU International Insurance plc	-	-		-	(23)	
Chubb Insurance Company of Canada	1,459	132	9.0%	24,363	8,662	35.6%
Citadel General Assurance Company (The)	26,699	14,696	55.0%	16,080	10,293	64.0%
Co-operators General Insurance Company	189,733	110,004	58.0%	114,752	73,145	63.7%
Commerce and Industry Insurance Company of Canada	209	(963)		285	(1,550)	
Commonwealth Insurance Company	-	-		19,475	4,491	23.1%
Continental Casualty Company	3,812	2,519	66.1%	14,251	4,476	31.4%
Coseco Insurance Company	13,913	8,188	58.9%	2,765	2,148	77.7%
Cumis General Insurance Company	6,530	4,868	74.5%	2,820	2,425	86.0%
DaimlerChrysler Insurance Company	1,580	702	44.4%	100	-	
Dominion of Canada General Insurance Company (The)	113,127	69,357	61.3%	39,147	29,837	76.2%
Ecclesiastical Insurance Office Public Limited Company	-	-		3,028	1,777	58.7%
Echelon General Insurance Company	2,668	1,529	57.3%	280	206	73.6%



Abstract of The Returns of Companies Transacting  
AUTOMOBILE - PROPERTY  
in the Province of Alberta - 2004

Name of Company	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Economical Mutual Insurance Company	80,928	50,976	63.0%	31,992	31,097	97.2%
Elite Insurance Company	5,014	1,740	34.7%	23,309	10,174	43.6%
Employers Insurance Company of Wausau	-	(13)		-	(4)	
Employers Reinsurance Corporation	-	-		5,259	-	
Energy Insurance Exchange (EIR)	-	-		1,202	591	49.2%
Factory Mutual Insurance Company	-	-		32,581	(1,840)	
Federal Insurance Company	-	-		82	-	
Federated Insurance Company of Canada	19,389	9,265	47.8%	10,988	1,925	17.5%
Federation Insurance Company of Canada	(24)	1,022		311	68	21.9%
First American Title Insurance Company	-	-		29	7	24.1%
First North American Insurance Company	125	-		124	12	9.7%
GCAN Insurance Company	-	-		18,364	4,653	25.3%
Gore Mutual Insurance Company	-	3		21	-	
Grain Insurance and Guarantee Company	-	-		4,646	931	20.0%
Great American Insurance Company	-	-		2,212	4,988	225.5%
Guarantee Company of North America (The)	488	306	62.7%	649	762	117.4%
Hartford Fire Insurance Company	127	117	92.1%	3,239	1,598	49.3%
ING Insurance Company of Canada	361,090	216,565	60.0%	145,173	104,133	71.7%
ING Novex Insurance Company of Canada	35,547	27,721	78.0%	10,057	10,452	103.9%
Innovative Insurance Corporation	-	-		536	276	51.5%
Jevco Insurance Company	5,404	2,756	51.0%	29	9	31.0%
Jubilee Reciprocal Insurance Exchange	-	-		1,689	2,425	143.6%
Kingsway General Insurance Company	77,541	81,436	105.0%	6,280	4,285	68.2%
Legacy General Insurance Company	-	-		70	3	4.3%
Liberty Mutual Fire Insurance Company	-	(209)		-	26	
Liberty Mutual Insurance Company	10,616	8,493	80.0%	8,420	(1,171)	
Lloyd's Underwriters	5,580	29,699	532.2%	76,497	(35,825)	
Lombard General Insurance Company of Canada	22,792	15,178	66.6%	16,702	9,457	56.6%
Lombard Insurance Company	24	(1,898)		8	51	637.5%
London and Midland General Insurance Company	-	-		2,802	125	4.5%
Lumbermen's Underwriting Alliance	-	-		6,141	759	12.4%
Lumbermens Mutual Casualty Company	(68)	274		(1)	-	
Markel Insurance Company of Canada	31,641	21,488	67.9%	3,089	1,247	40.4%
Mennonite Mutual Insurance Co. (Alberta) Ltd.	9	-		2,318	1,511	65.2%
Millennium Insurance Corporation	9,392	5,119	54.5%	740	815	110.1%
Missisquoi Insurance Company (The)	-	(187)		2	-	

