

31/12/2023

Date

Canadian Lawyers Liability Assurance Society

(Name of Insurer)

P&C

Core Financial Statement Quarterly Return (PC1)

Supervisory Quarterly Return (PC2)

Supervisory Annual Return (PC3)

Provincial Quarterly Return (PCPROV)

**Canadian & Foreign
Property and Casualty Insurers**

Jurisdiction of incorporation:

A: Alberta

P&C CORE FINANCIAL STATEMENT, SUPERVISORY QUARTERLY &
PROVINCIAL QUARTERLY RETURNS

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Statement of Profit or Loss	20.22	N	N
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CONSOLIDATED EXHIBITS			
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Short Term Investments	40.12	N	N
Bonds and Debentures	40.22	N	N
Mortgage Loans	40.32	N	N
Preferred Shares	40.42	N	N
Common Shares	40.52	N	N
Investment Properties	40.70	N	N
Own Use Property and Equipment	40.70	N	N
Interest Revenue on Financial Assets not Measured at FVTPL	40.72	N	N
Investment Return	40.74	N	N
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Summary of Equity Accounted Investees	40.84	N	N
Summary of Provisions	40.88	N	N
Provisions, Accruals & Other Liabilities	40.92	N	N
Miscellaneous Assets and Liabilities			
Receivable from/payable to Non-Associated Agents & Brokers	50.20	N	N
Intra-Group Transactions	50.32	N	N
Receivable from/Payable to	50.40	N	N
Insurance Results & Onerous Contracts		N	
Insurance Service Result	60.25	N	N
Onerous Contracts	60.80	N	N
Claims, Adjustment Expenses, Claims Development and Insurance Contracts			
Claims and Adjustment Expenses Paid, Current Year, Liabilities for Incurred Claims, Current Year and Prior Year Claims Development	60.35	N	N
Net Ultimate Claims and Adjustment Expenses - Claims Development	60.45	N	N
Remaining CSM from Insurance Contracts Estimated at the End of the Year	60.60	N	N
Effect of GMM Contracts Initially Recognized in the Year	60.70	N	N
Discount Rates (LIC)	60.90	N	N
Discount Rates (LRC)	60.95	N	N
Provincial and Territorial Summaries			
Insurance Revenue	67.40	N	N
Insurance Service Expenses	67.50	N	N
Net Expenses from Reinsurance Contracts Held	67.60	N	N
Insurance Service Result	67.70	N	N
Reinsurance Ceded			
Net Expenses from Reinsurance Contracts Held	70.10	N	N
Summary of Intragroup Reinsurance Contracts Issued and Held	70.21	N	N
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Commissions	80.15	N	N
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Other Income	80.35	N	N
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NON-CONSOLIDATED FINANCIAL STATEMENTS AND EXHIBITS			
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Liability Roll Forward (Analysis by remaining coverage and incurred claims (all insurance contracts - excluding Segregated Funds))	92.14	N	N
Liability Roll Forward (Reinsurance contracts held analysis by measurement component (Contracts not measured under the PAA - excluding Segregated Funds))	92.16	N	N
Liability Roll Forward (Reinsurance contracts held analysis by remaining coverage and incurred claims (all contracts - excluding Segregated Funds))	92.18	N	N
Statement of Profit or Loss	92.22	N	N
Reserves	92.40	N	N
Comprehensive Income(Loss) & Accumulated Other Comprehensive Income(Loss)	92.42	N	N
Statement of Changes in Equity	92.54	N	N
Insurance Results & Provincial and Territorial Summaries			
Insurance Service Result	93.14	N	N
Provincial & Territorial Exhibit of Premiums Written	93.30	N	N
Claims and Adjustment Expenses Paid, Current Year, Liabilities for Incurred Claims, Current Year and Prior Year Claims Development	93.35	N	N
Net Ultimate Claims and Adjustment Expenses - Claims Development	93.65	N	N
Provincial & Territorial Exhibit of Insurance Revenue	94.10	N	N
Provincial & Territorial Exhibit of Insurance Service Expenses	94.20	N	N
Provincial & Territorial Exhibit of Net Expenses from Reinsurance Contracts Held	94.30	N	N
Provincial & Territorial Exhibit of Insurance Service Result	94.40	N	N
Affidavits Verifying Annual Supplement Return			
Canadian - President/Chief Executive Officer	99.10	N	N
Certification	99.16	N	N

