

FINANCIAL STATEMENTS

SUPERINTENDENT'S REPORT ON INSURANCE

2014

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SUPERINTENDENT'S REPORT ON INSURANCE 2014

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



Ontario

The Honourable Charles Sousa
Minister of Finance
7 Queen's Park Crescent
Toronto ON M7A 1Y7

Dear Minister:

I am pleased to present the 136th annual report under Section 36 of the Insurance Act for the year ended December 31, 2014. 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 or checking our website at www.fsco.gov.on.ca.

News releases and warning notices 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 'Brian Mills'.

Brian Mills
Chief Executive Officer and
Superintendent of Financial Services

SUMMARY FINANCIAL INFORMATION

SUMMARY OF COMPANIES LICENCED BY TYPE OF BUSINESS ACTIVITY

as of December 31, 2014, and December 31, 2013

Analysis of 2014 total

Business Type	Total 2013	Additions	Withdrawals	Total 2014	Ontario	Extra Provincial	Federal
Property & Casualty Companies	210	1	10	201	49	16	136
Life Insurance Companies	72	0	5	67	0	13	54
Reinsurance Companies	35	2	2	35	2	1	32
Reciprocal Exchanges	11	0	0	11	7	3	1
Fraternal Societies	15	0	0	15	2	0	13
Totals	343	3	17	329	60	33	236

Notes:

1 Companies writing both property & casualty and life business are listed under Life 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.

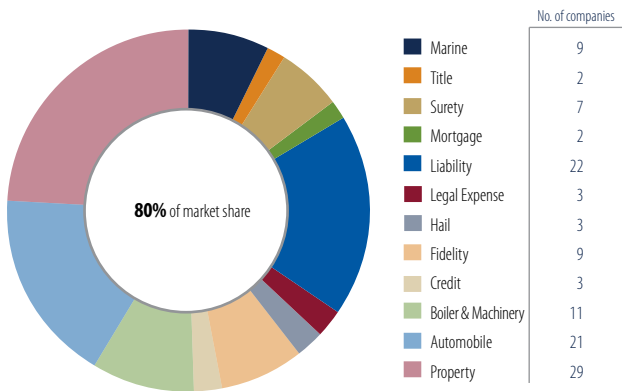
3 The Superintendent's Report 2014 records figures as of the end of the calendar year (December 31, 2014), based on the companies' annual filings. The Financial Services Commission of Ontario Annual Report 2014-15 records figures as of the end of the fiscal year (March 31, 2015).

INSURER STATISTICS

TO GAUGE THE LEVEL OF COMPETITION, FSCO calculates how many companies represent 80 percent of the market for key products. These figures are based on individual companies rather than groups of affiliated companies.

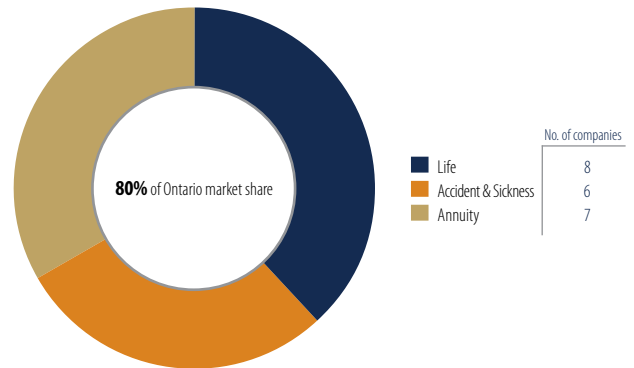
2014 Property and Casualty Insurers

Number of companies representing 80% of market share



2014 Life Insurers

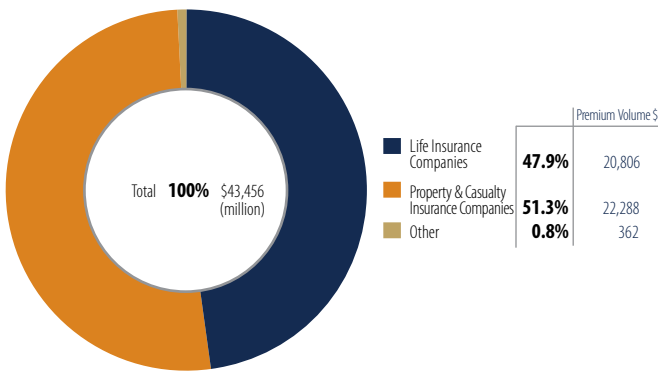
Number of companies representing 80% of the Ontario market share



PREMIUM STATISTICS

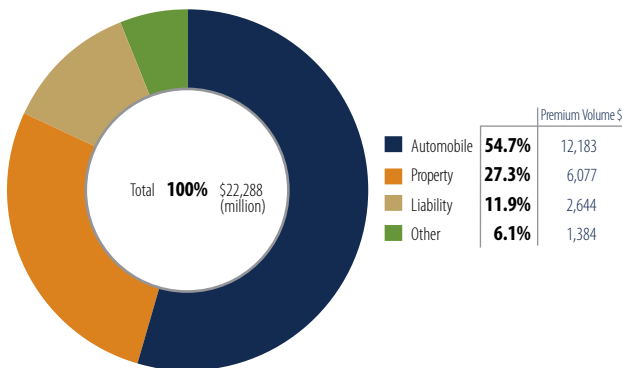
INSURANCE IS A \$43 BILLION BUSINESS in Ontario. In 2014, of the the total premium dollar volume, 51.3 percent went to the property and casualty (including automobile) insurance industry and 47.9 percent went to the life insurance industry.

2014 Direct Premium Volume in Ontario



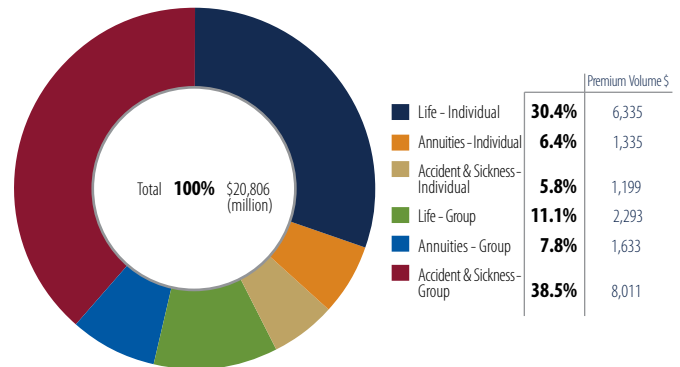
Property and casualty insurers received \$22.3 billion in premiums in 2014. The split among automobile, property and liability insurance remained constant compared to 2013.

