



FINANCIAL SERVICES COMMISSION OF ONTARIO

SUPERINTENDENT'S REPORT ON INSURANCE 2007



Ontario

Superintendent's Report 2007

The following information was obtained from the annual filings and, in the case of federally registered insurers, from the Office of the Superintendent of Financial Institutions. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information contained in it. Other sources should also be consulted. Any material changes to this information will be reported to the Minister of Finance and published in *The Ontario Gazette*.

The information is organized by type of insurer, and insurers are listed alphabetically within each group.

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Letter to Minister of Finance



**The Honourable Dwight Duncan
Minister of Finance
7 Queen's Park Crescent
Toronto ON M7A 1Y7**

Dear Minister:

I am pleased to present the 129th annual report under Section 36 of the Insurance Act for the year ended December 31, 2007. Prior to the creation of the Financial Services Commission of Ontario, this report was issued by the Superintendent of Insurance.

In addition to the information contained in this report, a listing of all licensed insurers is published each July in The Ontario Gazette. This list contains the names of the insurers, their addresses, telephone numbers, chief agents, and the classes for which they are licensed. During the year, information concerning newly licensed insurers and changes to existing licences is also published in Bulletins issued by the Financial Services Commission of Ontario. Any broker or member of the public can verify whether a particular insurer is licensed by calling our offices at (416) 250-7250. This information is also available on the Commission's Internet site – www.fsco.gov.on.ca.

News releases containing other information of public interest are made throughout the year. These announcements effectively reach a large number of Ontario residents. Information is also supplied to industry trade associations for inclusion in their publications to reach more specialized audiences. The Financial Services Commission of Ontario issues Bulletins as required to provide information to insurers and other individuals interested in the insurance industry.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Bob Christie".

Bob Christie
Chief Executive Officer and
Superintendent of Financial Services

Summary Financial Information



SUMMARY OF COMPANIES LICENSED BY TYPE OF BUSINESS ACTIVITY as of December 31, 2007, and December 31, 2006

Analysis of 2007 total

Business Type	Total 2006	Additions	Withdrawals	Total 2007	Ontario	Extra Provincial	Federal
Property & Casualty Insurance Companies	218	5	3	220	58	13	149
Life Insurance Companies	101	0	6	95	3	16	76
Reinsurance Companies	42	3	0	45	2	1	42
Reciprocal Exchanges	10	0	0	10	8	1	1
Fraternal Societies	24	0	2	22	3	0	19
Totals	395	8	11	392	74	31	287

Notes:

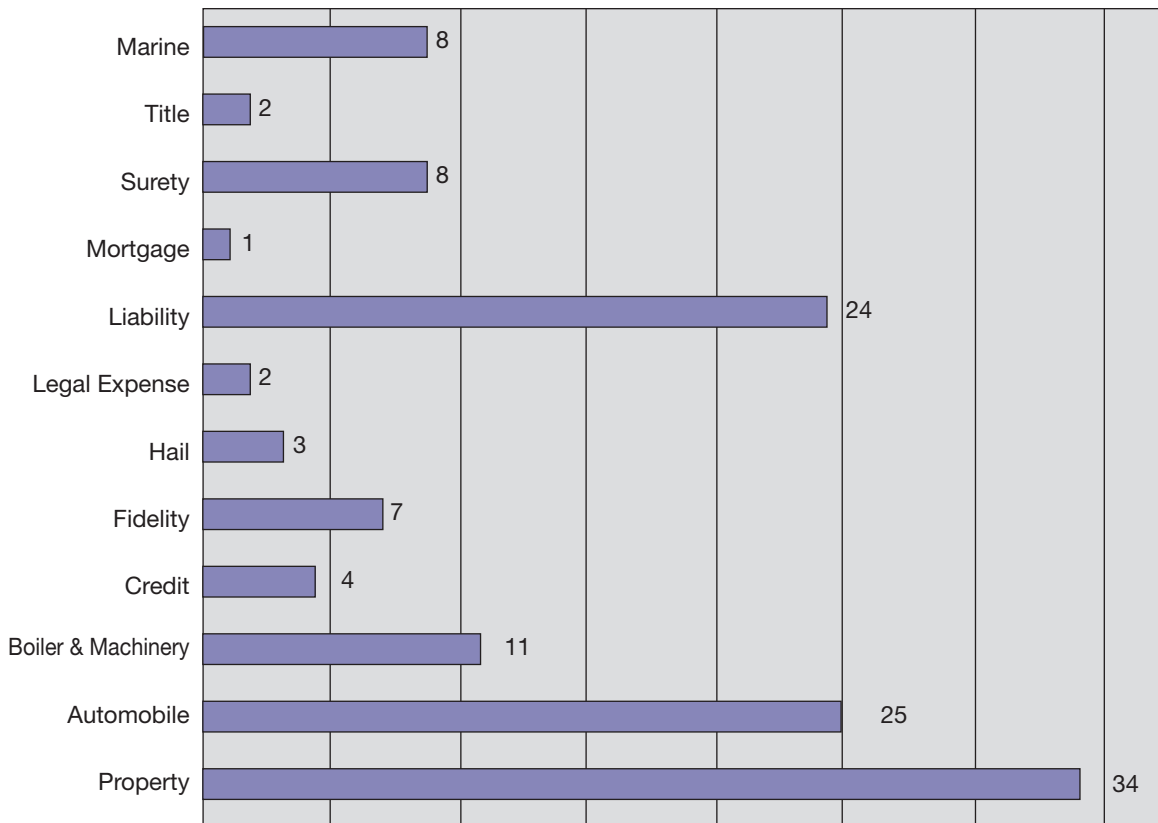
- 1 Companies writing both property & casualty and life insurance business are listed under Life Insurance Companies in the above summary. Their financial performance is shown separately by business type in the following report.
- 2 Branch operations are included in the Federal totals.
- 3 The Superintendent's Report 2007 records figures as of the end of the calendar year (December 31, 2007), based on the company's annual filings. The Financial Services Commission of Ontario Annual Report 2007-2008 records figures as of the end of the fiscal year (March 31, 2008).