		10.10		
Canadian Lawyers Liability Assurance Society		31/12/2023		
Canadian/Foreign Insurer		Date		
		ANNUAL SUPPLEMENT		
		for the year ended		
		(01)		
01		31/12/2023		
02	Insurer	Canadian Lawyers Liability Assurance Society		
03	Head Office Address	525 - 8th Avenue S.W., 46th Floor, Eighth Avenue Place East		
04		Edmonton, Alberta		
05	Business Mailing Address (if different)/	250 The Esplanade , Suite 302		
06	(Chief Agency in Canada Address)	Toronto, ON		
07	Telephone	(416) 408-5293		
08	Fax	(855)-529-9462		
09	Website			
10	Email Address	carriegreen@axxima.ca		
20	Contact/Contact in Canada	Kenneth W. Crofoot		
	(other than Chief Agent)			
21	Title	Chairman		
22	Telephone	(416) 597-4110		
23	Fax			
24	Email Address	kcrofoot@goodmans.ca		
30	Officers as at (date of filing return)	Feb 28, 2024		
31	Chief Agent in Canada (branches only)			
32	Citizenship			
33	Address			
34				
36	Chairperson/Principal Attorney	Kenneth W. Crofoot		
37	Citizenship	Canadian		
38	Address	15 Strath Avenue		
39		Toronto, Ontario		
		M8X 1R1		
41	Chief Financial Officer			
42	Citizenship			
43	Address			
44				
51	Secretary			
52	Citizenship			
53	Address			
54				
61	External Auditor*	Deloitte & Touche LLP		
62	Partner	Brigitte Chartier		
63	Address	8 Adelaide St W #200		
64		Toronto, Ontario M5H 0A9		
		M5H 0A9		
65	Telephone	(416) 601-6150		
66	Fax	(416) 601-6151		
67	Email Address	bchartier@deloitte.ca		
72	Actuary**	Julie-Linda Laforce		
77	Firm	Axxima Inc.		
73	Address	2200 Marie-Victorin Road, Suite 201		
74		St-Bruno-de-Montarville, Quebec		
		J3V 0M2		
75	Telephone	1-450-646-2500		
76	Fax	1-855-529-9462		
78	Email Address	julielindalaforce@axxima.ca		
82	Actuarial Peer Reviewer			
87	Firm			
83	Address			
84				
85	Telephone			
86	Fax			
88	Email Address			

* The Auditor Reports are required to be filed with the Annual Return. For Foreign Branches, the Auditor Reports are to be filed no later than May 31.

** An Actuary's Report is required to be filed with the Annual Return.

IFRS17 PC (2023)
Next page: 10.15

* INSURERS PROVINCIALY INCORPORATED

01DIRECTORS as at

2023-02-28

(Date of filing return)

Chairperson of the Board		
10	Name	Kenneth W. Crofoot
11	Citizenship	Canadian
12	Address	15 Strath Avenue
13		Toronto, Ontario
		M8X 1R1
Chairperson of the Audit Committee		
15	Name	Gordon P. Goodman
16	Citizenship	Canadian
17	Address	318 Brooke Avenue
18		Toronto, Ontario
		M5M 2L3
Chairperson of the Conduct Review Committee		
20	Name	Not applicable
21	Citizenship	
22	Address	
23		
25	Name	Laurence Detière
26	Citizenship	Canadian
27	Address	4917 Fulton
28		Montreal, QC
		H3W 1V5
30	Name	Carl De Vuono
31	Citizenship	Canadian
32	Address	318 St. Germain Avenue
33		Toronto, ON
		M5M 1W3
35	Name	Julia E. Holland
36	Citizenship	Canadian
37	Address	244 Inglewood Drive
38		Toronto, Ontario
		M4T 1J1
40	Name	Robert Love
41	Citizenship	Canadian
42	Address	442-155 Dalhousie Street
43		Toronto, ON
		M5B 2P7
45	Name	Donald Eric Milner
46	Citizenship	Canadian
47	Address	752 Green Street
48		Niagara on the Lake, Ontario
		L0S 1J0
50	Name	David S. Morritt
51	Citizenship	Canadian
52	Address	18 Doncliffe Drive
53		Toronto, Ontario
		M4N 2E6
55	Name	Michael R. Swartz
56	Citizenship	Canadian
57	Address	66 Wellington Street W., Suite 4100
58		Toronto, Ontario
		M5K 1B7
60	Name	Caroline Zayid
61	Citizenship	Canadian
62	Address	3 Wells Street
63		Toronto, Ontario
		M5R 1N8
64	Name	
65	Citizenship	
66	Address	
67		

* Insurers incorporated in a provincial jurisdiction must file this page on a quarterly basis. Federally regulated insurers are required to file this page with their 4th quarter filing.

CORPORATE INFORMATION

* INSURERS PROVINCIALY INCORPORATED

RETURN AS AT:

01

31/12/2023

(Date of filing return)

List of different committees and of their members:

Please embed the most recent list of the various committees and their members and identify the person acting as President (Chair) of each committee.

For professional orders, please provide information regarding directors and officers of the insurance fund, not of the professional order.

Committee	Members	Members	Members
Audit	Gordon Goodman (Chair)	Carl De Vuono	Michael Swartz
Claims	Robert (Bob) Love (Chair)	David Morritt	Caroline Zayid
	John Birch (not on board)	David Outerbridge (not on board)	
Policy	Donald Milner (Chair)	Melanie Koszegi (not on board)	Anne-Marie Breton (not on board)
Risk Management	Julia Holland (Chair)	Eugene Cipparone (not on board)	David Woolcombe (not on board)
	Laurence Detière		
Reinsurance/	Gordon Goodman (Chair)	Carl De Vuono	Michael Swartz
Insurance Security			
Ad-Hoc Cyber Committee	Donald Milner (Chair)	Julia Holland	

* Insurers incorporated in a provincial jurisdiction must file this page. Insurers incorporated in the province of Québec don't need to fill this page.