2014 Property & Casualty Insurance Companies Direct Written Premiums in Ontario by Line



The broad pattern among life insurance companies likewise remained constant. Of the \$20.8 billion spent on ppremiums to the life insurers, 14 percent went to buy annuities, 42 percent to purchase individual and group life coverage and 44 percent to obtain accident and sickness insurance.

2014 Life Insurance Companies Direct Written Premiums in Ontario



PROPERTY AND CASUALTY INSURANCE COMPANIES

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
ONTARIO								
	ALGOMA MUTUAL INSURANCE COMPANY	8,916	4,993	20,788	13,941	6,847	54%	517
	AMHERST ISLAND MUTUAL INSURANCE COMPANY	939	197	3,276	824	2,452	23%	268
	AYR FARMERS' MUTUAL INSURANCE COMPANY	24,496	16,533	79,539	34,706	44,833	60%	3,554
	BAY OF QUINTE MUTUAL INSURANCE CO.	22,878	10,538	55,648	22,723	32,925	52%	3,494
	BERTIE AND CLINTON MUTUAL INSURANCE COMPANY	12,650	6,341	70,811	31,860	38,951	39%	3,180
	BRANT MUTUAL INSURANCE COMPANY	6,075	3,414	16,884	9,964	6,920	58%	-32
	CAA INSURANCE COMPANY (ONTARIO)	170,296	104,043	505,271	371,909	133,362	62%	11,229
	CARADOC DELAWARE MUTUAL FIRE INSURANCE COMPANY	2,019	1,313	9,352	2,025	7,327	50%	382
	CAYUGA MUTUAL INSURANCE COMPANY	8,842	2,227	28,665	11,957	16,708	46%	1,518
	COACHMAN INSURANCE COMPANY	58,251	34,565	226,689	162,106	64,583	64%	8,435
	DUFFERIN MUTUAL INSURANCE COMPANY	5,628	-293	19,354	12,355	6,999	29%	590
	DUMFRIES MUTUAL INSURANCE COMPANY	13,772	11,541	59,651	26,922	32,729	63%	2,905
	ERIE MUTUAL FIRE INSURANCE COMPANY	6,169	5,259	25,527	7,919	17,608	59%	1,217
	FENCHURCH GENERAL INSURANCE COMPANY	10,425	7,227	26,248	21,328	4,920	56%	-843
	GERMANIA MUTUAL INSURANCE COMPANY	18,003	12,380	48,321	26,410	21,911	55%	1,874
	GRENVILLE MUTUAL INSURANCE COMPANY	21,299	11,819	67,722	29,265	38,457	56%	1,807
	HALWELL MUTUAL INSURANCE COMPANY	17,496	9,777	60,504	32,319	28,185	57%	1,543
	HAMILTON TOWNSHIP MUTUAL INSURANCE COMPANY	22,394	11,516	72,129	45,131	26,998	51%	2,725
	HAY MUTUAL INSURANCE COMPANY	9,246	3,252	47,532	14,396	33,136	48%	1,771
	HOWARD MUTUAL INSURANCE COMPANY	10,611	5,721	49,118	17,803	31,315	60%	2,061
	HOWICK MUTUAL INSURANCE COMPANY	17,859	11,826	39,888	24,774	15,114	65%	976
	KENT & ESSEX MUTUAL INSURANCE COMPANY	25,396	15,385	85,797	42,168	43,629	64%	3,396
	L&A MUTUAL INSURANCE COMPANY	9,136	9,256	20,754	13,424	7,330	73%	193

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
	LAMBTON MUTUAL INSURANCE COMPANY	18,974	7,832	65,265	33,391	31,874	63%	2,991
	LAWYERS' PROFESSIONAL INDEMNITY COMPANY	121,945	104,656	681,909	473,284	208,625	87%	17,060
1	MARKHAM GENERAL INSURANCE COMPANY (IN LIQUIDATION)	0	0	0	0	0	n/a	0
	MAX CANADA INSURANCE COMPANY	5,001	1,868	24,215	16,972	7,243	56%	465
	MCKILLOP MUTUAL INSURANCE COMPANY	8,901	3,366	24,950	10,917	14,033	40%	2,052
	MIDDLESEX MUTUAL INSURANCE CO.	10,275	4,854	44,038	20,723	23,315	45%	3,123
	NORFOLK MUTUAL INSURANCE COMPANY	7,181	2,850	21,516	9,443	12,073	44%	1,085
	NORTH BLENHEIM MUTUAL INSURANCE COMPANY	9,345	5,425	30,350	11,134	19,216	54%	953
	NORTH KENT MUTUAL FIRE INSURANCE COMPANY	7,900	2,264	35,517	12,976	22,541	45%	1,764
	OXFORD MUTUAL INSURANCE COMPANY	11,224	4,610	31,752	13,926	17,826	49%	1,925
	PEEL MARYBOROUGH MUTUAL INSURANCE COMPANY	22,062	20,934	69,509	46,701	22,808	64%	784
	PEEL MUTUAL INSURANCE COMPANY	38,808	27,976	118,054	75,704	42,350	57%	5,538
	PRO-DEMUNITY INSURANCE COMPANY	20,573	7,842	86,195	58,516	27,679	67%	748
	SOUTH EASTHOPE MUTUAL INSURANCE COMPANY	14,653	5,301	58,170	25,479	32,691	47%	3,874
2	THE COMMONWELL MUTUAL INSURANCE GROUP	126,539	78,696	393,339	211,520	181,819	63%	12,831
	THE WEST WAWANOSH MUTUAL INSURANCE COMPANY	15,388	5,774	49,815	22,384	27,431	44%	2,855
	THE WESTMINSTER MUTUAL INSURANCE COMPANY	8,758	5,327	21,492	13,297	8,195	76%	145
	TOWN & COUNTRY MUTUAL INSURANCE COMPANY	12,089	7,756	43,299	24,448	18,851	68%	1,240
	TOWNSEND MUTUAL INSURANCE COMPANY	7,736	5,090	21,827	11,848	9,979	70%	311
	TRADITION MUTUAL INSURANCE COMPANY	13,061	3,963	42,106	20,111	21,995	42%	2,926
	TRILLIUM MUTUAL INSURANCE COMPANY	40,542	25,151	106,574	55,584	50,990	67%	2,419
3	TTC INSURANCE COMPANY LIMITED	0	0	158,823	158,723	100	n/a	0
	USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY	6,226	3,978	39,976	6,984	32,992	68%	1,012
	WABISA MUTUAL INSURANCE COMPANY	7,093	4,909	24,506	15,504	9,002	57%	595