Insurer Statistics

To gauge the level of competition, FSCO calculates how many companies represent 80 per cent of the market for key products. Please note that these figures are based on individual companies rather than groups of affiliated companies

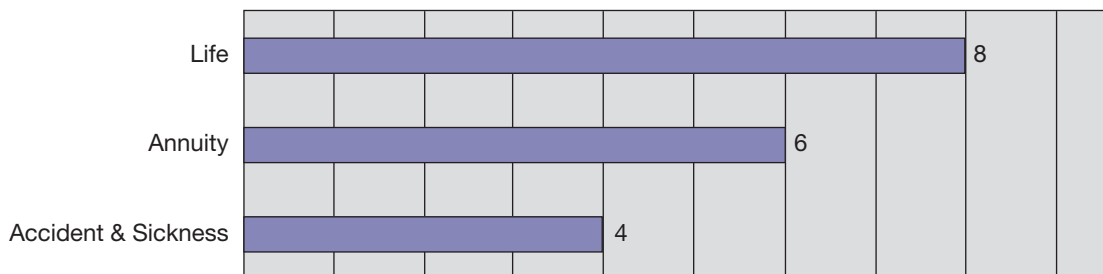
2007 Property and Casualty Insurers

Number of Companies Representing 80% of Ontario Market Share



2007 Life Insurers

Number of Companies Representing 80% of the Ontario Market Share

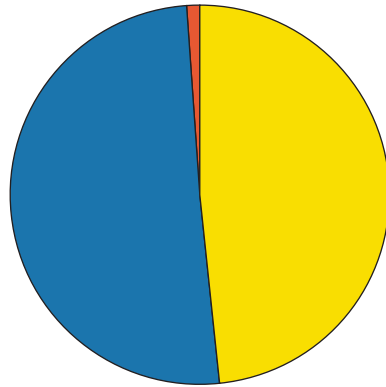


Premium Statistics



Insurance is a \$35 billion a year business in Ontario. In 2007, of the the total premium dollar, 48.4 per cent went to the life insurance industry and 50.6 per cent went to the property and casualty (including automobile) insurers.

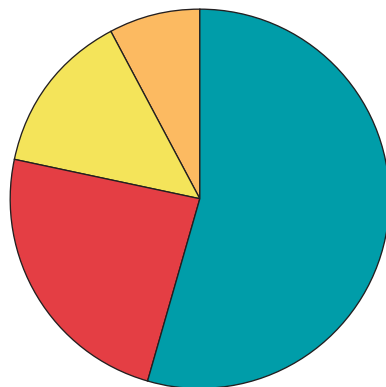
**2007
Direct Premium
Volume
in Ontario
Total \$35,101
(in millions)
in Ontario**



- Life Insurance Companies - \$16,997 (48.4%)
- Property & Casualty Insurers - \$17,747 (50.6%)
- Other - \$357 (1.0%)

P&C insurers received \$17.7 billion in premiums in 2007. The split among automobile, property and liability insurance remained consistent compared to the previous year.

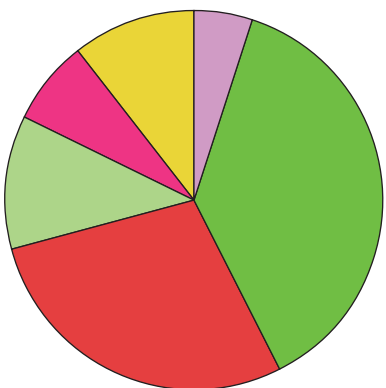
**2007
Property & Casualty
Companies -
Direct Written
Premiums in
Ontario -
By Line Total
Premiums Written
\$17,747 (millions)**



- Automobile - \$9,697 (54.6%)
- Property - \$4,232 (23.8%)
- Liability - \$2,460 (13.9%)
- Others - \$1,358 (7.7%)

The broad pattern among life insurance companies likewise remained constant. Of the \$16.9 billion spent on premiums to the life insurers, 17.5 per cent went to buy annuities, 39.7 per cent to purchase individual and group life coverage and 42.8 per cent to obtain accident and sickness insurance.

**2007
Life Companies -
Direct Written
Premiums in
Ontario Total
Premiums Written
\$16,697 (million)**



- Accident & Sickness - Individual \$869 (5.2%)
- Accident & Sickness - Group \$6,386 (37.6%)
- Life - Individual \$4,812 (28.3%)
- Life - Group \$1,945 (11.4%)
- Annuities - Individual \$1,228 (7.2%)
- Annuities - Group \$1,757 (10.3%)

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
ONTARIO							
Algoma Mutual Insurance Company	8,442	3,167	15,120	9,456	5,664	36%	982
Amherst Island Mutual Insurance Company	536	422	1,964	677	1,287	34%	96
Ayr Farmers Mutual Insurance Company	15,034	12,425	47,642	26,972	20,670	75%	1,322
Bay of Quinte Mutual Insurance Co.	14,433	7,608	32,287	13,357	18,930	45%	2,449
Bertie and Clinton Mutual Insurance Company	8,598	3,987	40,254	15,915	24,339	51%	1,342
Brant Mutual Insurance Company	5,776	3,530	18,325	10,665	7,660	53%	746
CAA Insurance Company (Ontario)	107,161	69,469	351,985	282,069	69,916	69%	5,517
Caradoc Delaware Mutual Fire Insurance Company	1,332	766	7,111	1,044	6,067	75%	(100)
Cayuga Mutual Insurance Company	5,379	2,589	19,589	7,960	11,629	44%	991
Coachman Insurance Company	26,702	15,912	116,792	81,890	34,902	56%	7,103
Commerce and Industry Insurance Company of Canada	42,577	65,449	892,592	731,002	161,590	45%	24,596
Coronation Insurance Company, Limited	0	0	4,040	848	3,192	n/a	6
Culross Mutual Insurance Company	1,389	1,053	4,167	3,158	1,009	35%	(7)
Dufferin Mutual Insurance Company	6,983	6,851	21,843	16,361	5,482	43%	444
Dumfries Mutual Insurance Company	11,308	8,222	39,467	17,594	21,873	61%	1,333
Erie Mutual Fire Insurance Company	4,722	2,452	23,030	8,476	14,554	35%	709
Farmers' Mutual Insurance Company (Lindsay)	61,037	46,862	178,190	121,627	56,563	66%	4,002
Fenchurch General Insurance Company	494	195	9,187	3,325	5,862	29%	(32)
GCAN Insurance Company	69,173	30,264	722,146	561,098	161,048	31%	40,567
Germania Farmers' Mutual Fire Insurance Company	9,885	4,864	22,883	12,629	10,254	50%	1,227
Glengarry Mutual Insurance Company	8,296	4,983	18,999	8,682	10,317	56%	346
Grenville Mutual Insurance Company	13,304	6,502	51,295	18,411	32,884	48%	2,570
Grey & Bruce Mutual Insurance Company	1,633	1,194	3,920	1,455	2,465	64%	(47)