** This page is to be filed every quarter.

CONSOLIDATED

SHAREHOLDERS
(\$'000)

Have there been any substantial changes in ownership since the date of filing the last Annual Return? (01)
(40) N Y / N

If yes, provide details:

Name (01)	Location (City) (02)	Number of Shares Held (03)	% of Voting Rights (04)	Amount Paid (05) \$'000
61				
62				
63				
64				
65				
66				
67				
68				
69				
70				
71				
72				
73				
74				
75				
76				
77				
Total89		0	0.00%	0

CORPORATE ORGANIZATION CHART *

Embed a chart showing the interrelationships between the insurer, its immediate and ultimate parent, and all other affiliated corporations (upstream and downstream), identifying the percentage of beneficial ownership of each (see Section VI of the Annual Return Instructions).

*** Insurers must embed their corporate organization chart on this tab.**

NON CONSOLIDATED

OTHER INFORMATION
(\$'000)

(01)

07 In which jurisdiction is your ultimate parent (companies) or Home Office (branches) domiciled?

CA

(04)

10 Have there been any amendments to the instrument of incorporation/by-laws since the date of filing the last Annual Return?

N

Y / N

11 If yes, please summarize: (01)

30 Indicate the name and percentage of ownership of each corporation in which the insurer held 10% or more of the voting rights as at year-end.
If necessary, embed details on an additional page.

Name

(01)

Percentage

(02)

Consolidated

(03)

31

N

Y / N

32

N

Y / N

33

N

Y / N

(04)

36 Are any of the insurer's licences/order subject to any limitation?
If yes, please embed details.

Y

Y / N

CONSOLIDATED

OTHER INFORMATION

			Net retention	
			Current Period	Prior Period
			(02)	(03)
Property	- Personal excluding Home and Product Warranty	03		
	- Home Warranty	04		
	- Product Warranty	05		
	- Commercial	07		
Aircraft		10		
Automobile				
Private Passenger	- Liability	11		
	- Personal Accident	12		
	- Other	13		
Other than Private Passenger	- Liability	15		
	- Personal Accident	16		
	- Other	17		
Boiler and Machinery excluding Equipment Warranty		32		
	- Equipment Warranty	33		
Credit		34		
Credit Protection		35		
Fidelity		36		
Hail		38		
Legal Expense		40		
Liability				
	- Comprehensive General Liability (with products)	50		
	- Comprehensive General Liability (without products)	51		
	- Cyber Liability	52	10,000,000	900,000
	- Directors and Officers Liability	53		
	- Excess Liability	54		
	- Professional Liability	55	175,500,000	975,000
	- Umbrella Liability	56		
	- Pollution Liability	57		
	- All other	58		
Mortgage		62		
Other Approved Products		63		
Surety				
	- Contract Surety	60		
	- All Other Surety	61		
Title		66		
Marine		68		
Accident and Sickness		70		

Does the reporting on the liability class of insurance include information from other lines?		
88	Property	<div>N</div> Y / N
89	Auto Insurance	<div>N</div> Y / N

		Current Period	Prior Period
		(02)	(03)
Internal capital target ratio (%)	95	210.00%	210.00%

CONSOLIDATED

ENCUMBERED ASSETS

Counterparty Legal Name (01)	Counterparty Domicile (02)	Pledged/Lodged as Collateral (03)	Asset Type (04)	Market Value (\$'000)		Brief Description of the Encumbrance (07)
				To Affiliates (05)	To Unaffiliated Entities (06)	
				0	0	
				0	0	
				0	0	
				0	0	
				0	0	
				0	0	
				0	0	
				0	0	
Total	19			0	0	

	Current Period (\$'000) (02)	Prior Period (\$'000) (03)
Market value of securities on loan	40	
Market value of total collateral of securities on loan	45	

20

Does the insurer have any significant dependencies not already disclosed in answer(s) to previous questions or in the Notes to Financial Statements?

(01)

N

Y / N

If yes, provide details (see Section VI of the Annual Return Instructions).

21

CONSOLIDATED

OUTSOURCING AND SERVICE AGREEMENTS

Service Outsourced (01)	Provider Name (02)	Provider Head Office Address (03)	Location Where Services Provided (04)	Annual Fee/Cost of Service		Brief description of the Service (07)
				Affiliated Providers (05)	Unaffiliated Provider (06)	
Audit services	Deloitte	8 Adelaide St W #200	8 Adelaide St W #200		207,000	Audit review
Actuarial services	Axxima Inc.	2200 Marie-Victorin Road, Suite 2	2200 Marie-Victorin Road, Suite 201, QC		93,049	Actuarial evaluation
Management services	Axxima Insurance	250 The Esplanade, Suite 302, Tor	250 The Esplanade, Suite 302, Toronto		774,799	Risk mgmt consulting/Strategic
Investments manager	Martin, Lucas and Seagram	48 Yonge Street, Suite 620, TO	48 Yonge Street, Suite 620, TO		28,058	Invest mgmt fee
Investment administration	RBC Investor & Treasury Serv	155 Wellington Street West, TO	155 Wellington Street West, TO		15,487	Custodial acct fee
Reinsurance broker	Bretton Woods International	34 Lime Street, London, EC3M 7A	34 Lime Street, London, EC3M 7AT		423,019	Reins placement
Reinsurance services	Axxima Insurance	250 The Esplanade, Suite 302, Tor	250 The Esplanade, Suite 302, Toronto		225,966	Reinsurance services
Total	09			0	1,767,378	