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
	WEST ELGIN MUTUAL INSURANCE COMPANY	11,546	3,826	45,083	20,785	24,298	73%	1,493
4	YARMOUTH MUTUAL INSURANCE COMPANY	8,710	9,032	24,570	13,288	11,282	86%	-910
		1,057,326	652,110	3,902,318	2,359,871	1,542,447		120,039
EXTRA PROVINCIAL								
	ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY	38	0	647,447	493,829	153,618	81%	6,668
5	AXA INSURANCE INC.	0	0	0	0	0	n/a	0
	BELAIR INSURANCE COMPANY INC.	70,079	34,212	1,547,444	1,276,546	270,898	65%	31,587
	CANADIAN FARM INSURANCE CORP.	45	12	15,435	5,201	10,234	47%	2,112
	CANASSURANCE INSURANCE COMPANY	2,004	871	150,263	135,735	14,528	51%	3,347
	GMS INSURANCE INC.	8,871	5,181	24,558	13,505	11,053	60%	-394
	INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION	12,995	5,664	307,024	250,158	56,866	22%	9,229
	LA MUTUELLE D'ÉGLISE DE L'INTER-OUEST	6	0	5,588	468	5,120	108%	-189
	L'UNIQUE GENERAL INSURANCE INC.	416	232	347,816	276,668	71,148	65%	7,222
	MILLENNIUM INSURANCE CORPORATION	18,791	3,864	509,151	324,554	184,597	58%	31,851
	OPTIMUM INSURANCE COMPANY INC.	47,910	0	224,356	166,763	57,593	55%	7,140
	ORION TRAVEL INSURANCE COMPANY	28,015	10,153	53,086	32,624	20,462	56%	-2,166
	SGI CANADA INSURANCE SERVICES LTD.	146	34,697	429,914	295,775	134,139	66%	11,709
	THE MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA	1,481	944	113,097	75,772	37,325	63%	581
	TRANS GLOBAL INSURANCE COMPANY	2,743	21	9,558	3,931	5,627	1%	642
	UNICA INSURANCE INC.	114,677	77,830	353,591	243,649	109,942	67%	10,638
		308,217	173,681	4,738,328	3,595,178	1,143,150		119,977

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
FEDERAL								
	ACE INA INSURANCE	130,215	117,249	1,540,662	1,176,413	364,249	82%	29,387
	AIG INSURANCE COMPANY OF CANADA	372,893	81,748	4,688,647	3,204,431	1,484,216	12%	406,968
	ALLSTATE INSURANCE COMPANY OF CANADA	701,603	602,448	3,096,674	2,381,234	715,440	66%	127,457
6	ALTA SURETY COMPANY	0	0	0	0	0	n/a	0
	ARCH INSURANCE CANADA LTD.	34,151	16,343	466,300	363,733	102,567	48%	1,672
	ASCENTUS INSURANCE LTD.	313	-223	8,032	4,425	3,607	-21%	161
	AVIVA INSURANCE COMPANY OF CANADA	1,583,749	1,054,714	6,822,350	5,755,167	1,067,183	68%	142,015
7	AXA INSURANCE (CANADA) AXA ASSURANCES (CANADA)	0	0	0	0	0	n/a	0
8	AXA PACIFIC INSURANCE COMPANY	0	0	0	0	0	n/a	0
	CANADA GUARANTY MORTGAGE INSURANCE COMPANY	90,953	4,223	1,057,627	512,057	545,570	13%	52,535
	CANADIAN NORTHERN SHIELD INSURANCE COMPANY	219	2,691	394,422	304,654	89,768	62%	-2,889
	CERTAS DIRECT INSURANCE COMPANY	315,043	230,755	1,368,575	1,189,127	179,448	65%	36,811
	CERTAS HOME AND AUTO INSURANCE COMPANY	537	930	51,198	22,733	28,465	38%	-52,993
	CHUBB INSURANCE COMPANY OF CANADA	357,260	217,248	2,459,516	1,665,608	793,908	56%	81,019
	CO-OPERATORS GENERAL INSURANCE COMPANY	818,711	675,068	5,307,815	3,816,204	1,491,611	69%	137,557
	COSECO INSURANCE COMPANY	165,713	97,546	646,110	490,427	155,683	65%	35,016
	CUMIS GENERAL INSURANCE COMPANY	63,815	41,207	245,269	175,100	70,169	63%	5,588
	DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED	6,807	1,642	22,638	15,962	6,676	57%	-3,918
	ECHELON INSURANCE	94,783	51,982	458,474	351,634	106,840	58%	11,500
	ECONOMICAL MUTUAL INSURANCE COMPANY	899,440	733,102	5,240,313	3,559,179	1,681,134	70%	84,191
	ELITE INSURANCE COMPANY	90,860	20,566	849,866	735,044	114,822	68%	14,771
	EVEREST INSURANCE COMPANY OF CANADA	23,425	12,057	152,761	99,922	52,839	104%	-2,551
	FCT INSURANCE COMPANY LTD.	75,813	26,914	225,438	157,085	68,353	31%	11,081
	FEDERATED INSURANCE COMPANY OF CANADA	76,643	42,129	502,041	342,545	159,496	59%	29,153
	FEDERATION INSURANCE COMPANY OF CANADA	358	-721	505,689	366,041	139,648	70%	6,948