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
Halwell Mutual Insurance Company	12,992	8,757	34,212	17,454	16,758	60%	1,240
Hamilton Township Mutual Insurance Company	15,536	8,126	34,796	18,749	16,047	49%	1,540
Hay Mutual Insurance Company	7,148	4,658	35,352	11,518	23,834	65%	1,008
Howard Mutual Insurance Company	7,250	4,052	36,449	10,184	26,265	45%	1,739
Howick Mutual Insurance Company	10,799	8,153	22,063	13,501	8,562	72%	413
Kent & Essex Mutual Insurance Company	14,286	11,981	55,619	23,089	32,530	68%	1,396
Kingsway General Insurance Company	253,657	176,340	1,049,829	910,297	139,532	80%	16,398
L&A Mutual Insurance Company	5,964	2,984	11,829	6,654	5,175	57%	603
Lambton Mutual Insurance Company	14,126	11,389	52,467	26,849	25,618	69%	1,030
Lanark Mutual Insurance Company	19,860	11,001	59,380	23,286	36,094	56%	2,468
Lawyers' Professional Indemnity Company	96,852	72,480	481,552	345,732	135,820	80%	17,610
1 Markham General Insurance Company	0	0	0	0	0	n/a	0
Max Canada Insurance Company	4,051	2,036	13,084	6,054	7,030	49%	208
Mckillop Mutual Insurance Company	7,249	4,746	19,865	9,944	9,921	47%	1,076
Middlesex Mutual Insurance Co.	8,418	7,089	28,413	14,065	14,348	70%	641
Norfolk Mutual Insurance Company	4,608	2,343	15,376	6,593	8,783	46%	824
North Blenheim Mutual Insurance Company	7,166	2,942	20,032	7,255	12,777	51%	1,032
North Kent Mutual Fire Insurance Company	5,785	3,526	29,383	10,415	18,968	59%	709
Oxford Mutual Insurance Company	8,758	4,463	23,150	12,858	10,292	54%	972
Peel Maryborough Mutual Insurance Company	12,780	7,161	31,947	17,345	14,602	58%	892
Peel Mutual Insurance Company	27,887	24,683	71,630	43,002	28,628	76%	190
Pro-demnity Insurance Company	17,930	6,269	84,580	62,458	22,122	64%	35
South Easthope Mutual Insurance Company	11,118	9,346	33,844	15,708	18,136	75%	737
The West Wawanosh Mutual Insurance Company	12,307	9,840	40,663	24,678	15,985	74%	405
The Westminster Mutual Insurance Company	6,803	6,485	16,803	12,054	4,749	65%	254

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
The Yarmouth Mutual Fire Insurance Company	5,357	4,223	14,643	5,496	9,147	76%	(50)
Town & Country Mutual Insurance Company	8,429	5,550	26,917	13,679	13,238	57%	631
Townsend Farmers' Mutual Fire Insurance Company	4,721	3,972	16,935	9,440	7,495	65%	134
Tradition Mutual Insurance Company	10,044	10,478	42,706	30,272	12,434	65%	1,011
Trillium Mutual Insurance Company	29,526	19,760	78,520	52,170	26,350	64%	2,418
TTC Insurance Company Limited	0	0	63,529	63,429	100	n/a	0
Usborne and Hibbert Mutual Fire Insurance Company	5,103	3,537	34,136	6,567	27,569	88%	471
Wabisa Mutual Insurance Company	5,446	4,425	17,727	12,599	5,128	63%	430
West Elgin Mutual Insurance Company	8,413	12,851	40,598	23,974	16,624	67%	951
York Fire & Casualty Insurance Company	114,955	75,212	273,366	232,379	40,987	68%	(582)
	1,209,518	849,624	5,554,223	4,054,418	1,499,805		154,996
EXTRA-PROVINCIAL							
Alberta Motor Association Insurance Company	82	0	403,162	309,935	93,227	78%	14,266
Associated Electric & Gas Insurance Services Limited	119	21	37,081	5,102	31,979	81%	(24)
Belair Insurance Company Inc.	42,163	19,026	854,613	656,527	198,086	66%	32,910
Canadian Farm Insurance Corp.	1,524	482	13,302	9,733	3,569	60%	0
Certas Home and Auto Insurance Company	0	0	9,402	3	9,399	n/a	(601)
GMS Insurance Inc.	1,812	1,035	11,965	6,333	5,632	75%	(1,635)
Innovative Insurance Corporation	16	0	5,560	2,473	3,087	49%	(108)
L'Unique General Insurance Inc.	31	0	133,846	82,398	51,448	54%	5,691
La Mutuelle d'église de l'Inter-Ouest	14	0	5,426	224	5,202	31%	295
Optimum Insurance Company Inc.	27,227	15,033	170,628	132,487	38,141	50%	4,235
SGL Canada Insurance Services Ltd.	120	76	135,891	60,736	75,155	63%	8,690
The Canadian Union Insurance Company	1,608	(169)	422,196	327,916	94,280	65%	8,514
Trans Global Insurance Company	8,100	1,589	17,803	11,355	6,448	9%	3,560
	82,816	37,093	2,220,875	1,605,222	615,653		75,793

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
FEDERAL							
Ace Ina Insurance	145,403	38,433	1,143,957	822,944	321,013	34%	83,978
AIG United Guaranty Mortgage Insurance Company of Canada	28,800	641	113,256	66,249	47,007	28%	(2,212)
Allstate Insurance Company of Canada	329,634	180,163	1,688,624	1,127,792	560,832	64%	108,118
2 Alta Surety Company	0	0	0	0	0	n/a	0
Ascentus Insurance Ltd.	3,526	1,507	46,943	31,271	15,672	30%	1,627
Aviva Insurance Company of Canada	494,291	333,139	3,428,821	2,803,525	625,296	61%	209,813
Axa Insurance (Canada) Axa Assurances (Canada)	322,036	173,154	1,337,893	1,063,268	274,625	58%	43,437
Axa Pacific Insurance Company	9,061	(1,448)	1,051,586	821,554	230,032	53%	45,838
Canadian Direct Insurance Incorporated	0	0	174,745	131,857	42,888	67%	7,773
Canadian Northern Shield Insurance Company	506	335	249,929	201,110	48,819	57%	11,735
Certas Direct Insurance Company	92,177	76,163	490,596	400,615	89,981	82%	11,733
Chubb Insurance Company of Canada	331,496	195,109	2,201,117	1,526,778	674,339	49%	122,552
Commonwealth Insurance Company	29,137	(9,343)	1,163,467	824,041	339,426	54%	23,533
Constitution Insurance Company of Canada	0	12	2,975	587	2,388	n/a	0
Co-operators General Insurance Company	681,487	407,087	3,580,902	2,347,241	1,233,661	66%	148,171
Coseco Insurance Company	155,021	107,954	455,350	367,525	87,825	77%	7,718
CUMIS General Insurance Company	34,783	20,471	137,149	108,488	28,661	57%	7,375
Echelon General Insurance Company	116,928	65,229	335,375	244,279	91,096	60%	13,168
Economical Mutual Insurance Company	977,726	696,119	4,166,284	2,910,608	1,255,676	69%	117,555
Elite Insurance Company	69,848	44,257	326,337	255,680	70,657	61%	30,695
Everest Insurance Company of Canada	0	(57)	4,236	131	4,105	n/a	(155)
FCT Insurance Company Ltd.	58,056	19,181	143,676	95,749	47,927	27%	16,987
Federated Insurance Company of Canada	49,548	23,580	451,535	322,136	129,399	63%	33,953
Federation Insurance Company of Canada	39,626	60,193	558,972	463,655	95,317	69%	9,373
First North American Insurance Company	1,071	352	7,733	1,610	6,123	22%	557