CONSOLIDATED

SUMMARY OF SELECTED FINANCIAL DATA FOR FIVE YEARS*
(\$'000)

(55)	2019 (01)	2020 (02)	2021 (03)	2022 (04)	2023 (05)
OPERATIONS					
Assets/Assets Vested in Trust01				95,086	94,788
Liabilities02				81,661	80,126
Adjusted Equity04				13,425	14,645
Cash flows - Premiums received for Insurance Contracts05					
Insurance Revenue07				14,004	17,957
Insurance Service Expenses08				15,898	10,460
PROFITABILITY					
Insurance Service Result35				-64	659
Investment Return42				394	739
Investment Yield46				1.69%	3.75%
Net Income (Loss)47				666	1,091
Return on Equity48				3.84%	7.77%
MINIMUM CAPITAL TEST/BRANCH ASSET ADEQUACY TEST					
Excess of Capital/Margin Available over Capital/Margin Required70				10,774	12,710
MCT/BAAT ratio (%)72				560.00%	780.69%
CANADIAN INSURERS ONLY:					
EQUITY					
Dividends to Shareholders50					
Share Capital and Contributed Surplus paid in during the year52					
Share Capital and Contributed Surplus redeemed during the year54					
OTHER RATIOS					
Adjusted Equity as a % of liabilities60				16.44%	18.28%
Agents and Brokers Balances and Amounts Due from Subsidiaries and Associates as a % of Adjusted Equity66				0.00%	0.00%
Claims Development as a % of Adjusted Equity68				16.67%	7.89%
FOREIGN INSURERS ONLY:					
HOME OFFICE RESULTS					
(in the currency of the home jurisdiction, rounded to the nearest thousand)					
Currency:19					
Basis of Accounting:80					
Assets20					
Liabilities21					
Capital and Surplus22					
Gross Premiums Written23					
Net Premiums Written24					
Underwriting Income25					
Investment Income (including Realized Capital Gains)26					
Cash Flows - Premiums received for Insurance Contracts73					
Insurance Revenue75					
Insurance Service Expenses76					
Insurance Service Result77					
Investment Return78					
Net Income after tax27					

	Current Year (11)	Prior Year (13)
What is the average discount rate for insurance contract liabilities for incurred claims (%)?90	4.92%	3.90%
What is the average duration of bonds?91	4.18	3.39
What is the average duration of insurance contract liabilities for remaining coverage?92	0.00	0.00
What is the average duration of insurance contract liabilities for incurred claims?93	3.71	3.78
Number of automobiles insured under automobile insurance policies , as at year-end:94	0	0
Assessable Income information (\$'000):		0
Accident and Sickness net premiums received in Ontario95	0	0

* In the year of IFRS 17 adoption OSFI expects current and prior year comparative data to be reported and the rest of the prior year data can be left blank. In the subsequent years going forward prior years data beyond the IFRS 17 comparative data available can be left blank and reported in the year when it becomes available until the five years of comparative data are generated.

CONSOLIDATED FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION

ASSETS
(\$'000)

Reference Page	FS Notes Reference		Current Period		Prior Period Restated		Opening Prior Period Restated	
			Total	Vested in Trust*	Total	Vested in Trust*	Total	Vested in Trust*
			(01)	(02)	(03)	(04)	(05)	(06)
40.08Q 40.84Q 20.12/20.14 20.16/20.18 40.70A		ASSETS:						
		Cash and Cash Equivalents 01	4,619		2,873		3,534	
		Accrued Investment Income 11	34		25		24	
		Current Tax Assets 52						
		Assets Held for Sale 50						
		Asset for Insurance Acquisition Cash Flows 18						
		Investments 14	15,379		17,267		17,403	
		Equity Accounted Investees 15	0		0		0	
		Financial Instrument Derivative Assets 16						
		Insurance Contract Assets 62	0		0		0	
		Reinsurance Contract Held Assets 64	74,513		74,684		67,258	
		Investment Properties 17	0					
		Property and Equipment 41	0					
		Intangible Assets 56						
		Goodwill 54						
		Defined Benefit Pension Plan 58						
		Segregated Funds Net Assets 60						
		Deferred Tax Assets 44						
		Other Assets 88	243		237		151	
		TOTAL ASSETS 89	94,788		95,086		88,370	

osits of reinsurers held in special trust accounts.