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
	FIRST NORTH AMERICAN INSURANCE COMPANY	3,462	807	11,226	4,136	7,090	19%	674
	GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	246,561	16,617	5,627,292	2,102,188	3,525,104	20%	401,248
	GORE MUTUAL INSURANCE COMPANY	289,606	176,202	899,214	632,166	267,048	63%	32,558
9	GRANITE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	INTACT INSURANCE COMPANY	2,249,934	1,405,118	15,875,246	11,791,477	4,083,769	65%	477,574
	INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE	15,448	6,778	81,654	67,482	14,172	96%	-141
	JEVCO INSURANCE COMPANY	69,545	40,886	1,310,512	1,086,835	223,677	65%	34,259
	LEGACY GENERAL INSURANCE COMPANY	5,582	1,255	18,498	-749	19,247	28%	2,023
10	MIC INSURANCE COMPANY CANADA	0	-1	39,424	1,095	38,329	0%	1,669
	NORTHBRIDGE COMMERCIAL INSURANCE CORPORATION	66,613	65,098	617,355	449,599	167,756	103%	1,322
	NORTHBRIDGE GENERAL INSURANCE CORPORATION	200,233	218,588	3,921,623	2,740,765	1,180,858	54%	248,326
	NORTHBRIDGE PERSONAL INSURANCE CORPORATION	111,417	81,115	832,661	577,383	255,278	60%	34,068
	NOVEX INSURANCE COMPANY	184,745	134,820	1,251,809	1,035,143	216,666	65%	29,805
	OLD REPUBLIC INSURANCE COMPANY OF CANADA	60,817	39,951	246,011	186,241	59,770	67%	5,477
	OMEGA GENERAL INSURANCE COMPANY	11,705	7,222	36,299	25,769	10,530	56%	64
	PAFCO INSURANCE COMPANY	67,499	35,950	265,388	202,501	62,887	53%	20,986
	PEMBRIDGE INSURANCE COMPANY	181,378	119,972	582,070	433,261	148,809	72%	6,468
	PERTH INSURANCE COMPANY	99,905	55,809	466,175	385,189	80,986	70%	3,958
	PILOT INSURANCE COMPANY	-20	819	472,068	417,535	54,533	68%	7,354
	PRIMUM INSURANCE COMPANY	306,316	268,659	2,199,894	1,912,916	286,978	85%	-15,428
	QUEBEC ASSURANCE COMPANY	0	0	127,283	96,730	30,553	59%	3,491
	RBC GENERAL INSURANCE COMPANY	590,317	360,311	1,577,728	1,259,841	317,887	71%	32,104
	RBC INSURANCE COMPANY OF CANADA	84,076	65,408	381,653	240,093	141,560	51%	33,215
	ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	552,495	204,228	4,593,202	3,617,972	975,230	59%	155,599
	S & Y INSURANCE COMPANY	-7	-2,481	211,997	190,901	21,096	68%	3,270
	SAFETY NATIONAL CASUALTY CORPORATION	0	-661	52,909	28,188	24,721	n/a	-707
	SCOTIA GENERAL INSURANCE COMPANY	0	0	7,162	56	7,106	n/a	-26
	SCOTTISH & YORK INSURANCE CO. LIMITED	138,580	76,924	667,841	582,830	85,011	68%	13,260
	SECURITY NATIONAL INSURANCE COMPANY	1,056,442	1,540,620	7,718,927	6,342,089	1,376,838	84%	133,088

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
11	TD DIRECT INSURANCE INC.	0	0	16,069	77	15,992	n/a	298
	TD GENERAL INSURANCE COMPANY	109,305	98,163	953,642	801,011	152,631	75%	28,978
	TD HOME AND AUTO INSURANCE COMPANY	338,397	310,256	1,679,602	1,451,533	228,069	83%	24,616
	TEMPLE INSURANCE COMPANY	62,193	33,410	872,661	726,993	145,668	63%	10,347
	THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	12,644	3,826	213,197	133,805	79,392	30%	20,053
	THE DOMINION OF CANADA GENERAL INSURANCE COMPANY	912,161	644,261	3,570,526	2,711,701	858,825	72%	17,867
	THE GUARANTEE COMPANY OF NORTH AMERICA	243,276	165,497	1,396,893	905,030	491,863	63%	3,722
	THE MISSISQUOI INSURANCE COMPANY	63	-51	506,339	365,705	140,634	70%	7,069
	THE NORDIC INSURANCE COMPANY OF CANADA	352,794	268,292	1,684,266	1,491,328	192,938	65%	34,473
	THE NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY	93,853	62,776	200,015	139,037	60,978	66%	1,434
	THE PERSONAL INSURANCE COMPANY	517,185	410,411	2,403,301	2,055,236	348,065	69%	49,773
	THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	46,896	42,537	446,485	323,541	122,944	76%	-6,326
	THE SOVEREIGN GENERAL INSURANCE COMPANY	88,104	49,365	792,510	547,399	245,111	61%	19,834
	THE WAWANESA MUTUAL INSURANCE COMPANY	596,572	471,390	7,657,801	4,681,431	2,976,370	80%	160,713
	TRADERS GENERAL INSURANCE COMPANY	271,910	165,065	1,296,671	1,112,174	184,497	68%	23,239
	TRAFALGAR INSURANCE COMPANY OF CANADA	157,569	99,887	1,005,900	812,144	193,756	65%	32,340
	TRAVELERS INSURANCE COMPANY OF CANADA	81,070	33,905	936,816	469,106	467,710	33%	25,691
	TRISURA GUARANTEE INSURANCE COMPANY	38,616	9,313	188,672	128,004	60,668	17%	8,206
	UNIFUND ASSURANCE COMPANY	504,863	390,209	2,204,924	1,799,239	405,685	85%	-41,761
	WATERLOO INSURANCE COMPANY	119,852	76,687	466,805	384,172	82,633	70%	3,946
	WESTERN ASSURANCE COMPANY	156,789	100,685	896,427	753,210	143,217	59%	16,552
	WESTERN FINANCIAL INSURANCE COMPANY	21,570	13,176	50,233	33,533	16,700	57%	1,808
	WESTERN SURETY COMPANY	3,166	419	59,601	37,007	22,594	16%	1,176
	WYNWARD INSURANCE GROUP	18,656	10,069	142,222	102,765	39,457	62%	6,822
	ZENITH INSURANCE COMPANY	53,187	11,928	249,302	174,300	75,002	36%	20,856
		17,296,644	12,421,108	116,094,418	85,237,838	30,856,580		3,288,763