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
Genworth Financial Mortgage Insurance Company Canada	447,792	57,919	4,289,561	2,517,210	1,772,351	19%	308,211
Gold Circle Insurance Company	0	0	4,440	16	4,424	n/a	115
Gore Mutual Insurance Company	154,872	92,501	454,710	308,296	146,414	61%	20,209
Grain Insurance and Guarantee Company	9,633	2,179	83,725	51,954	31,771	44%	5,323
3 Granite Insurance Company	0	0	0	0	0	n/a	0
Industrial-Alliance Pacific General Insurance Corporation	2,233	916	58,296	41,532	16,764	86%	1,267
ING Insurance Company of Canada	1,314,164	902,641	6,443,287	5,575,707	867,580	66%	159,082
ING Novex Insurance Company of Canada	108,436	73,426	768,040	602,027	166,013	66%	21,740
Jevco Insurance Company	19,637	8,134	585,863	449,620	136,243	57%	28,906
Legacy General Insurance Company	22,861	3,470	46,120	(3,796)	49,916	16%	7,640
Lombard General Insurance Company of Canada	395,388	244,750	2,530,868	1,848,248	682,620	63%	170,536
Lombard Insurance Company	116,630	87,112	419,549	297,051	122,498	76%	8,530
London and Midland General Insurance Company	34,048	4,474	304,980	152,266	152,714	16%	49,809
Markel Insurance Company of Canada	141,081	101,104	818,798	597,236	221,562	68%	50,479
Old Republic Insurance Company of Canada	29,514	22,991	180,693	132,245	48,448	58%	5,314
Omega General Insurance Company	240	8	14,980	2,703	12,277	27%	(1,122)
Pafco Insurance Company	58,620	47,525	219,628	162,736	56,892	60%	10,471
Pembridge Insurance Company	65,586	39,832	485,550	255,008	230,542	70%	19,968
Perth Insurance Company	106,234	71,461	414,922	358,942	55,980	69%	5,098
Pilot Insurance Company	618,643	467,527	1,811,505	1,522,805	288,700	73%	64,102
PMI Mortgage Insurance Company Canada	0	0	75,208	1,829	73,379	n/a	(2,193)
Primum Insurance Company	172,907	104,243	994,086	862,193	131,893	68%	30,455
Quebec Assurance Company	0	0	102,686	70,497	32,189	57%	3,676
RBC General Insurance Company	276,698	182,395	806,589	599,307	207,282	69%	36,021
RBC Insurance Company of Canada	98,561	39,988	253,843	98,856	154,987	37%	20,034
Royal & Sun Alliance Insurance Company of Canada	383,593	278,948	3,360,530	2,494,234	866,296	57%	101,124
S & Y Insurance Company	64,706	45,744	165,484	135,982	29,502	73%	1,094

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
Safety National Casualty Corporation	3,692	2,248	19,001	5,637	13,364	64%	1,128
Scotia General Insurance Company	0	0	7,204	11	7,193	n/a	96
Scottish & York Insurance Co. Limited	180,581	162,352	752,209	625,824	126,385	77%	7,448
Securican General Insurance Company	11,483	6,309	29,091	20,016	9,075	52%	1,570
Security National Insurance Company	580,190	387,759	2,734,128	1,979,769	754,359	69%	163,926
TD Direct Insurance Inc.	0	0	13,490	189	13,301	n/a	355
TD General Insurance Company	192,908	154,030	548,804	461,263	87,541	72%	14,308
TD Home and Auto Insurance Company	198,792	149,847	1,130,516	910,861	219,655	70%	31,036
Temple Insurance Company	78,811	11,565	773,226	625,728	147,498	32%	32,911
The Boiler Inspection and Insurance Company of Canada	15,679	8,046	187,621	110,570	77,051	23%	19,704
The Dominion of Canada General Insurance Company	705,079	497,658	2,817,259	2,009,256	808,003	72%	144,589
The Guarantee Company of North America	199,598	118,727	1,017,819	498,658	519,161	55%	48,985
The Missisquoi Insurance Co.	326	13	472,610	375,337	97,273	69%	8,963
The Mortgage Insurance Company of Canada	0	11	37,136	10,578	26,558	0%	2,741
The Nordic Insurance Company of Canada	187,376	145,294	3,228,612	2,351,085	877,527	66%	215,846
The North Waterloo Farmers Mutual Insurance Company	50,306	30,360	94,323	61,515	32,808	63%	2,010
The Personal Insurance Company	317,134	270,858	1,227,234	1,025,651	201,583	81%	25,225
The Portage La Prairie Mutual Insurance Company	20,997	14,913	284,782	186,002	98,780	65%	7,011
The Sovereign General Insurance Company	58,994	40,725	558,422	440,968	117,454	61%	8,495
The Wawanesa Mutual Insurance Company	431,929	327,562	4,533,036	2,579,890	1,953,146	75%	115,776
Traders General Insurance Company	329,355	253,966	1,067,132	890,696	176,436	72%	21,009
Trafalgar Insurance Company of Canada	105,801	75,159	676,930	529,848	147,082	66%	19,026
4 Travelers Guarantee Company of Canada	68,850	32,328	753,574	514,531	239,043	28%	36,725
5 Triad Guaranty Insurance Corporation Canada	0	0	0	0	0	n/a	0
Trisura Guarantee Insurance Company	9,592	4,259	41,316	16,873	24,443	46%	(329)

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
Unifund Assurance Company	309,182	229,179	1,137,715	918,054	219,661	69%	37,238
Waterloo Insurance Company	56,886	35,011	285,952	228,324	57,628	69%	5,095
Western Assurance Company	79,630	65,055	631,191	503,916	127,275	57%	16,960
Western Surety Company	2,918	112	30,576	16,266	14,310	-0%	1,429
XL Insurance Company Limited	50,753	17,669	379,172	255,877	123,295	40%	24,833
Zenith Insurance Company	41,601	26,055	155,359	94,967	60,392	56%	6,602
	12,900,681	8,378,589	74,580,839	54,321,557	20,259,282		
BRANCH							
Affiliated FM Insurance Company	29,103	26,527	193,235	116,996	76,239	35%	24,276
Allianz Global Risks US Insurance Company	75,788	20,648	503,421	412,644	90,777	66%	4,444
Allstate Insurance Company	0	0	0	0	0	n/a	0
American Bankers Insurance Company of Florida	130,018	10,177	313,423	185,369	128,054	18%	10,858
American Home Assurance Company	333,634	187,969	3,513,483	2,532,136	981,347	57%	136,660
Arch Insurance Company	14,744	5,647	100,288	72,246	28,042	55%	3,872
Atradius Credit Insurance N.V.	2,778	1,092	17,574	9,465	8,109	41%	(1,061)
Avemco Insurance Company	0	0	2,840	58	2,782	n/a	(85)
Aviation & General Insurance Company Limited	0	0	1,054	74	980	n/a	(47)
Aviva International Limited	(6)	(413)	32,943	8,082	24,861	1481%	1,502
Axa Corporate Solutions Assurance	2,852	237	4,499	1,334	3,165	50%	2,686
Berkley Insurance Company	0	0	39,863	8,737	31,126	64%	1,002
Centennial Insurance Company	0	(654)	10,829	1,232	9,597	n/a	981
Chicago Title Insurance Company	9,597	2,275	26,432	11,395	15,037	17%	2,770
Compagnie Francaise d'Assurance pour le Commerce Exterieur	12,407	4,602	47,680	26,454	21,226	53%	49
Continental Casualty Company	95,060	55,501	893,408	640,008	253,400	55%	36,128
Daimlerchrysler Insurance Company	2,996	1,266	20,564	8,708	11,856	53%	3,526
Eagle Star Insurance Company Limited	(1)	(1,972)	21,602	9,902	11,700	619%	2,235
Ecclesiastical Insurance Office Public Limited Company	11,694	2,520	118,322	68,778	49,544	40%	2,146