Abstract of The Returns of Companies Transacting AUTOMOBILE - PROPERTY in the Province of Alberta - 2004						
Name of Company	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Motors Insurance Corporation	1,712	517	30.2%	-	-	
Nipponkoa Insurance Company, Limited	-	-		40	(243)	
Nordic Insurance Company of Canada (The)	-	(1,993)		-	(47)	
North American Specialty Insurance Company	-	-		953	200	21.0%
Old Republic Insurance Company of Canada	7,211	3,299	45.7%	786	510	64.9%
Optimum West Insurance Company	7,157	3,321	46.4%	1,921	1,263	65.7%
Peace Hills General Insurance Company	68,151	30,904	45.3%	26,119	16,589	63.5%
Pembridge Insurance Company	12,060	(1,117)		1,035	1,381	133.4%
Perth Insurance Company	4,413	2,263	51.3%	-	5	
Pool Insurance Company	-	-		515	29	5.6%
Portage La Prairie Mutual Insurance Company (The)	14,860	7,643	51.4%	6,711	3,305	49.2%
Primum Insurance Company	46,509	30,305	65.2%	6,632	5,044	76.1%
Progressive Casualty Insurance Company	-	70		-	-	
Protective Insurance Company	207	80	38.6%	-	-	
Providence Washington Insurance Company	-	-		-	170	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	-	-		1,081	276	25.5%
RBC General Insurance Company	10,081	4,013	39.8%	1,746	1,601	91.7%
RBC Travel Insurance Company	-	-		1,747	433	24.8%
Royal & Sun Alliance Insurance Company of Canada	65,713	51,555	78.5%	31,993	11,667	36.5%
Saskatchewan Mutual Insurance Company	-	17		5,295	3,116	58.8%
Scottish & York Insurance Co. Limited	981	(151)		535	1,357	253.6%
SecuriCan General Insurance Company	-	-		357	189	52.9%
Security Insurance Company of Hartford	-	-		-	(5)	
Security National Insurance Company	171,398	98,517	57.5%	37,431	37,300	99.7%
Sentry Insurance A Mutual Company	64	6	9.4%	-	-	
Sompo Japan Insurance Inc.	-	-		82	5	6.1%
Sovereign General Insurance Company (The)	11,517	4,427	38.4%	17,606	7,338	41.7%
St. Paul Fire and Marine Insurance Company	16,336	7,728	47.3%	10,034	(1,681)	
State Farm Fire and Casualty Company (The)	-	-		22,917	24,238	105.8%
State Farm Mutual Automobile Insurance Company	78,744	76,553	97.2%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	286	45	15.7%	1,350	(399)	
TD Home and Auto Insurance Company	22,559	20,654	91.6%	6,107	9,608	157.3%
Temple Insurance Company	-	-		2,349	1,630	69.4%
The Personal Insurance Company	26,363	15,377	58.3%	5,264	5,331	101.3%
Tokio Marine & Nichido Fire Insurance Co.	120	(681)		764	20	2.6%