CONSOLIDATED FINANCIAL STATEMENTS					
STATEMENT OF FINANCIAL POSITION					
LIABILITIES AND EQUITY					
(\$'000)					
Reference Page	FS Notes Reference		Current Period	Prior Period Restated	Opening Prior Period Restated
		(55)	(01)	(03)	(05)
20.12/20.14 20.12/20.14 20.12/20.14 20.16/20.18 20.16/20.18 20.16/20.18		LIABILITIES:			
		Provisions, Accruals and Other Liabilities 030	0	1,585	0
		Liabilities held for sale 040			
		Current Tax Liabilities 050			
		Encumbrances on Real Estate & Mortgage Loans 060			
		Financial Instrument Derivative Liabilities 070			
		Insurance Contract Liabilities			
		Insurance Contract Liabilities – Excluding Segregated Funds 150	80,126	80,076	72,982
		Insurance Contract Liabilities – Segregated Fund Guarantees 155			
		Insurance Contract Liabilities – Segregated Funds Net Liabilities 160			
		Total Insurance Contract Liabilities 169	80,126	80,076	72,982
		Reinsurance Contract Held Liabilities			
		Reinsurance Contract Held Liabilities – Excluding Segregated Funds 170	0	0	0
		Reinsurance Contract Held Liabilities – Segregated Fund Guarantees 175			
		Reinsurance Contract Held Liabilities – Segregated Funds Net Liabilities 180			
		Total Reinsurance Contract Held Liabilities 189	0	0	0
		Trust and Banking Deposits 080			
		Other Debt 090			
		Defined Benefit Pension Plan 110			
		Employment Benefits (not including amounts in line above) 120			
		Subordinated Debt 130			
		Preferred shares - Debt 140			
		Deferred Tax Liabilities 100			
		Investment Contract Liabilities			
		Investment Contract Liabilities – Excluding Segregated Funds Net Liabilities 190			
		Investment Contract Liabilities – Segregated Funds Net Liabilities 195			
		Total Investment Contract Liabilities 199	0	0	0
20.41		Liabilities before Policyholders' Liabilities 299	80,126	81,661	72,982
		Policyholders' Liabilities			
		Residual Interest (Non-Stock) 310	0	0	0
		Participating Account 320			
		Non-Participating Account (Non-Stock) 330			
		Total Policyholders' Liabilities 359	0	0	0
		TOTAL LIABILITIES 399	80,126	81,661	72,982
		EQUITY			
		CANADIAN INSURERS ONLY:			
		Policyholders' Equity			
20.41		Residual Interest (Non-Stock) 410	0	0	0
		Participating Account 420			
		Participating Account - Accumulated OCI (Loss) 430			
		Non-Participating Account 440			
		Non-Participating Account - Accumulated OCI (Loss) 450			
		Total Policyholders' Equity 499	0	0	0
		Shareholders' Equity			
		Common Shares 510			
		Preferred Shares 520			
		Contributed Surplus 530	0	0	0
20.45		Other Capital 540	0	0	0
		Retained Earnings 550	14,795	13,704	15,233
		Nuclear and Other Reserves 560	50	50	50
		Accumulated Other Comprehensive Income (Loss) 570	-183	-329	105
		Total Shareholders' Equity 599	14,662	13,425	15,388
		Non-controlling Interests 620	0	0	0
		Total Equity 699	14,662	13,425	15,388
		TOTAL LIABILITIES AND EQUITY 799	94,788	95,086	88,370
		FOREIGN INSURERS ONLY:			
		Head Office Account, Reserves & AOCI			
		Head Office Account 810			
		Reserves 820			
		(Specify) 830			
		Accumulated Other Comprehensive Income (Loss) 840			
		Total Head Office Account, Reserves & AOCI 899			
		TOTAL LIABILITIES, EQUITY, HEAD OFFICE ACCOUNT, RESERVES & AOCI 999	94,788	95,086	88,370

CONSOLIDATED FINANCIAL STATEMENTS												
Liability Roll Forward (Analysis by measurement component (Insurance contracts not measured under the PAA - excluding Segregated Funds))												
(\$'000)												
	Current Period						Prior Period Restated					
	Expected Present Value of Future Cash Flows	Risk Adjustment	Contractual Service Margin (CSM)			TOTAL	Expected Present Value of Future Cash Flows	Risk Adjustment	Contractual Service Margin (CSM)			TOTAL
			Modified Retro	Fair Value	Other				Modified Retro	Fair Value	Other	
	(02)	(06)	(10)	(14)	(18)	(29)	(32)	(36)	(40)	(44)	(48)	(59)
BEGINNING OF PERIOD												
Opening balance insurance contract assets	010					0						0
Opening balance insurance contract liabilities	020					0						0
Net opening insurance contract balances	099	0	0	0	0	0	0	0	0	0	0	0
CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI												
Contractual service margin recognized for service provided	110					0						0
Change in risk adjustment for non-financial risk expired	120					0						0
Experience adjustments	130					0						0
Revenue recognized for incurred policyholder tax expenses	140					0						0
Current service provided in the period	199	0	0	0	0	0	0	0	0	0	0	0
Contracts initially recognized in the period	210					0						0
Changes in estimates that adjust the CSM	230					0						0
Changes in estimates that result in losses and reversal of losses on onerous contracts	240					0						0
Future service yet to be provided	299	0	0	0	0	0	0	0	0	0	0	0
Adjustments to liabilities for incurred claims	310					0						0
Experience adjustments not related to incurred claims	320					0						0
Past service provided in the Prior Periods	359	0	0	0	0	0	0	0	0	0	0	0
Insurance service result	399	0	0	0	0	0	0	0	0	0	0	0
Net finance (income) expenses from insurance contracts	410					0						0
Effect of movements in exchange rates	420					0						0
TOTAL CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI	499	0	0	0	0	0	0	0	0	0	0	0
CASH FLOWS												
Premiums received for insurance contracts	510					0						0
Claims, benefits and other expenses paid	520					0						0
Insurance acquisition cash flows	530					0						0
TOTAL CASH FLOWS	599	0	0	0	0	0	0	0	0	0	0	0
Other changes in the net carrying amount of the insurance contract liabilities	610					0						0
Net ending insurance contract balances	629	0	0	0	0	0	0	0	0	0	0	0
END OF PERIOD												
Ending balance insurance contract assets	659					0						0
Ending balance insurance contract liabilities	759					0						0
Net ending insurance contract balances	799	0	0	0	0	0	0	0	0	0	0	0