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
Electric Insurance Company	1,797	673	18,305	10,538	7,767	74%	901
Employers Insurance Company of Wausau	(2)	29	53,150	7,109	46,041	-10,200%	1,199
Employers Reinsurance Corporation	46,318	29,438	1,093,491	766,825	326,666	97%	20,641
Euler American Credit Indemnity Company	17,895	8,602	87,238	46,185	41,053	61%	2,978
Factory Mutual Insurance Company	84,736	15,312	743,292	362,759	380,533	39%	96,292
Federal Insurance Company	1,937	369	137,557	57,394	80,163	-5%	4,942
First American Title Insurance Company	12,516	1,861	28,785	12,596	16,189	19%	8,269
General Reinsurance Corporation	0	0	512,014	369,989	142,025	20%	33,580
Great American Insurance Company	32,884	27,522	236,979	114,795	122,184	72%	21,856
Great American Insurance Company of New York	0	(13)	2,279	200	2,079	n/a	87
Hartford Fire Insurance Company	7,547	1,724	313,129	62,797	250,332	39%	14,710
Icarom Public Limited Company	0	0	3,291	521	2,770	n/a	36
Jewelers Mutual Insurance Company	2,361	1,123	6,719	1,823	4,896	52%	184
Lawyers Title Insurance Corporation	172	643	6,246	2,441	3,805	40%	(224)
Liberty Mutual Insurance Company	78,531	23,966	1,288,933	629,896	659,037	74%	36,578
Lloyd's Underwriters	380,205	140,344	3,199,948	2,082,978	1,116,970	38%	641,499
Lumbermens Mutual Casualty Company	0	170	45,261	20,937	24,324	-139%	966
Mitsui Sumitomo Insurance Company, Limited	0	0	0	0	0	n/a	0
Motors Insurance Corporation	182,629	125,026	644,502	456,862	187,640	65%	43,523
Munich Reinsurance America, Inc.	0	1,319	245,935	127,517	118,418	82%	(1,248)
National Liability & Fire Insurance Company	12,045	23,302	214,921	91,979	122,942	57%	18,588
Nipponkoa Insurance Company, Limited	973	250	29,575	3,725	25,850	16%	1,562
North American Specialty Insurance Company	(543)	56	24,666	8,184	16,482	20%	4,749
Pearl Assurance Public Limited Company	0	0	1,626	164	1,462	n/a	(2)
Progressive Casualty Insurance Company	0	(1,782)	64,650	10,677	53,973	17,338%	3,260

Property & Casualty Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	\$	\$	\$	\$	\$	%	\$
Protective Insurance Company	321	425	9,008	1,741	7,267	157%	(93)
Providence Washington Insurance Company	0	255	1,830	121	1,709	n/a	(72)
6 Reliance Insurance Company	0	0	0	0	0	n/a	0
Security Insurance Company of Hartford	3	1,497	145,569	56,537	89,032	6213%	409
Sentry Insurance A Mutual Company	637	(2)	30,268	5,641	24,627	0%	1,754
Sompo Japan Insurance Inc.	2,921	1,441	37,639	7,388	30,251	37%	2,069
St. Paul Fire and Marine Insurance Company	86,961	37,973	1,308,632	705,351	603,281	55%	65,840
State Farm Fire and Casualty Company	342,216	233,375	1,020,513	560,551	459,962	69%	25,857
State Farm Mutual Automobile Insurance Company	1,012,599	947,955	3,797,529	2,491,845	1,305,684	91%	29,851
Stewart Title Guaranty Company	62,977	21,978	118,777	72,252	46,525	35%	10,657
T.H.E. Insurance Company	61	21	2,724	346	2,378	23%	(242)
The American Road Insurance Company	2,598	1,910	19,234	2,201	17,033	120%	(1,236)
The British Aviation Insurance Company Limited	(3)	(111)	5,183	1,858	3,325	1538%	104
The Hanover Insurance Company	0	0	3,208	47	3,161	n/a	40
7 The Home Insurance Company	0	0	0	0	0	n/a	0
TIG Insurance Company	0	1,171	35,911	7,249	28,662	n/a	3,290
Tokio Marine & Nichido Fire Insurance Co., Ltd.	13,174	4,382	104,031	59,572	44,459	101%	(4,275)
Uap-Newrotterdam Insurance Company N.V.	0	(792)	4,316	580	3,736	n/a	761
Utica Mutual Insurance Company	2	441	7,076	2,759	4,317	-4414%	279
Virginia Surety Company, Inc.	96	456	32,475	2,648	29,827	85%	1,241
XL Reinsurance America Inc.	26,504	10,100	527,278	283,764	243,514	39%	31,674
Zurich Insurance Company	421,338	258,994	2,487,846	1,877,883	609,963	72%	53,523
	3,555,070	2,236,825	24,562,999	15,502,843	9,060,156		
TOTAL	17,748,085	11,502,131	106,918,936	75,484,040	31,434,896		4,839,010