Abstract of The Returns of Companies Transacting AUTOMOBILE - PROPERTY in the Province of Alberta - 2004						
Name of Company	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Traders General Insurance Company	30,135	19,165	63.6%	4,349	5,858	134.7%
Trafalgar Insurance Company of Canada	11,232	7,804	69.5%	2,248	4,274	190.1%
Trans Global Insurance Company	-	-		1,405	64	4.6%
Travelers Casualty and Surety Company of Canada	554	207	37.4%	329	132	40.1%
Travelers Indemnity Company (The)	-	-		-	6	
Unifund Assurance Company	41,042	23,089	56.3%	8,830	8,920	101.0%
Utica Mutual Insurance Company	4	(60)		-	-	
Waterloo Insurance Company	5,448	3,136	57.6%	936	1,302	139.1%
Wawanesa Mutual Insurance Company (The)	271,086	166,994	61.6%	114,400	93,646	81.9%
Western Assurance Company	-	2		-	-	
Western Reciprocal Group	-	-		739	-	
XL Insurance Company Limited	-	-		250	(1)	
York Fire & Casualty Insurance Company	42,939	23,309	54.3%	6,284	6,985	111.2%
Zenith Insurance Company	3,385	5,558	164.2%	497	1,114	224.1%
Zurich Insurance Company	47,810	32,485	67.9%	38,205	1,541	4.0%
<b>TOTAL</b>	<b>2,578,271</b>	<b>1,647,030</b>	<b>63.9%</b>	<b>1,308,272</b>	<b>678,143</b>	<b>51.8%</b>

\* Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by the Province.

Abstract of The Returns of Companies Transacting ACCIDENT and SICKNESS in the Province of Alberta - 2004			
Name of Company	ACCIDENT AND SICKNESS		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	2,144	473	22.1%
Aetna Life Insurance Company	172	237	137.8%
AIG Life Insurance Company of Canada	6,429	512	8.0%
Alberta Motor Association Insurance Company	6,864	-	
Allianz Insurance Company of Canada	1,587	(11)	
Allianz Life Insurance Company of North America	43	23	53.5%
American Bankers Insurance Company of Florida	4,087	681	16.7%
American Bankers Life Assurance Company of Florida	21,072	5,160	24.5%
American Home Assurance Company	1,739	1,737	99.9%
American Income Life Insurance Company	817	258	31.6%
AMEX Assurance Company	193	-	
Assumption Mutual Life Insurance Company	42	15	35.7%
Aviva Insurance Company of Canada	175	(8)	
AXA Equitable Life Insurance Company	19	-	
AXA Insurance (Canada)	2,724	769	28.2%
Blue Cross Life Insurance Company of Canada	13,316	4,770	35.8%
BMO Life Insurance Company	4,149	241	5.8%
Canada Life Assurance Company (The)	65,132	30,195	46.4%
Canadian Premier Life Insurance Company	13,855	2,659	19.2%
Canassurance Insurance Company	62	4	6.5%
Chubb Insurance Company of Canada	20	(10)	
CIBC Life Insurance Company Limited	2,008	399	19.9%
CIGNA Life Insurance Company of Canada	1,187	18	1.5%
Citadel General Assurance Company (The)	6,725	4,186	62.2%
Co-operators General Insurance Company	125	139	111.2%
Combined Insurance Company of America	17,823	5,527	31.0%
Commerce and Industry Insurance Company of Canada	91	-	
Connecticut General Life Insurance Company	2	40	2000.0%
Continental Casualty Company	-	272	
Cumis General Insurance Company	24	17	70.8%
Cumis Life Insurance Company	9,634	2,291	23.8%
Desjardins Financial Security Life Assurance Company	22,521	10,547	46.8%
Echelon General Insurance Company (The)	18	9	50.0%
Empire Life Insurance Company (The)	9,777	6,709	68.6%
Equitable Life Insurance Company of Canada (The)	17,573	12,327	70.1%
First Canadian Insurance Corporation	20,799	2,094	10.1%