CONSOLIDATED FINANCIAL STATEMENTS

Liability Roll Forward (Analysis by remaining coverage and incurred claims (all insurance contracts - excluding Segregated Funds))

(\$'000)												
	Current Period						Prior Period Restated					
	Liabilities for remaining coverage		Liabilities for incurred claims not under PAA	Liabilities for incurred claims under PAA		TOTAL	Liabilities for remaining coverage		Liabilities for incurred claims not under PAA	Liabilities for incurred claims under PAA		TOTAL
	Excluding Loss Component	Loss Component		Expected Present Value of Future Cash Flows	Risk Adjustment		Excluding Loss Component	Loss Component		Expected Present Value of Future Cash Flows	Risk Adjustment	
	(02)	(06)		(12)	(16)		(22)	(26)		(32)	(36)	
BEGINNING OF PERIOD												
Opening balance insurance contract assets010						0						0
Opening balance insurance contract liabilities020	3,932			69,857	6,287	80,076	2,931	1,129		63,231	5,691	72,982
Net opening insurance contract balances099	3,932	0	0	69,857	6,287	80,076	2,931	1,129	0	63,231	5,691	72,982
CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI												
Modified Retrospective110						0						0
Fair value120						0						0
Other130	-17,957					-17,957	-14,004	-1,129				-15,133
Insurance Revenue199	-17,957	0	0	0	0	-17,957	-14,004	-1,129	0	0	0	-15,133
Incurred claims and other insurance service expenses210				14,245	1,188	15,433				15,059	1,196	16,255
Amortization of insurance acquisition cash flows220	539					539	478					478
Losses and reversal of losses on onerous contracts230						0						0
Adjustments to liabilities for incurred claims240				-4,012	-1,499	-5,511				894	-600	294
Insurance Service Expenses299	539	0	0	10,233	-311	10,461	478	0	0	15,953	596	17,027
Investment components310						0				-4,300		-4,300
Insurance service result399	-17,418	0	0	10,233	-311	-7,496	-13,526	-1,129	0	11,653	596	-2,406
Net finance (income) expenses from insurance contracts410				4,141		4,141						0
Effect of movements in exchange rates430						0						0
TOTAL CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI499	-17,418	0	0	14,374	-311	-3,355	-13,526	-1,129	0	11,653	596	-2,406
CASH FLOWS												
Premiums received for insurance contracts510	21,559					21,559	14,919					14,919
Claims, benefits and other expenses paid520				-17,829		-17,829				-5,027		-5,027
Insurance acquisition cash flows530	-325					-325	-392					-392
TOTAL CASH FLOWS599	21,234	0	0	-17,829	0	3,405	14,527	0	0	-5,027	0	9,500
Other changes in the net carrying amount of the insurance contract610						0						0
Net ending insurance contract balances629	7,748	0	0	66,402	5,976	80,126	3,932	0	0	69,857	6,287	80,076
END OF PERIOD												
Ending balance insurance contract assets659						0						0
Ending balance insurance contract liabilities759	7,748			66,402	5,976	80,126	3,932	0		69,857	6,287	80,076
Net ending insurance contract balances799	7,748	0	0	66,402	5,976	80,126	3,932	0	0	69,857	6,287	80,076

CONSOLIDATED FINANCIAL STATEMENTS

Liability Roll Forward (Reinsurance contracts held analysis by measurement component (Contracts not measured under the PAA - excluding Segregated Funds))