Life Insurance Companies

ONTARIO BUSINESS			TOTAL COMPANY			
Financial Summary Year Ended December 31, 2007	Direct Written Premiums	Benefits and Payments to Policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income / (Loss)
(In Thousands)	\$	\$	\$	\$	\$	\$
ONTARIO						
CT Financial Assurance Company	3,834	598	30,711	20,679	10,032	624
8 Revios Reinsurance Canada Ltd.	0	0	0	0	0	0
Union of Canada Life Insurance	738	1,015	77,355	65,890	11,465	(60)
	4,572	1,613	108,066	86,569	21,497	564
EXTRA PROVINCIAL						
Acadia Life	0	0	70,871	47,448	23,423	2,917
Assumption Mutual Life Insurance Company	7,190	4,276	556,559	478,645	77,914	4,011
AXA Insurance Inc.	25,007	6,195	780,905	678,283	102,622	6,989
Canassurance Insurance Company	2,297	715	80,519	47,755	32,764	546
Desjardins Financial Security Life Assurance Company	432,967	449,051	15,193,929	14,274,798	919,131	211,121
First Canadian Insurance Corporation	18,672	2,645	238,178	152,508	85,670	18,432
Industrial Alliance Insurance and Financial Services Inc.	789,699	445,197	13,000,781	11,189,715	1,811,066	247,961
La Capitale Insurance and Financial Services Inc.	1,070	983	153,473	111,172	42,301	1,334
La Survivance, Compagnie Mutuelle d'Assurance Vie	164	128	199,029	167,262	31,767	1,660
L'Entraide Assurance Mutual Company	25	0	76,602	67,440	9,162	1,360
National Bank Life Insurance Company	10,762	2,770	136,710	51,791	84,919	17,087
Promutuel Life Inc.	0	0	7,124	3,467	3,657	(797)
SSQ, Life Insurance Company Inc.	309	3,997	2,050,433	1,814,922	235,511	27,992
The International Life Insurance Company	0	0	32,649	18,640	14,009	1,986
The Union Life, A Mutual Assurance Company	2,933	0	612,913	515,897	97,016	11,465
Trans Global Life Insurance Company	2,952	154	8,765	2,232	6,533	1,510
	1,294,047	916,111	33,199,440	29,621,975	3,577,465	555,574
FEDERAL						
Ace Ina Life Insurance	57,741	22,922	79,652	47,546	32,106	9,295
ALG Assurance Canada	98,151	35,645	742,745	662,502	80,243	16,131

Life Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
	Direct Written Premiums	Benefits and Payments to Policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income / (Loss)
	\$	\$	\$	\$	\$	\$
AIG Life Insurance Company of Canada	387,417	73,543	2,097,632	1,795,615	302,017	48,254
Allstate Life Insurance Company of Canada	0	0	3,520	35	3,485	65
Assurant Life of Canada	70,097	21,218	635,457	586,824	48,633	24,053
BMO Life Insurance Company	20,435	1,019	70,729	(3,915)	74,644	19,307
Blue Cross Life Insurance Company of Canada	21,695	11,647	289,200	219,458	69,742	5,380
Canadian Premier Life Insurance Company	80,699	9,383	133,398	20,247	113,151	21,261
CIBC Life Insurance Company Limited	15,063	4,286	29,459	(38,852)	68,311	10,338
Cigna Life Insurance Company of Canada	0	2,003	37,740	26,349	11,391	2,315
Compcorp Life Insurance Company	0	0	10,000	246	9,754	(45)
9 Confederation Life Insurance Company	0	0	0	0	0	0
Co-operators Life Insurance Company	273,214	201,745	2,636,979	2,030,056	606,923	23,504
Crown Life Insurance Company	0	0	454,812	353,709	101,103	6,800
CUMIS Life Insurance Company	80,483	58,898	601,821	492,453	109,368	33,288
Fidelity Investments Insurance Company Of Canada	0	0	11,446	2,053	9,393	(3,723)
Industrial-Alliance Pacific Life Insurance Company	103,645	51,174	2,339,236	2,035,804	303,432	53,767
London Life Insurance Co.	1,157,376	1,288,420	23,426,934	20,940,489	2,486,445	365,985
Manulife Canada Ltd.	30,063	13,332	4,478,258	3,906,370	571,888	10,080
MD Life Insurance Company	21,503	1,294	331,075	290,045	41,030	4,918
Penncorp Life Insurance Company	25,227	7,909	326,422	244,669	81,753	12,996
Primerica Life Insurance Company Of Canada	102,788	35,721	455,593	19,105	436,488	55,809
RBC Life Insurance Company	489,373	236,467	5,470,822	4,165,688	1,305,134	59,054
Reliable Life Insurance Co.	29,380	14,877	54,432	28,006	26,426	2,907
Scotia Life Insurance Company	10,868	1,986	64,684	(35,984)	100,668	12,199
Sun Life Assurance Company of Canada	3,145,984	2,919,257	64,842,854	54,959,915	9,882,939	1,388,915
Sun Life Insurance (Canada) Limited	70,308	3,402	10,885,010	10,025,760	859,250	89,301
TD Life Insurance Company	25,583	7,114	27,487	(1,139)	28,626	1,448
The Canada Life Assurance Company	1,570,943	1,246,217	18,350,105	14,035,205	4,314,900	771,568
The Canada Life Insurance Company of Canada	0	0	8,826,602	8,141,570	685,032	48,720

Life Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
	Direct Written Premiums	Benefits and Payments to Policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income / (Loss)
	\$	\$	\$	\$	\$	\$
The Empire Life Insurance Company	361,789	253,088	3,867,411	3,159,489	707,922	53,587
The Equitable Life Insurance Company of Canada	232,160	172,956	1,189,288	981,897	207,391	21,420
The Great-West Life Assurance Company	2,052,971	1,621,983	20,288,822	9,506,867	10,781,955	1,647,450
The Manufacturers Life Insurance Company	3,842,524	3,315,909	55,181,168	39,707,291	15,473,877	3,651,102
The Standard Life Assurance Company of Canada	613,469	764,310	16,576,887	15,226,799	1,350,088	196,201
The Wawanesa Life Insurance Company	17,513	13,931	496,704	405,015	91,689	4,457
Transamerica Life Canada	283,990	179,957	5,907,994	4,943,719	964,275	(307,318)
Unity Life of Canada	72,625	46,346	566,373	515,525	50,848	4,227
Western Life Assurance Co.	15,263	6,660	73,221	50,447	22,774	3,333
	15,380,340	12,644,619	251,861,972	199,446,878	52,415,094	8,368,349
BRANCH						
Aetna Life Insurance Company	764	1,139	56,029	16,153	39,876	2,669
Allianz Life Insurance Company Of North America	2,219	914	79,755	18,737	61,018	3,654
American Bankers Life Assurance Company of Florida	95,570	9,519	215,115	111,740	103,375	10,159
American Health and Life Insurance Company	11,965	2,289	154,357	42,622	111,735	15,123
American Income Life Insurance Company	18,718	2,786	138,835	62,237	76,598	15,543
Amex Assurance Company	1,036	100	7,050	62	6,988	698
AXA Equitable Life Insurance Company	40	68	38,408	21,218	17,190	862
Combined Insurance Company of America	40,737	7,626	615,753	309,901	305,852	81,567
Connecticut General Life Insurance Company	4,191	4,470	77,318	55,546	21,772	(1,101)
CUNA Mutual Insurance Society	168	480	21,624	15,398	6,226	285
First Allmerica Financial Life Insurance Company	7	6	2,201	1,165	1,036	(103)
Forethought Life Insurance Company	781	5,668	113,547	94,760	18,787	8,604
General American Life Insurance Company	0	0	1,409,158	564,593	844,565	114,866
Gerber Life Insurance Company	1,349	168	20,365	5,804	14,561	402
Hartford Life Insurance Company	0	182	23,302	3,826	19,476	(2,830)