Abstract of The Returns of Companies Transacting ACCIDENT and SICKNESS in the Province of Alberta - 2004			
Name of Company	ACCIDENT AND SICKNESS		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
GMS Insurance Inc.	63	7	11.1%
Great-West Life Assurance Company (The)	277,319	226,620	81.7%
Green Shield Canada	2,111	1,668	79.0%
Hartford Fire Insurance Company	-	11	
Hartford Life Insurance Company	-	2	
Heritage General Insurance Company	3,424	153	4.5%
Household Life Insurance Company	2,449	431	17.6%
Industrial Alliance Insurance and Financial Services Inc.	3,198	1,880	58.8%
Industrial-Alliance Pacific Life Insurance Company	26,280	8,055	30.7%
ING Insurance Company of Canada	-	(58)	
ING Novex Insurance Company of Canada	444	(39)	
Life Insurance Company of North America	40	11	27.5%
Life Investors Insurance Company of America	5,263	2,542	48.3%
Lloyd's Underwriters	8,071	(644)	
Lombard General Insurance Company of Canada	5	-	
London and Midland General Insurance Company	4,682	1,018	21.7%
London Life Insurance Company	-	3,540	
Manufacturers Life Insurance Company (The)	220,832	173,257	78.5%
Manulife Canada Ltd.	22	1	4.5%
Metropolitan Life Insurance Company	150	5	3.3%
National Bank Life Insurance Company	338	95	28.1%
National Life Assurance Company of Canada (The)	5,230	4,396	84.1%
New York Life Insurance Company	25	(31)	
PBC Health Benefits Society	1,410	1,128	80.0%
Penncorp Life Insurance Company	10,335	3,290	31.8%
Primerica Life Insurance Company of Canada	5	2	40.0%
Provident Life and Accident Insurance Company	16,948	10,243	60.4%
Prudential Insurance Company of America (The)	141	(50)	
RBC Life Insurance Company	42,498	17,231	40.5%
RBC Travel Insurance Company	25,812	5,580	21.6%
Reliable Life Insurance Company	5,730	1,586	27.7%
Royal & Sun Alliance Insurance Company of Canada	1,648	-	
Scotia Life Insurance Company	2,166	178	8.2%
SSQ Life Insurance Company Inc.	1,841	1,065	57.8%
Standard Life Assurance Company (The)	29,420	21,279	72.3%
Sumitomo Marine and Fire Insurance Company Limited (The)	-	(3)	

Abstract of The Returns of Companies Transacting ACCIDENT and SICKNESS in the Province of Alberta - 2004			
Name of Company	ACCIDENT AND SICKNESS		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Sun Life Assurance Company of Canada	229,203	151,265	66.0%
TD Life Insurance Company	2,116	81	3.8%
Trans Global Life Insurance Company	930	126	13.5%
Transamerica Life Canada	650	-	
Unity Life of Canada	198	27	13.6%
Washington National Insurance Company	46	-	
Wawanesa Life Insurance Company	1,942	2,404	123.8%
Western Life Assurance Company	3,671	2,273	61.9%
<b>TOTAL</b>	<b>1,189,604</b>	<b>732,905</b>	<b>61.6%</b>

\* Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by the Province.