		Current Period					Prior Period Restated					
		Contractual Service Margin (CSM)					Contractual Service Margin (CSM)					TOTAL
		Expected Present Value of Future Cash Flows	Risk Adjustment	Modified Retro	Fair Value	Other	Expected Present Value of Future Cash Flows	Risk Adjustment	Modified Retro	Fair Value	Other	
		(02)	(06)	(10)	(14)	(18)	(32)	(36)	(40)	(44)	(48)	(59)
BEGINNING OF PERIOD												
Opening balance reinsurance contract held assets	010						0					0
Opening balance reinsurance contract held liabilities	020						0					0
Net opening reinsurance contract held balances	099	0	0	0	0	0	0	0	0	0	0	0
CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI												
Contractual service margin recognized for service received	110						0					0
Change in risk adjustment for non-financial risk expired	120						0					0
Experience adjustments	130						0					0
Incurred policyholder tax expenses on underlying contract	140						0					0
Current service provided in the period	199	0	0	0	0	0	0	0	0	0	0	0
Contracts initially recognized in the period	210						0					0
Changes in estimates that adjust the CSM	220						0					0
Changes in estimates that relate to losses and reversal of losses on onerous underlying contracts	230						0					0
Changes in recoveries of losses on onerous underlying contracts that adjust the CSM	240						0					0
Future service yet to be provided	299	0	0	0	0	0	0	0	0	0	0	0
Changes to assets for incurred claims	310						0					0
Experience adjustments not related to incurred claims	320						0					0
Past service provided in the Prior Periods	359	0	0	0	0	0	0	0	0	0	0	0
Effect of changes in non-performance risk of reinsurers	365						0					0
Net expenses from reinsurance contracts held	370	0	0	0	0	0	0	0	0	0	0	0
Net finance (income) expenses from reinsurance contracts	410						0					0
Effects of movements in exchange rates	430						0					0
TOTAL CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI	499	0	0	0	0	0	0	0	0	0	0	0
CASH FLOWS												
Premiums paid	510						0					0
Amounts received	520						0					0
Reinsurance acquisition cash flows	530						0					0
TOTAL CASH FLOWS	599	0	0	0	0	0	0	0	0	0	0	0
Other changes in the net carrying amount of the reinsurance contract held	610						0					0
Net ending reinsurance contract held balances	629	0	0	0	0	0	0	0	0	0	0	0
END OF PERIOD												
Ending balance reinsurance contract held assets	659						0					0
Ending balance reinsurance contract held liabilities	759						0					0
Net ending reinsurance contract held balances	799	0	0	0	0	0	0	0	0	0	0	0

CONSOLIDATED FINANCIAL STATEMENTS

Liability Roll Forward (Reinsurance contracts held analysis by remaining coverage and incurred claims (all contracts - excluding Segregated Funds))

(\$'000)

		Current Period					Prior Period Restated						
		Assets for remaining coverage		Assets for incurred claims not under PAA	Assets for incurred claims under PAA		TOTAL	Assets for remaining coverage		Assets for incurred claims not under PAA	Assets for incurred claims under PAA		TOTAL
		Excluding Loss-Recovery Component	Loss-Recovery Component		Expected Present Value of Future Cash Flows	Risk Adjustment		Excluding Loss-Recovery Component	Loss-Recovery Component		Expected Present Value of Future Cash Flows	Risk Adjustment	
		(02)	(03)		(12)	(16)		(22)	(23)		(32)	(36)	
BEGINNING OF PERIOD													
Opening balance reinsurance contract held assets	010	2,666			66,195	5,823	74,684	2,191	1,045		58,783	5,239	67,258
Opening balance reinsurance contract held liabilities	020						0						0
Net opening reinsurance contract held balances	099	2,666	0	0	66,195	5,823	74,684	2,191	1,045	0	58,783	5,239	67,258
CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI													
Modified Retrospective	105						0						0
Fair value	110						0						0
Other	115	-14,593					-14,593	-11,620					-11,620
Allocation of reinsurance premiums paid	119	-14,593	0	0	0	0	-14,593	-11,620	0	0	0	0	-11,620
Incurred claims recovered and other reinsurance service expenses	130				11,224	1,080	12,304				11,866	1,102	12,968
Amortization of reinsurance acquisition cash flows	135						0		-1,045				-1,045
Recovery of losses and reversal on recovery of losses	140						0						0
Adjustments to assets for incurred claims	145				-3,187	-1,425	-4,612				1,897	-518	1,379
Amounts recoverable from reinsurers	149	0	0	0	8,037	-345	7,692	0	-1,045	0	13,763	584	13,302
Investment components	120						0						0
Effect of changes in non-performance risk of reinsurers	160				64		64				147		147
Net expenses from reinsurance contracts held	199	-14,593	0	0	8,101	-345	-6,837	-11,620	-1,045	0	13,910	584	1,829
Net finance (income) expenses from reinsurance contracts held	210				3,833		3,833				-3,963		-3,963
Effects of movements in exchange rates	230						0						0
TOTAL CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI	299	-14,593	0	0	11,934	-345	-3,004	-11,620	-1,045	0	9,947	584	-2,134
CASH FLOWS													
Premiums paid	310	15,231					15,231	12,095					12,095
Amounts received	320				-13,055		-13,055				-3,089		-3,089
Reinsurance acquisition cash flows	330				657		657				554		554
TOTAL CASH FLOWS	399	15,231	0	0	-12,398	0	2,833	12,095	0	0	-2,535	0	9,560
Other changes in the net carrying amount of the reinsurance contract held	410						0						0
Net ending reinsurance contract held balances	429	3,304	0	0	65,731	5,478	74,513	2,666	0	0	66,195	5,823	74,684
END OF PERIOD													
Ending balance reinsurance contract held assets	459	3,304			65,731	5,478	74,513	2,666	0		66,195	5,823	74,684
Ending balance reinsurance contract held liabilities	559						0						0
Net ending reinsurance contract held balances	599	3,304	0	0	65,731	5,478	74,513	2,666	0	0	66,195	5,823	74,684

CONSOLIDATED FINANCIAL STATEMENTS
STATEMENT OF PROFIT OR LOSS
(\$'000)