Life Insurance Companies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
	Direct Written Premiums	Benefits and Payments to Policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income / (Loss)
	\$	\$	\$	\$	\$	\$
Household Life Insurance Company	13,545	3,594	174,348	63,917	110,431	5,112
John Hancock Life Insurance Company	22	(4)	14,217	6,260	7,957	885
Liberty Life Assurance Company of Boston	170	288	13,960	2,064	11,896	794
Life Insurance Company of North America	2,343	2,083	41,490	23,397	18,093	1,825
Life Investors Insurance Company of America	3,458	1,361	196,753	113,365	83,388	6,047
Massachusetts Mutual Life Insurance Company	231	237	46,139	11,710	34,429	2,151
Metlife Canada	735	13,881	368,551	330,811	37,740	(6,730)
Metlife Insurance Company of Connecticut	0	0	5,734	0	5,734	48
Metropolitan Life Insurance Company	0	0	1,249,397	84,523	1,164,874	47,264
Minnesota Life Insurance Company	148	2	5,984	159	5,825	123
New York Life Insurance Company	22,913	25,116	302,576	101,725	200,851	11,334
Pennsylvania Life Insurance Company	0	0	1,299	0	1,299	47
Phoenix Life Insurance Company	0	25	2,357	358	1,999	40
Principal Life Insurance Company	0	216	8,475	5,030	3,445	247
Reassure America Life Insurance Company	3	31	8,294	4,663	3,631	483
Standard Life Assurance Limited	1,887	42,864	60,569	55,090	5,479	263
State Farm International Life Insurance Company Ltd	94,191	46,973	997,734	794,387	203,347	17,816
Stonebridge Life Insurance Company	27	3	44,225	2,135	42,090	1,719
The Prudential Insurance Company of America	0	0	35,930	0	35,930	1,532
The Standard Life Assurance Company 2006	0	34,736	1,167	0	1,167	207
United American Insurance Company	337	363	11,308	5,336	5,972	395
Washington National Insurance Company	333	69	6,188	2,410	3,778	49
	317,888	207,253	6,569,512	2,931,102	3,638,410	342,049
Total	16,996,847	13,769,596	291,738,990	232,086,524	59,652,466	9,266,536

Reinsurance Companies

		ONTARIO BUSINESS		TOTAL COMPANY				
Financial Summary Year Ended December 31, 2007		Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income / (Loss)
THIS TABLE LISTS ONLY THOSE COMPANIES WHICH ARE LICENSED SOLELY FOR THE BUSINESS OF REINSURANCE								
(In Thousands)		\$	\$	\$	\$	\$	%	\$
ONTARIO								
	Farm Mutual Reinsurance Plan Inc.	104,728	118,386	621,497	420,516	200,981	113%	(16,320)
	Global Reinsurance Company	30	1,037	116,432	78,514	37,918	2365%	4,417
		104,758	119,423	737,929	499,030	238,899		(11,903)
EXTRA PROVINCIAL								
	Optimum Reassurance Inc.	32,752	4,374	316,364	268,639	47,725	n/a	6,309
FEDERAL								
	Aspen Insurance UK Limited	36,714	30,402	206,675	118,573	88,102	86%	1,806
13	AXA General Insurance Co.	(24,903)	18,085	117,491	90,800	26,691	68%	9,517
	Munich Reinsurance Company of Canada	176,840	85,993	1,325,737	1,029,959	295,778	64%	58,958
	RGA Life Reinsurance Company of Canada	327,195	13,515	3,208,338	2,795,645	412,693	n/a	13,094
	Scor Canada Reinsurance Co.	35,772	19,797	470,531	291,461	179,070	64%	13,200
	Suecia Reinsurance Co.	(32)	(169)	10,224	4,343	5,881	528%	(43)
	Swiss Re Life & Health Canada	315,854	52,217	3,302,777	2,950,423	352,354	n/a	22,265
	Swiss Reinsurance Company Canada	81,904	10,313	938,551	819,431	119,120	31%	27,680
		949,344	230,153	9,580,324	8,100,635	1,479,689		146,477
BRANCH								
	Alea Europe Ltd.	43	(175)	60,536	24,555	35,981	-577%	1,706
	American Agricultural Insurance Company	8,600	2,390	58,761	21,021	37,740	60%	4,360
	AXA RE	32,998	2,433	1,067,572	926,266	141,306	n/a	10,649
	Caisse Centrale de Reassurance	15,992	12,799	159,949	116,081	43,868	62%	5,036
	Cavell Insurance Company Ltd.	3	323	14,075	3,020	11,055	10767%	172
	Converium Reinsurance (North America) Inc.	12	40	42,956	4,970	37,986	564%	1,325
	Employers Reassurance Corp.	64,020	47,131	1,022,980	546,072	476,908	n/a	79,518
	Endurance Reinsurance Corporation of America	392	(984)	56,448	12,410	44,038	-107%	3,492
	Everest Reinsurance Company	97,713	35,113	682,305	478,530	203,775	46%	46,571

Reinsurance Companies

Financial Summary Year Ended December 31, 2007	ONTARIO BUSINESS		TOTAL COMPANY				
	Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income / (Loss)
THIS TABLE LISTS ONLY THOSE COMPANIES WHICH ARE LICENSED SOLELY FOR THE BUSINESS OF REINSURANCE							
(In Thousands)	\$	\$	\$	\$	\$	%	\$
Folksamerica Reinsurance Company	4,570	(1,297)	125,149	64,176	60,973	31%	8,616
General Re Life Corporation	0	0	10,888	2,863	8,025	n/a	287
Hannover Ruckversicherung AG	67,946	42,942	514,907	307,105	207,802	59%	25,088
Mapfre Re, Compania de Reaseguros, S.A.	3,720	417	37,245	8,748	28,497	28%	4,445
Mapfre Reinsurance Corp.	0	0	1,165	15	1,150	n/a	40
Munich Reinsurance Company	714,435	337,174	5,022,864	3,645,424	1,377,440	n/a	10,778
Nationwide Mutual Insurance Company	0	(22)	13,363	4,768	8,595	n/a	227
Nederlandse Reassurantie Groep N.V.	0	(241)	2,808	0	2,808	n/a	80
NRG Victory Reinsurance Ltd	0	3,772	13,878	6,295	7,583	n/a	(4,217)
Odyssey America Reinsurance Corporation	49,176	26,364	249,803	141,087	108,716	54%	11,083
Paris Re	31,877	10,379	592,597	444,489	148,108	55%	(792)
Partner Reinsurance Co. Ltd.	37,973	20,695	362,482	265,543	96,939	57%	16,848
Partner Reinsurance Europe Limited	0	0	5,025	0	5,025	n/a	25
Partner Re SA	46,177	25,008	594,690	432,267	162,423	57%	12,105
Pohjola Non-Life Insurance Company Ltd.	0	181	2,211	531	1,680	n/a	(212)
Reliastar Life Insurance Co.	14,001	7,321	111,737	65,960	45,777	n/a	7,616
Scor Global Life	10,888	5,608	303,748	208,776	94,972	n/a	8,637
Seaton Insurance Company	0	0	6,965	1,236	5,729	n/a	170
Sorema North America Reinsurance Company	0	59	10,258	1,244	9,014	n/a	1,306
14 Swiss Re Frankona Ruckversicherungs- Aktiengesellschaft	0	0	8,016	11	8,005	n/a	2,093
Swiss Reinsurance Co.	295,609	21,438	2,100,665	1,130,090	970,575	23%	55,339
Terra Nova Insurance Company Limited	32	(156)	40,336	19,053	21,283	-488%	1,691
The Insurance Corporation Of New York	0	(398)	6,265	101	6,164	n/a	650
The TOA Reinsurance Company Of America	24,582	10,856	211,573	137,958	73,615	51%	10,550
Transatlantic Reinsurance Co.	97,809	16,148	708,230	517,903	190,327	44%	30,441
	1,618,568	625,318	14,222,450	9,538,568	4,683,882		355,723
Total	2,705,422	979,268	24,857,067	18,406,872	6,450,195		496,606