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
	BRANCH							
	AFFILIATED FM INSURANCE COMPANY	32,868	16,244	302,387	171,196	131,191	84%	-386
	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	107,585	167,999	1,189,455	904,386	285,069	79%	5,134
12	ALLIED WORLD SPECIALTY INSURANCE COMPANY	3,508	1,430	44,550	27,437	17,113	70%	-5,677
	ALLSTATE INSURANCE COMPANY	0	0	7,950	1,154	6,796	n/a	124
	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	168,291	41,413	536,837	373,165	163,672	44%	17,256
	ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	7,812	-11,561	326,119	231,612	94,507	213%	-18,081
	ATRADIUS CREDIT INSURANCE N.V.	2,469	1,560	25,149	18,470	6,679	53%	-1,039
	AXA ART INSURANCE CORPORATION	1,415	247	8,348	2,458	5,890	37%	-185
	BERKLEY INSURANCE COMPANY	22,629	22,121	243,338	160,640	82,698	80%	-10,242
	CHEROKEE INSURANCE COMPANY	4,301	2,705	21,642	10,030	11,612	80%	644
	CHICAGO TITLE INSURANCE COMPANY	14,891	4,631	55,622	29,595	26,027	28%	4,289
	COMPAGNIE FRANCAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR	9,564	10,547	71,822	29,325	42,497	56%	2,182
	CONTINENTAL CASUALTY COMPANY	95,189	68,601	1,239,403	763,973	475,430	56%	48,674
	COREPOINTE INSURANCE COMPANY	17	-1,702	12,971	1,609	11,362	-612%	921
	ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	26,034	9,446	177,896	113,203	64,693	55%	3,926
	ELECTRIC INSURANCE COMPANY	3,956	3,715	99,612	44,745	54,867	76%	721
	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0	-26	34,732	2,413	32,319	n/a	534
	EULER HERMES NORTH AMERICA INSURANCE COMPANY	26,362	20,046	136,709	94,032	42,677	59%	2,798
	FACTORY MUTUAL INSURANCE COMPANY	75,183	53,347	958,020	508,580	449,440	111%	-38,954
	FEDERAL INSURANCE COMPANY	568	1,090	147,533	81,176	66,357	46%	4,500
	FIRST AMERICAN TITLE INSURANCE COMPANY	4,688	-271	74,336	26,227	48,109	50%	1,899
	GENERAL REINSURANCE CORPORATION	0	0	363,652	200,754	162,898	-37%	45,989
	GREAT AMERICAN INSURANCE COMPANY	18,474	7,497	263,162	125,402	137,760	32%	10,445
	GROUPAMA S.A.	0	0	10,449	91	10,358	8350%	143
	HARTFORD FIRE INSURANCE COMPANY	5,466	6,318	170,394	31,682	138,712	86%	834

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
	HDI-GERLING INDUSTRIE VERSICHERUNG AG	12,098	5,013	169,002	126,078	42,924	80%	894
	IRONSHORE INSURANCE LTD.	611	85	31,382	10,196	21,186	72%	-777
	JEWELERS MUTUAL INSURANCE COMPANY	4,072	2,122	14,372	4,982	9,390	48%	872
	LIBERTY MUTUAL INSURANCE COMPANY	85,556	35,956	1,549,219	842,112	707,107	62%	54,699
	LLOYD'S UNDERWRITERS	601,606	455,926	8,036,944	5,808,618	2,228,326	59%	603,442
	MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	12,408	6,465	108,076	62,830	45,246	54%	3,881
	MOTORS INSURANCE CORPORATION	74,764	36,198	543,890	335,071	208,819	55%	25,115
	MUNICH REINSURANCE AMERICA, INC.	0	553	216,789	103,848	112,941	60%	7,338
	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	4,984	9,822	400,695	147,582	253,113	-61%	16,826
13	PROGRESSIVE CASUALTY INSURANCE COMPANY	0	606	9,397	3,554	5,843	-85%	-502
	PROTECTIVE INSURANCE COMPANY	1,435	6,074	27,405	14,650	12,755	378%	-3,038
14	RELIANCE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	SECURITY INSURANCE COMPANY OF HARTFORD	0	-154	43,774	9,820	33,954	n/a	1,056
	SENTRY INSURANCE A MUTUAL COMPANY	880	493	39,917	6,081	33,836	32%	1,156
	SOMPO JAPAN NIPPONKOA INSURANCE INC.	4,153	423	90,753	11,550	79,203	30%	2,510
	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	48,604	30,338	1,253,597	561,561	692,036	63%	22,949
	STARR INSURANCE & REINSURANCE LIMITED	1,176	228	28,003	10,457	17,546	60%	-489
	STATE FARM FIRE AND CASUALTY COMPANY	429,852	262,886	1,487,289	701,697	785,592	61%	11,458
	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1,064,046	837,839	7,233,526	5,179,232	2,054,294	82%	169,430
	STEWART TITLE GUARANTY COMPANY	76,438	23,217	186,973	100,628	86,345	30%	12,514
	SUNDERLAND MARINE INSURANCE COMPANY LIMITED (CANADA BRANCH)	535	99	58,867	44,919	13,948	71%	-3,092
	T.H.E. INSURANCE COMPANY	642	457	5,103	1,773	3,330	67%	285
	THE AMERICAN ROAD INSURANCE COMPANY	1,990	-695	20,598	1,082	19,516	116%	-1,138
	THE SHIPOWNERS' MUTUAL PROTECTION AND INDEMNITY ASSOCIATION (LUXEMBOURG)	8	126	50,740	22,103	28,637	216%	-4,880
15	TIG INSURANCE COMPANY	0	0	16,327	68	16,259	n/a	-1,212
	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	16,216	6,868	136,881	69,329	67,552	47%	5,518

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
	TRITON INSURANCE COMPANY	12,914	2,617	183,946	78,569	105,377	22%	22,464
	VIRGINIA SURETY COMPANY, INC.	16,284	9,697	59,092	37,544	21,548	83%	23
	WESTPORT INSURANCE CORPORATION	41,512	18,217	703,920	596,657	107,263	9%	24,196
	XL INSURANCE COMPANY SE	58,769	62,195	779,272	508,731	270,541	46%	20,566
	XL REINSURANCE AMERICA INC.	9,186	7,389	362,950	222,819	140,131	51%	7,512
	ZURICH INSURANCE COMPANY LTD	413,884	432,724	3,699,187	2,998,765	700,422	111%	-137,063
		3,625,893	2,679,181	34,069,974	22,576,261	11,493,713		938,962
	TOTAL	22,288,080	15,926,080	158,805,038	113,769,148	45,035,890		4,467,741

