

**Financial Services
Commission
of Ontario**

Licensing and Market Conduct Division
5160 Yonge Street, 4th Floor
Box 85
Toronto ON M2N 6L9
Telephone: (416)590-7568
Facsimile: (416)226-7838
Toll Free: 1-800-668-0128 ext. 7568

**Commission des
services financiers
de l'Ontario**

Division de la délivrance des permis
et de la surveillance des pratiques de l'industrie
5160, rue Yonge, 4^{ième} étage, Boîte 85
Toronto ON M2N 6L9
Téléphone: (416)590-7568
Télécopieur: (416)226-7838
Sans Frais:1-800-668-0128 ext. 7568



December 23, 2011

«FirstName» «LastName»
«Title»
«Organization»
«Address»
«City» «Province»
«PostalCode»

Insurer # «InsurerNumber»

Dear «Salutation» «LastName»:

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 on October 31, 2011 or December 31, 2011, 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 2011 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 2012 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: Ivy Lau, Information Analyst

Should you require further assistance, please contact the undersigned at (416) 590-7568

Yours truly,

A handwritten signature in black ink, appearing to read "Ivy Lau", is centered within a light blue rectangular box.

Ivy Lau
Information Analyst

Enclosures