Reciprocal or Interinsurance Exchanges

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income / (Loss)
	\$	\$	\$	\$	\$	%	\$
ONTARIO							
Canadian Lawyers Liability Assurance Society	27,040	1,882	120,122	104,556	15,566	44%	5,492
Canadian Universities Reciprocal Insurance Exchange	9,065	7,259	76,813	59,989	16,824	98%	64
Community Newspapers Reciprocal Insurance Exchange	119	29	838	188	650	25%	43
Healthcare Insurance Reciprocal of Canada	102,990	94,840	516,466	397,564	118,902	92%	23,164
Municipal Electric Association Reciprocal Insurance Exchange	8,992	2,933	45,931	16,289	29,642	33%	4,232
Ontario Municipal Insurance Exchange	21,743	17,287	74,464	64,330	10,134	121%	(3,258)
Ontario School Boards' Insurance Exchange	34,212	27,610	163,801	121,115	42,686	87%	7,946
Poultry Insurance Exchange Reciprocal Of Canada	373	245	1,970	601	1,369	83%	46
	204,534	152,085	1,000,405	764,632	235,773		37,729
EXTRA PROVINCIAL							
Canadian Airports Reciprocal Insurance Exchange (CARIE)	153	(3)	3,555	1,305	2,250	-3%	359
BRANCH							
Lumbermen's Underwriting Alliance	9,787	26,086	106,673	60,177	46,496	83%	8,959
TOTAL	214,474	178,168	1,110,633	826,114	284,519		29,129

Fraternal Societies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
	Direct Written Premiums	Benefits and Payments to Policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income / (Loss)
	\$	\$	\$	\$	\$	\$
ONTARIO						
Guaranteed Funeral Deposits of Canada (Fraternal)	23,280	25,274	185,154	182,011	3,143	452
Teachers Life Insurance Society (Fraternal)	8,441	4,707	42,913	36,282	6,631	1,336
Toronto Police Widows and Orphans Fund	1,418	1,956	71,911	63,407	8,504	(767)
	33,139	31,937	299,978	281,700	18,278	1,021
FEDERAL						
ACTRA Fraternal Benefit Society	7,785	5,151	66,236	42,066	24,170	51
10 Canadian Professional Sales Association	0	0	0	0	0	0
11 Canadian Slovak Benefit Society	0	0	0	0	0	0
12 Canadian Slovak League	0	0	0	0	0	0
Lutheran Life Insurance Society of Canada	9,696	13,115	298,881	263,196	35,685	699
Sons of Scotland Benevolent Association	1,155	489	13,655	9,881	3,774	116
The Grand Orange Lodge of British America	1,269	939	23,067	19,195	3,872	(17)
The Independent Order of Foresters	16,612	22,114	4,540,982	3,124,651	1,416,331	138,835
The Order of Italo-Canadians	21	103	1,492	1,062	430	(248)
Ukrainian Fraternal Society of Canada	26	63	7,084	5,830	1,254	12
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	3	4	5,141	4,020	1,121	28
	36,567	41,978	4,956,538	3,469,901	1,486,637	139,476
BRANCH						

Fraternals Societies

Financial Summary Year Ended December 31, 2007 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
	Direct Written Premiums	Benefits and Payments to Policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income / (Loss)
	\$	\$	\$	\$	\$	\$
Aca Assurance	374	40	30,473	14,333	16,140	(364)
Croatian Fraternal Union of America	423	226	12,078	9,936	2,142	308
Knights of Columbus	71,837	34,581	1,689,192	1,359,093	330,099	33,396
The Royal Arcanum, Supreme Council of	123	131	12,474	9,048	3,426	(92)
Ukrainian Fraternal Association of America	22	95	3,920	2,028	1,892	(4)
Ukrainian National Association	65	144	11,015	6,111	4,904	423
United Commercial Travelers of America, Order of	48	150	5,076	3,156	1,920	169
Woman's Life Insurance Society	216	337	10,326	8,334	1,992	431
	73,108	35,704	1,774,554	1,412,039	362,515	34,267
TOTAL	142,814	109,619	7,031,070	5,163,640	1,867,430	174,764

Financial Summary Notes

- 1 No financial information was reported for Markham General Insurance Company in 2007. The company was ordered into liquidation effective July 24, 2002.
- 2 No financial information was reported for Alta Surety Company in 2007. Company has been in liquidation since June 2002.
- 3 No financial information was reported for Granite Insurance Company in 2007. Company has been inactive since November 1992.
- 4 The former name of Travelers Guarantee Company of Canada is St. Paul Guarantee Insurance Company.
- 5 No financial information was reported for Triad Guaranty Insurance Corporation Canada in 2007. Company became licenced in August of 2007.
- 6 No financial information was reported for Reliance Insurance Company in 2007. Company has been in liquidation since August 2001.
- 7 No financial information was reported for The Home Insurance Company in 2007. Company has been in liquidation since November 1997.
- 8 No financial information was reported for Revios Reinsurance Canada Ltd. in 2007. Company's licence was cancelled in February of 2008.
- 9 No financial information was reported in 2007 for Confederation Life Insurance Company. Company has licence condition not to take on new contracts and it is being wound up.
- 10 No financial information was reported for Canadian Professional Sales Association in 2007. Company's licence was cancelled in January of 2008.
- 11 No financial information was reported in 2007 for Canadian Slovak Benefit Society. Company has been inactive since April 2006.
- 12 No financial information was reported in 2007 for Canadian Slovak League. The company has been inactive since December 31, 2003.
- 13 The former name of AXA General Insurance Company is Anglo Canada General Insurance Company.
- 14 The former name of Swiss Re Frankona Ruckversicherungs- Aktiengesellschaft is GE Frankona.