LIFE INSURANCE COMPANIES

		ONTARIO BUSINESS		TOTAL COMPANY			
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Benefits and payments to policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	\$
EXTRA PROVINCIAL							
	ACADIA LIFE	29	9	205,853	161,676	44,177	7,659
	ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	20,807	8,505	1,526,222	1,416,384	109,838	9,483
16	CANASSURANCE INSURANCE COMPANY	5,765	1,765	207,245	186,023	21,222	-2,841
	DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	682,861	536,314	30,012,146	27,746,755	2,265,391	255,674
	FIRST CANADIAN INSURANCE CORPORATION	27,288	2,113	540,326	331,830	208,496	30,338
	HUMANIA ASSURANCE INC.	2,107	1,406	470,224	417,671	52,553	4,912
	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	1,158,404	870,174	47,378,158	43,457,835	3,920,323	434,383
	LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	149,912	72,385	1,156,429	1,001,229	155,200	8,767
	L-S TRAVEL, INSURANCE COMPANY	5,948	2,303	18,610	11,522	7,088	948
	NATIONAL BANK LIFE INSURANCE COMPANY	11,258	2,537	174,003	85,674	88,329	40,220
	SSQ, LIFE INSURANCE COMPANY INC.	222,234	146,713	8,937,791	8,196,476	741,315	49,684
	THE UNION LIFE MUTUAL ASSURANCE COMPANY (UNION LIFE)	7,850	282	1,957,290	1,746,944	210,346	17,529
	TRANS GLOBAL LIFE INSURANCE COMPANY	1,237	43	9,693	2,943	6,750	799
		2,295,700	1,644,549	92,593,990	84,762,962	7,831,028	857,555
FEDERAL							
	ACE INA LIFE INSURANCE	88,582	24,803	144,725	99,864	44,861	16,619
	ALLSTATE LIFE INSURANCE COMPANY OF CANADA	0	0	3,786	28	3,758	8
	ASSURANT LIFE OF CANADA	122,522	50,283	1,540,716	1,438,838	101,878	13,858
	BMO LIFE ASSURANCE COMPANY	450,250	273,195	7,725,111	6,846,314	878,797	153,225
	BMO LIFE INSURANCE COMPANY	19,458	798	681,878	146,154	535,724	26,871
	CANADIAN PREMIER LIFE INSURANCE COMPANY	81,838	18,624	226,906	136,611	90,295	4,060
	CIBC LIFE INSURANCE COMPANY LIMITED	21,031	6,124	86,834	-107,687	194,521	24,271
	CIGNA LIFE INSURANCE COMPANY OF CANADA	0	1,339	73,463	33,746	39,717	9,118
	COMPCORP LIFE INSURANCE COMPANY	0	0	10,000	629	9,371	-59
	CO-OPERATORS LIFE INSURANCE COMPANY	249,512	159,659	5,760,051	4,832,222	927,829	30,440
	CUMIS LIFE INSURANCE COMPANY	60,530	31,766	1,260,545	998,361	262,184	15,159
	FORESTERS LIFE INSURANCE COMPANY	75,455	72,041	1,499,007	1,341,384	157,623	10,417
	GIRAFFE & FRIENDS LIFE INSURANCE COMPANY	22	0	8,303	1,788	6,515	-1,979
	LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY	26,874	12,727	533,635	407,586	126,049	13,053
	LONDON LIFE INSURANCE COMPANY	1,428,252	1,514,101	83,006,349	79,237,361	3,768,988	538,462
	MD LIFE INSURANCE COMPANY	0	0	3,263,403	3,256,383	7,020	2,725
	PRIMERICA LIFE INSURANCE COMPANY OF CANADA	137,183	53,112	3,049,469	2,707,376	342,093	50,520
	RBC LIFE INSURANCE COMPANY	543,425	347,796	10,053,253	8,526,334	1,526,919	124,801
	RELIABLE LIFE INSURANCE COMPANY	36,976	18,084	91,593	60,003	31,590	-1,047
	SCOTIA LIFE INSURANCE COMPANY	22,181	3,694	129,959	-58,470	188,429	27,078
	SUN LIFE ASSURANCE COMPANY OF CANADA	4,001,675	3,579,161	190,585,119	176,489,154	14,095,965	1,557,335
	SUN LIFE INSURANCE (CANADA) LIMITED	47,821	17,309	15,676,723	14,065,963	1,610,760	144,279
	TD LIFE INSURANCE COMPANY	50,704	15,906	110,059	54,198	55,861	3,250

		ONTARIO BUSINESS		TOTAL COMPANY			
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Benefits and payments to policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	\$
	THE CANADA LIFE ASSURANCE COMPANY	2,038,772	1,627,961	49,132,208	40,080,110	9,052,098	1,431,224
	THE EMPIRE LIFE INSURANCE COMPANY	461,947	361,149	13,238,405	12,176,126	1,062,279	98,869
	THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA	303,309	223,957	3,306,699	2,853,262	453,437	52,361
	THE GREAT-WEST LIFE ASSURANCE COMPANY	2,632,638	2,126,938	50,929,341	33,422,268	17,507,073	2,602,103
	THE MANUFACTURERS LIFE INSURANCE COMPANY	4,342,994	3,933,511	162,867,076	126,320,458	36,546,618	3,657,985
	THE STANDARD LIFE ASSURANCE COMPANY OF CANADA	542,488	547,981	51,474,357	49,360,281	2,114,076	248,178
	THE WAWANESA LIFE INSURANCE COMPANY	26,691	21,199	1,029,992	884,023	145,969	6,392
	TRANSAMERICA LIFE CANADA	270,719	216,124	10,984,584	9,620,567	1,364,017	65,125
	VSP CANADA VISION CARE INSURANCE	59	70	9,514	98	9,416	-807
	WESTERN LIFE ASSURANCE COMPANY	50,290	11,301	199,935	143,934	56,001	8,011
		18,134,198	15,270,713	668,692,998	575,375,267	93,317,731	10,931,905
BRANCH							
	AETNA LIFE INSURANCE COMPANY	73	600	69,346	12,446	56,900	2,070
	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	11	68	73,108	31,879	41,229	1,165
	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	113,580	13,690	199,449	117,091	82,358	10,963
	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	3,591	798	40,950	15,728	25,222	6,865
	AMERICAN INCOME LIFE INSURANCE COMPANY	31,282	6,172	300,175	151,826	148,349	16,371
	AXA EQUITABLE LIFE INSURANCE COMPANY	29	51	75,190	27,060	48,130	969
	COMBINED INSURANCE COMPANY OF AMERICA	39,321	15,622	809,081	345,863	463,218	43,198
	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	2,825	1,074	140,950	101,493	39,457	4,930
	GERBER LIFE INSURANCE COMPANY	1,630	281	41,144	26,454	14,690	-943
17	HARTFORD LIFE INSURANCE COMPANY	0	50	9,761	3,874	5,887	-40
18	JACKSON NATIONAL LIFE INSURANCE COMPANY	3	17	9,289	6,883	2,406	-625
	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	485	399	15,153	3,320	11,833	-1,157
	LIFE INSURANCE COMPANY OF NORTH AMERICA	4,118	4,116	59,922	28,606	31,316	-614
19	METROPOLITAN LIFE INSURANCE COMPANY	0	0	106,137	89	106,048	581
	NEW YORK LIFE INSURANCE COMPANY	33,115	27,438	443,515	131,480	312,035	26,575
	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	5,087	1,208	72,589	28,647	43,942	9,012
	PHOENIX LIFE INSURANCE COMPANY	0	0	2,737	385	2,352	-41
	PRINCIPAL LIFE INSURANCE COMPANY	30	300	10,619	9,354	1,265	-1,677
	STANDARD LIFE ASSURANCE LIMITED	20,061	25,299	1,742,206	1,735,688	6,518	62
	STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD	121,058	73,268	1,601,276	1,270,182	331,094	-22,694
	UNITED AMERICAN INSURANCE COMPANY	162	82	13,879	4,011	9,868	446
		376,461	170,533	5,836,476	4,052,359	1,784,117	95,416
	TOTAL	20,806,359	17,085,795	767,123,464	664,190,588	102,932,876	11,884,876