**Abstract of The Returns of Companies Transacting  
LIABILITY - FIDELITY  
in the Province of Alberta - 2004**

Name of Company	LIABILITY			FIDELITY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	17,229	6,296	36.5%	221	166	75.1%
Alberta Municipal Insurance Exchange	5,040	4,303	85.4%	-	-	
Alberta School Boards Insurance Exchange	1,177	-		-	-	
Allianz Insurance Company of Canada	9,645	5,088	52.8%	177	155	87.6%
Allstate Insurance Company of Canada	-	(1,231)		-	-	
American Bankers Insurance Company of Florida	3,716	2,150	57.9%	-	-	
American Home Assurance Company	51,032	37,172	72.8%	872	668	76.6%
Aviva Insurance Company of Canada	22,465	14,544	64.7%	288	12	4.2%
AXA Corporate Solutions Assurance	53	(244)		-	-	
AXA Insurance (Canada)	66	(68)		146	24	16.4%
AXA Pacific Insurance Company	28,555	10,509	36.8%	274	860	313.9%
British Aviation Insurance Company Limited (The)	-	(20)		-	-	
Canadian Direct Insurance Incorporated	93	(14)		-	-	
Canadian Lawyers Insurance Association	3,771	10,553	279.8%	-	-	
Canadian Northern Shield Insurance Company	223	1,871	839.0%	15	8	53.3%
Canadian Universities Reciprocal Insurance Exchange	1,447	599	41.4%	-	-	
Canassurance General Insurance Company Inc.	3	2	66.7%	-	-	
Centennial Insurance Company	(2)	76		-	-	
CGU International Insurance plc	3	(15)		-	-	
Chubb Insurance Company of Canada	49,622	25,752	51.9%	2,384	599	25.1%
Citadel General Assurance Company (The)	4,299	2,028	47.2%	76	35	46.1%
Co-operators General Insurance Company	24,677	10,619	43.0%	141	1	0.7%
Commerce and Industry Insurance Company of Canada	13,847	23,242	167.8%	-	-	
Commonwealth Insurance Company	14,872	6,516	43.8%	-	-	
Community Newspapers Reciprocal Insurance Exchange	18	8	44.4%	-	-	
Continental Casualty Company	16,690	6,381	38.2%	38	-	
Cumis General Insurance Company	701	420	59.9%	674	233	34.6%
Dominion of Canada General Insurance Company (The)	13,155	16,704	127.0%	210	-	
Ecclesiastical Insurance Office Public Limited Company	1,447	321	22.2%	4	-	
Economical Mutual Insurance Company	10,944	4,952	45.2%	171	(23)	
Elite Insurance Company	-	232		-	-	
Employers Insurance Company of Wausau	-	(3)		-	-	
Employers Reinsurance Corporation	3,426	537	15.7%	-	-	
Energy Insurance Exchange (EIR)	5,868	648	11.0%	-	-	
Everest Insurance Company of Canada	-	(2)		-	-	
Federal Insurance Company	233	(5)		-	-	

Abstract of The Returns of Companies Transacting LIABILITY - FIDELITY in the Province of Alberta - 2004						
Name of Company	LIABILITY			FIDELITY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Federated Insurance Company of Canada	10,351	4,807	46.4%	45	(22)	
Federation Insurance Company of Canada	130	78	60.0%	1	-	
GCAN Insurance Company	19,122	14,477	75.7%	32	-	
Genesis Reciprocal Insurance Exchange	4,000	1,960	49.0%	-	-	
Gore Mutual Insurance Company	12	-		-	-	
Grain Insurance and Guarantee Company	877	682	77.8%	10	-	
Great American Insurance Company	2,262	(953)		-	-	
Guarantee Company of North America (The)	433	(9)		1,819	80	4.4%
Hartford Fire Insurance Company	1,079	854	79.1%	-	-	
Healthcare Insurance Reciprocal of Canada	301	74	24.6%	-	-	
ING Insurance Company of Canada	41,551	15,831	38.1%	-	-	
ING Novex Insurance Company of Canada	943	2,352	249.4%	-	-	
Jevco Insurance Company	42	(24)		-	-	
Kingsway General Insurance Company	2,433	(49)		-	-	
Liberty Mutual Fire Insurance Company	-	3		-	-	
Liberty Mutual Insurance Company	16,743	9,344	55.8%	144	(177)	
Lloyd's Underwriters	60,609	55,483	91.5%	161	-	
Lombard General Insurance Company of Canada	15,929	5,375	33.7%	157	(6)	
Lombard Insurance Company	-	627		-	-	
London and Midland General Insurance Company	-	-		134	-	
Lumbermens Mutual Casualty Company	-	(3)		-	-	
Markel Insurance Company of Canada	272	(188)		-	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	244	736	301.6%	-	-	
Nipponkoa Insurance Company, Limited	6	-		-	-	
Nordic Insurance Company of Canada (The)	-	(1,049)		-	-	
Old Republic Insurance Company of Canada	169	(6)		-	-	
Optimum West Insurance Company	469	(75)		3	-	
Pembridge Insurance Company	-	13		-	-	
Portage La Prairie Mutual Insurance Company (The)	428	93	21.7%	-	-	
Protective Insurance Company	2	4	200.0%	-	-	
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	10,328	4,198	40.6%	-	-	
RBC General Insurance Company	135	-		-	-	
Real Estate Insurance Exchange	2,468	1,876	76.0%	-	-	
Royal & Sun Alliance Insurance Company of Canada	11,854	10,268	86.6%	76	15	19.7%
Saskatchewan Mutual Insurance Company	1,574	543	34.5%	16	4	25.0%



