

**Financial Services
Commission
of Ontario**

Licensing and Market Conduct Division
5160 Yonge Street, 4th Floor
Box 85
Toronto ON M2N 6L9

Telephone: (416) 590-7113
Fax: (416) 226-7838
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**Commission des
services financiers
de l'Ontario**

Division de la délivrance des permis
et de l'observation des lois et des règlements
5160, rue Yonge, 4e étage
Boîte 85
Toronto ON M2N 6L9

Téléphone: (416) 226-7863
Télécopieur: (416) 226-7838
Sans Frais: 1-800-668-0128 ext. 7863



December 11, 2007

Insurer#

Dear :

Re: Filing of Annual Return for Ontario

Pursuant to Section 102 of the *Insurance Act* (Ontario), all insurers licensed in the Province of Ontario are required to file annual returns for the year ended December 31, 2007, with the Superintendent of Financial Services, or his designate. Section 447 of the *Insurance Act* provides penalties for those insurers who do not comply with the filing requirements.

Attached to this letter you will find a Memorandum regarding the 2007 Report of the Actuary, Filing Information for Insurers Licensed in Ontario, Premium Information used for Cost Assessment in Ontario and a Consent and Notification pursuant to the Freedom of Information and Protection of Privacy Act. Please ensure that one copy of the Cost Assessment and Freedom of Information forms are returned with your Annual Return.

The Filing Information for Insurers Licensed in Ontario details the forms required by Ontario. They are listed by type of insurer and incorporating jurisdiction, and include filing deadlines. The number of hard copies is specified, however, where a data diskette forms part of the filing only one diskette is required. To help in obtaining updated forms and instructions there is a hyper-link to OSFI's web-site which can be accessed as follows: Go to the Financial Services Commission of Ontario's web-site at www.fsco.gov.on.ca, click on "Insurance" and then on "Annual Returns and Instructions". To facilitate computer entry of the information, please record the insurer number shown above on the cover of each form filed. Where Auditors' Reports are referenced, we require both the Auditor's Report addressed to the primary regulator and the Auditor's Report to the shareholders/policyholders together with the audited financial statements.

If the company intends to change its licence status (i.e. discontinuing, withdrawing or merging) the Registration Specialist should be contacted at (416) 590-7014, and if appropriate, adjustments will be made to the 2008 Preliminary Assessment.

All Section 102 filings should be submitted to the following address:

Financial Services Commission of Ontario
5160 Yonge Street
4th Floor, Box 85
Toronto, ON M2N 6L9

Annual Filing

Attention: Licensing and Compliance

Should you require further assistance, please contact the undersigned at (416) 590-2074

Yours truly,

Patrick Phelan
Information Analyst

Enclosures