REINSURANCE COMPANIES

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands) This table lists only those companies which are licensed solely for the business of reinsurance		Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
ONTARIO								
	FARM MUTUAL REINSURANCE PLAN INC.	116,685	62,314	806,726	474,572	332,154	69%	49,350
	GLOBAL REINSURANCE COMPANY	32	1,914	26,685	21,019	5,666	14322%	-2,547
		16,717	64,228	833,411	495,591	337,820		46,803
EXTRA PROVINCIAL								
	OPTIMUM REASSURANCE INC.	58,246	7,633	2,403,084	2,322,847	80,237	n/a	10,059
FEDERAL								
20	ARCH REINSURANCE COMPANY	0	0	0	0	0	n/a	0
	ASPEN INSURANCE UK LIMITED	13,153	-44,249	475,336	275,955	199,381	106%	-2,711
	AURIGEN REINSURANCE COMPANY	42,271	17,213	234,173	169,892	64,281	n/a	-3,702
	MUNICH REINSURANCE COMPANY OF CANADA	88,019	42,272	1,242,671	954,427	288,244	52%	54,310
	PARTNER REINSURANCE COMPANY OF THE U.S.	21,906	7,868	574,281	354,420	219,861	40%	42,612
	RGA LIFE REINSURANCE COMPANY OF CANADA	370,295	52,088	7,313,513	6,250,027	1,063,486	n/a	248,532
	SCOR CANADA REINSURANCE COMPANY	37,053	32,381	619,856	463,900	155,956	59%	23,598
	SUECIA REINSURANCE COMPANY	-38	-53	9,096	3,667	5,429	139%	-237
	THE CANADA LIFE INSURANCE COMPANY OF CANADA	651,240	398,121	11,907,769	10,978,257	929,512	n/a	48,491
	THE MORTGAGE INSURANCE COMPANY OF CANADA	0	12	14,329	350	13,979	16%	-51
		1,223,899	505,653	22,391,024	19,450,895	2,940,129		410,842
BRANCH								
	ALEA (BERMUDA) LTD.	4	-164	21,319	5,967	15,352	-6504%	3,827
	AMERICAN AGRICULTURAL INSURANCE COMPANY	14,909	3,822	86,597	33,919	52,678	42%	6,060
	AXIS REINSURANCE COMPANY	7,508	13,521	283,728	231,750	51,978	63%	974
	BRITISH INSURANCE COMPANY OF CAYMAN	34,327	29,775	398,930	207,893	191,037	n/a	-13,192
	CAISSE CENTRALE DE RÉASSURANCE	17,326	6,736	242,478	166,919	75,559	49%	15,194
	COLISEE RE.	0	3,327	121,789	63,785	58,004	10572%	-4,397
	EMPLOYERS REASSURANCE CORPORATION	73,171	97,299	791,726	-167,208	958,934	n/a	70,118
	EVEREST REINSURANCE COMPANY	86,871	-12,186	1,115,378	695,149	420,229	-46%	69,550
	GENERAL AMERICAN LIFE INSURANCE COMPANY	105,125	70,563	2,224,897	1,015,651	1,209,246	n/a	214,282
	GENERAL RE LIFE CORPORATION	494	166	15,772	2,049	13,723	n/a	866
	HANNOVER RÜCK SE	149,232	63,347	1,105,289	705,582	399,707	76%	19,479
	MUNICH REINSURANCE COMPANY	4,263,345	3,135,221	5,824,039	2,692,527	3,131,512	n/a	330,905

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands) This table lists only those companies which are licensed solely for the business of reinsurance		Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
21	NATIONWIDE MUTUAL INSURANCE COMPANY	0	0	7,962	2,650	5,312	n/a	43
	ODYSSEY REINSURANCE COMPANY	30,704	-9,903	423,487	224,813	198,674	50%	28,404
	PARTNER REINSURANCE COMPANY LTD.	12,550	3,522	346,424	292,554	53,870	n/a	8,519
	PARTNER REINSURANCE EUROPE SE	8,539	1,978	6,856	0	6,856	n/a	33,251
	RELIASTAR LIFE INSURANCE COMPANY	0	140	52,527	13,466	39,061	n/a	2,324
	SCOR GLOBAL LIFE	33,752	23,042	512,227	263,863	248,364	n/a	10,902
	SIRIUS AMERICA INSURANCE COMPANY	2,262	-1,166	91,160	32,485	58,675	-10%	8,579
	SWISS REINSURANCE COMPANY LTD	536,598	41,022	1,723,028	1,307,766	415,262	9%	71,616
	THE TOA REINSURANCE COMPANY OF AMERICA	15,885	7,793	288,777	200,677	88,100	63%	6,734
	TRANSATLANTIC REINSURANCE COMPANY	34,883	7,697	627,110	279,325	347,785	42%	45,505
		5,427,485	3,485,552	16,311,500	8,271,582	8,039,918		929,543
	TOTAL	6,826,347	4,063,066	41,939,019	30,540,915	11,398,104		1,397,247