Abstract of The Returns of Companies Transacting LIABILITY - FIDELITY in the Province of Alberta - 2004						
Name of Company	LIABILITY			FIDELITY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Scottish & York Insurance Co. Limited	5,583	4,163	74.6%	-	-	
SecuriCan General Insurance Company	1	-		-	-	
Security Insurance Company of Hartford	267	6,954	2604.5%	-	-	
Sentry Insurance A Mutual Company	35	17	48.6%	-	-	
Sompo Japan Insurance Inc.	27	(322)		-	-	
Sovereign General Insurance Company (The)	11,375	3,392	29.8%	74	(8)	
St. Paul Fire and Marine Insurance Company	16,169	9,114	56.4%	250	162	64.8%
St. Paul Guarantee Insurance Company	3,222	2	0.1%	495	81	16.4%
State Farm Fire and Casualty Company (The)	3,906	709	18.2%	1	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	377	777	206.1%	4	(11)	
T.H.E. Insurance Company	51	20	39.2%	-	-	
Temple Insurance Company	18,151	13,787	76.0%	-	-	
TIG Insurance Company	-	(218)		-	-	
Tokio Marine & Nichido Fire Insurance Co.	29	-		-	-	
Traders General Insurance Company	-	(84)		-	-	
Trafalgar Insurance Company of Canada	175	101	57.7%	-	-	
Travelers Casualty and Surety Company of Canada	447	144	32.2%	-	-	
Utica Mutual Insurance Company	94	(179)		-	-	
Waterloo Insurance Company	37	-		-	-	
Wawanesa Mutual Insurance Company (The)	6,156	2,667	43.3%	16	-	
Western Reciprocal Group	-	1,685		-	-	
Western Surety Company	-	-		1	-	
XL Insurance Company Limited	8,019	6,636	82.8%	-	-	
York Fire & Casualty Insurance Company	107	31	29.0%	-	-	
Zurich Insurance Company	41,044	22,502	54.8%	411	272	66.2%
TOTAL	624,354	389,161	62.3%	9,541	3,129	32.8%

\* Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by the Province.

Abstract of The Returns of Companies Transacting SURETY - BOILER and MACHINERY in the Province of Alberta - 2004						
Name of Company	SURETY			BOILER & MACHINERY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	125	(4)		184	2,719	1477.7%
Affiliated F.M. Insurance Company	-	-		124	-	
Allianz Insurance Company of Canada	-	-		169	17	10.1%
American Home Assurance Company	38	(113)		1,962	254	12.9%
Aviva Insurance Company of Canada	1,312	(120)		1,154	179	15.5%
AXA Insurance (Canada)	-	-		1	-	
AXA Pacific Insurance Company	7,823	528	6.7%	780	61	7.8%
Boiler Inspection and Insurance Company of Canada	-	-		4,709	1,410	29.9%
Canadian Northern Shield Insurance Company	2	-		26	-	
Chubb Insurance Company of Canada	280	(12)		705	417	59.1%
Citadel General Assurance Company (The)	-	-		233	2	0.9%
Co-operators General Insurance Company	92	297	322.8%	1,121	133	11.9%
Commerce and Industry Insurance Company of Canada	(30)	4		-	254	
Continental Casualty Company	-	4		86	(169)	
Cumis General Insurance Company	-	-		86	-	
DaimlerChrysler Insurance Company	-	-		5	-	
Dominion of Canada General Insurance Company (The)	193	(3)		449	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		50	1	2.0%
Economical Mutual Insurance Company	44	3	6.8%	650	21	3.2%
Employers Reinsurance Corporation	-	-		14	-	
Factory Mutual Insurance Company	-	-		9,827	2,039	20.7%
Federal Insurance Company	-	-		-	48	
Federated Insurance Company of Canada	(23)	-		39	47	120.5%
Federation Insurance Company of Canada	93	-		12	2	16.7%
Fenchurch General Insurance Company	-	-		326	121	37.1%
GCAN Insurance Company	-	-		4,334	1,357	31.3%
Gore Mutual Insurance Company	-	-		2	-	
Grain Insurance and Guarantee Company	5	-		72	(8)	
Guarantee Company of North America (The)	7,002	128	1.8%	-	-	
Hartford Fire Insurance Company	1	(5)		2	-	
ING Insurance Company of Canada	1,848	273	14.8%	1,657	92	5.6%
ING Novex Insurance Company of Canada	-	-		5	(3)	
Jevco Insurance Company	17	-		-	-	
Kingsway General Insurance Company	167	(1)		18	-	
Liberty Mutual Insurance Company	-	-		-	18	
Lloyd's Underwriters	-	-		3,928	30,483	776.0%

Abstract of The Returns of Companies Transacting SURETY - BOILER and MACHINERY in the Province of Alberta - 2004						
Name of Company	SURETY			BOILER & MACHINERY		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Lombard General Insurance Company of Canada	-	-		310	2	0.6%
Lumbermen's Underwriting Alliance	-	-		43	-	
Millennium Insurance Corporation	-	-		12,339	1,143	9.3%
Motors Insurance Corporation	-	-		1,763	469	26.6%
Nipponkoa Insurance Company, Limited	-	-		-	3,550	
Nordic Insurance Company of Canada (The)	-	(11)		-	-	
Optimum West Insurance Company	-	-		8	-	
Pembridge Insurance Company	-	-		-	304	
Royal & Sun Alliance Insurance Company of Canada	-	-		3,813	888	23.3%
Saskatchewan Mutual Insurance Company	-	-		34	-	
Scottish & York Insurance Co. Limited	-	-		8	(14)	
Sompo Japan Insurance Inc.	-	-		1	-	
Sovereign General Insurance Company (The)	2,221	355	16.0%	104	9	8.7%
St. Paul Fire and Marine Insurance Company	-	-		62	(27)	
St. Paul Guarantee Insurance Company	3,811	(1,831)		8,114	155	1.9%
State Farm Fire and Casualty Company (The)	3	-		-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		16	(7)	
Temple Insurance Company	-	-		225	89	39.6%
Tokio Marine & Nichido Fire Insurance Co.	-	-		6	-	
Travelers Casualty and Surety Company of Canada	715	202	28.3%	20	5	25.0%
Virginia Surety Company, Inc.	-	-		135	195	144.4%
Wawanesa Mutual Insurance Company (The)	36	4	11.1%	308	28	9.1%
Western Surety Company	2,874	165	5.7%	-	-	
Zurich Insurance Company	3,292	2,470	75.0%	1,759	341	19.4%
<b>TOTAL</b>	<b>31,941</b>	<b>2,333</b>	<b>7.3%</b>	<b>61,798</b>	<b>46,625</b>	<b>75.4%</b>

\* Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by the Province.