RECIPROCAL OR INTERINSURANCE EXCHANGES

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		\$	\$	\$	\$	\$	%	\$
ONTARIO								
	CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	12,185	8,815	148,759	74,528	74,231	85%	7,789
	COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE	76	16	606	150	456	11%	8
	HEALTHCARE INSURANCE RECIPROCAL OF CANADA	104,136	2,738	1,365,626	865,930	499,696	100%	13,087
	MUNICIPAL ELECTRIC ASSOCIATION RECIPROCAL INSURANCE EXCHANGE	12,777	6,024	100,001	32,902	67,099	23%	7,799
	ONTARIO MUNICIPAL INSURANCE EXCHANGE	41,472	68,207	216,276	188,002	28,274	47%	18,779
	ONTARIO SCHOOL BOARDS' INSURANCE EXCHANGE	42,420	26,375	242,663	146,014	96,649	67%	17,834
	POULTRY INSURANCE EXCHANGE RECIPROCAL OF CANADA	2,727	56	8,816	3,075	5,741	3%	1,912
		215,793	112,231	2,082,747	1,310,601	772,146		67,20
EXTRA PROVINCIAL								
	CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE)	258	-7	6,248	3,141	3,107	78%	-279
	CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE	0	0	11,867	2,083	9,784	40%	1,351
	CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY	8,148	11,960	98,646	84,993	13,653	12%	366
		8,406	11,953	116,761	90,217	26,544		1,438
BRANCH								
	LUMBERMEN'S UNDERWRITING ALLIANCE	0	20	3,662	0	3,662	n/a	542
	TOTAL	224,199	124,204	2,203,170	1,400,818	802,352		69,188

FRATERNAL SOCIETIES

		ONTARIO BUSINESS		TOTAL COMPANY			
FINANCIAL SUMMARY year ended December 31, 2014 (in thousands)		Direct Written Premiums	Benefits and payments to policyholders	Total Assets	Total Liabilities	Excess of assets over liabilities	Net Income / (loss)
notes		\$	\$	\$	\$	\$	\$
ONTARIO							
22	GUARANTEED FUNERAL DEPOSITS OF CANADA (FRATERNAL)	0	0	0	0	0	0
	TORONTO POLICE WIDOWS AND ORPHANS FUND	1,825	2,614	101,030	91,880	9,150	218
		1,825	2,614	101,030	91,880	9,150	218
FEDERAL							
	ACTRA FRATERNAL BENEFIT SOCIETY	8,833	5,851	647,830	626,323	21,507	-476
	FAITHLIFE FINANCIAL	12,586	15,254	455,458	415,794	39,664	-1,000
	SONS OF SCOTLAND BENEVOLENT ASSOCIATION	1,091	695	14,885	11,691	3,194	48
	TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL)	11,980	5,853	71,836	57,305	14,531	1,498
	THE GRAND ORANGE LODGE OF BRITISH AMERICA	1,065	1,041	27,347	23,297	4,050	-427
	THE INDEPENDENT ORDER OF FORESTERS	18,988	16,218	11,981,756	10,076,210	1,905,546	102,773
23	THE ORDER OF ITALO-CANADIANS	0	0	0	0	0	0
	UKRAINIAN FRATERNAL SOCIETY OF CANADA	15	74	10,285	8,696	1,589	322
		54,558	44,986	13,209,397	11,219,316	1,990,081	102,738
BRANCH							
	CROATIAN FRATERNAL UNION OF AMERICA	397	473	13,800	11,926	1,874	-334
	KNIGHTS OF COLUMBUS	81,288	45,215	3,273,284	2,402,627	870,657	-1,674
	THE ROYAL ARCANUM, SUPREME COUNCIL OF	99	470	12,776	7,965	4,811	-99
	UKRAINIAN NATIONAL ASSOCIATION	30	108	8,870	5,577	3,293	80
	UNITED COMMERCIAL TRAVELERS OF AMERICA, ORDER OF	65	39	5,265	3,456	1,809	-279
		81,879	46,305	3,313,995	2,431,551	882,444	-2,306
	TOTAL	138,262	93,905	16,624,422	13,742,747	2,881,675	100,650

FINANCIAL SUMMARY NOTES

- 1 No financial information was reported for Markham General Insurance Company in 2014. The company was ordered into liquidation effective July 24, 2002.
- 2 The company is created as a result of a merger of three companies: Farmers Mutual Insurance Company (Lindsay), Glengarry Mutual Insurance Company and Lanark Mutual Insurance Company
- 3 The company's licence is limited to automobile risks of Toronto Transit Commission.
- 4 The former name of Yarmouth Mutual Insurance Company was the Yarmouth Mutual Fire Insurance Company.
- 5 No financial information was reported for AXA Insurance Inc. in 2014. Company was in the process of winding down.
- 6 No financial information was reported for Alta Surety Company in 2014. Company has been in liquidation since June 2002.
- 7 No financial information was reported for AXA Insurance (Canada) AXA Assurances (Canada) in 2014. Company was in the process of winding down.
- 8 No financial information was reported for AXA Pacific Insurance Company in 2014. Company was in the process of winding down.
- 9 No financial information was reported for Granite Insurance Company in 2014. Company has been inactive since November 1992.
- 10 The former name of MIC Insurance Company of Canada was PMI Mortgage Insurance Company of Canada.
- 11 The company has a licence condition not to undertake or renew insurance contracts in Ontario after May 30, 1995.
- 12 The former name of Allied World Specialty Insurance Company was Darwin National Assurance Company.
- 13 The company has a licence condition not to undertake or renew insurance contracts in Ontario after January 9, 2006.
- 14 No financial information was reported for Reliance Insurance Company in 2014. Company has been in liquidation since August 2001.
- 15 The company has a licence condition not to undertake or renew insurance contracts in Ontario after June 20, 2007.
- 16 Company is licenced to write both life and property and casualty insurance.
- 17 The company has a licence condition to service existing policies only.
- 18 The former name of Jackson National Life Insurance Company was Reassure America Life Insurance Company.
- 19 The company has a licence condition not to undertake or renew insurance contracts in Ontario after March 9, 2006.
- 20 No financial information was received for the Arch Reinsurance Company in 2014.
- 21 The company has a licence condition not to undertake or renew insurance contracts in Ontario after March 27, 2006.
- 22 No financial information was received for Guaranteed Funeral Deposits of Canada (Fraternal) in 2014.
- 23 No financial information was received for the Order of Italo-Canadians in 2014.

Financial Services Commission of Ontario

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