Abstract of The Returns of Companies Transacting AIRCRAFT - MARINE in the Province of Alberta - 2004						
Name of Company	AIRCRAFT			MARINE		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	2,386	192	8.0%	80	(11)	
Allianz Insurance Company of Canada	7,749	408	5.3%	6	701	1683.3%
American Home Assurance Company	2,880	1,316	45.7%	3,183	153	4.8%
Avemco Insurance Company	-	(354)		-	-	
AXA Corporate Solutions Assurance	2,936	-		243	95	39.1%
AXA Insurance (Canada)	-	-		806	60	7.4%
AXA Pacific Insurance Company	92	(3,081)		503	(22)	
British Aviation Insurance Company Limited (The)	-	11		-	-	
Centennial Insurance Company	-	(6)		-	-	
CGU International Insurance plc	(145)	(581)		-	-	
Chubb Insurance Company of Canada	3	-		16	(37)	
Co-operators General Insurance Company	(100)	793		-	-	
Commonwealth Insurance Company	-	-		6	-	
Continental Casualty Company	(2)	209		402	(15)	
Coronation Insurance Company Limited	-	61		-	-	
Eagle Star Insurance Company Limited	176	505	286.9%	-	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		1	-	
GCAN Insurance Company	962	(805)		39	(280)	
Hartford Fire Insurance Company	1,815	276	15.2%	1	(2)	
ING Insurance Company of Canada	-	-		68	500	735.3%
Liberty Mutual Insurance Company	(1)	-		243	296	121.8%
Lloyd's Underwriters	32,587	1,976	6.1%	3,707	(209)	
Lombard General Insurance Company of Canada	-	-		21	-	
National Liability & Fire Insurance Company	2,032	271	13.3%	-	-	
Royal & Sun Alliance Insurance Company of Canada	9,860	4,164	42.2%	402	14	3.5%
Sovereign General Insurance Company (The)	-	(3)		-	-	
St. Paul Fire and Marine Insurance Company	27	(575)		71	(421)	
Sumitomo Marine and Fire Insurance Company Limited (The)	1,049	182	17.3%	-	-	
Travelers Indemnity Company (The)	-	(538)		-	-	
Zurich Insurance Company	-	-		-	2	
<b>TOTAL</b>	<b>64,306</b>	<b>4,421</b>	<b>6.9%</b>	<b>9,798</b>	<b>824</b>	<b>8.4%</b>

\* Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by the Province.

Abstract of The Returns of Companies Transacting HAIL - TITLE in the Province of Alberta - 2004						
Name of Company	HAIL			TITLE		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
ACE INA Insurance	495	494	99.8%	-	-	
Chicago Title Insurance Company	-	-		812	-	
First American Title Insurance Company	-	-		11,822	2,146	18.2%
Lawyers Title Insurance Corporation	-	-		-	(297)	
Lawyers' Professional Indemnity Company	-	-		2	-	
Lombard General Insurance Company of Canada	2,267	1,532	67.6%	-	-	
Palliser Insurance Company Limited	3,326	1,534	46.1%	-	-	
Rain and Hail Insurance Corporation	718	435	60.6%	-	-	
Stewart Title Guaranty Company	-	-		831	31	3.7%
Western Agricultural Insurance Corporation	3,840	5,141	133.9%	-	-	
<b>TOTAL</b>	<b>10,646</b>	<b>9,136</b>	<b>85.8%</b>	<b>13,467</b>	<b>1,880</b>	<b>14.0%</b>

\* Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by the Province.

Abstract of The Returns of Companies Transacting MORTGAGE - CREDIT in the Province of Alberta - 2004						
Name of Company	MORTGAGE			CREDIT		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
American Home Assurance Company	-	-		19	34	178.9%
Continental Casualty Company	-	-		66	34	51.5%
EULER American Credit Indemnity Company	-	-		849	7,822	921.3%
Genworth Financial Mortgage Insurance Company Canada	70,905	6,466	9.1%	-	-	
Lloyd's Underwriters	-	-		-	50	
St. Paul Guarantee Insurance Company	-	-		1,913	82	4.3%
Zurich Insurance Company	-	-		645	-	
TOTAL	70,905	6,466	9.1%	3,492	8,022	229.7%

\* Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by the Province.

Abstract of The Returns of Companies Transacting LEGAL EXPENSES in the Province of Alberta - 2004			
Name of Company	LEGAL EXPENSES		
	Total Direct Premiums Written \$'000	Total Direct Claims \$'000	Claims Ratio*
Allianz Insurance Company of Canada	132	(1)	
ING Novex Insurance Company of Canada	136	(7)	
Legacy General Insurance Company	-	4	
Lloyd's Underwriters	-	(35)	
<b>TOTAL</b>	<b>268</b>	<b>(39)</b>	

\* Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by the Province.