Reference Page	FS Notes Reference		Current Period (01)	Prior Period Restated (03)
60.25Q		Revenue from PAA Contracts 010	17,957	14,004
		Revenue from GMM Contracts (excluding VFA contracts) 020	0	0
		Revenue from VFA Contracts 030		
		Total Insurance Revenue 099	17,957	14,004
		Insurance service expenses 110	10,460	15,898
		Net expenses from reinsurance contracts held 120	-6,838	1,830
		INSURANCE SERVICE RESULT 199	659	-64
40.72		Interest revenue on financial assets not measured at FVTPL 220	739	394
40.74		Net investment income excluding segregated funds 230		
		Net investment income - segregated funds 240		
		Provision for Credit Losses 250	0	0
40.74		Investment Return 300	739	394
		Net finance income (expenses) from insurance contracts excluding segregated funds 310		
		Net finance income (expenses) from segregated funds 315		
		Net finance income (expenses) from reinsurance contracts held 320	-4,141	4,300
		Movement in investment contract liabilities 330	3,834	-3,964
		NET INVESTMENT RESULT 399	432	730
80.35Q		Other Income 410	0	0
		Share of Net Income (Loss) of Equity Accounted Investees 415		
80.25Q		General and Operating Expenses 420	0	0
		OTHER INCOME AND EXPENSES 430	0	0
		PROFIT (LOSS) BEFORE TAXES 440	1,091	666
		Current Taxes 450		
		Deferred Taxes 460		
		Total Income Taxes 499	0	0
		PROFIT (LOSS) AFTER TAXES 510	1,091	666
		Discontinued Operations (net of Income Taxes of \$ _____) 520		
		NET INCOME (LOSS) FOR THE YEAR 999	1,091	666
		ATTRIBUTABLE TO:		
		Participating Policyholders/Certificateholders 610		
		Other Fund Account 620		
		Residual Interest Policyholders 630	0	0
		Non-controlling Interests 640		
		Equity Holders 650	1,091	666

(04)

(net of Income Taxes on Discontinued Operations)520

CONSOLIDATED FINANCIAL STATEMENTS

STATEMENT OF RESIDUAL INTEREST - POLICYHOLDERS' EQUITY
(\$'000)

Reference Page	FS Notes Reference		Current Period	Prior Period Restated
		(05)	(01)	(03)
20.22		Opening Balance of Prior Year as previously reported010		
		Restated balance of Prior Year020		
		Adjustments030		
		(Specify)040		
		Share of Net Income (Loss)050		
		Transfers from (to) Non-Par Account060		
		End of Year099	0	0

STATEMENT OF RESIDUAL INTEREST - LIABILITIES
(\$'000)

Reference Page	FS Notes Reference		Current Period	Prior Period Restated
		(05)	(01)	(03)
20.22		Opening Balance of Prior Year as previously reported110		
		Restated balance of Prior Year120		
		Adjustments130		
		(Specify)140		
		Share of Net Income (Loss)150		
		Transfers from (to) Non-Par Account160		
		End of Year199	0	0

CONSOLIDATED FINANCIAL STATEMENTS
COMPREHENSIVE INCOME (LOSS) and
ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)
(\$'000)

Reference Page	FS Notes Reference		Current Period (01)	Prior Period Restated (03)
20.22		Comprehensive Income (Loss)		
		Net Income (Loss) 01	1,091	666
		Other Comprehensive Income (Loss):		
		Items that may be reclassified subsequently to Net Income (Loss):		
		Fair Value through Other Comprehensive Income (FVOCI):		
		Change in Unrealized Gains and Losses:		
		- Loans 02		
		- Bonds and Debentures 03	146	-434
		Reclassification of (Gains) Losses to Net Income (Loss) 05		
		Derivatives Designated as Cash Flow Hedges		
		Change in Unrealized Gains and Losses 06		
		Reclassification of (Gains) Losses to Net Income (Loss) 07		
		Foreign Currency Translation		
		Change in Unrealized Gains and Losses 08		
		Reclassification of (Gains) Losses to Net Income (Loss) 13		
		Impact of Hedging 09		
		Share of Other Comprehensive Income (Loss) of Equity Accounted Investees (may be reclassified) 14		
		Insurance Finance Income (Expenses) Reserve from Insurance Contracts 23		
		Insurance Finance Income (Expenses) Reserve from Reinsurance Contract Held 24		
		Other 18		
		Subtotal of items that may be reclassified subsequently to Net Income (Loss) 19	146	-434
		Items that will not be reclassified subsequently to Net Income (Loss):		
		Fair Value through Other Comprehensive Income (FVOCI)		
		Change in Unrealized Gains and Losses:		
		- Equities 25		
		Revaluation Surplus 31		
		Share of Other Comprehensive Income (Loss) of Equity Accounted Investees 11		
		Remeasurements of Defined Benefit Pension Plans 34		
		Other 12		
		Subtotal of items that will not be reclassified subsequently to Net Income (Loss) 29	0	0
		Total Other Comprehensive Income (Loss) 21	146	-434
		Total Comprehensive Income (Loss) 39	1,237	232
		Attributable to:		
		Participating Policyholders/Certificateholders 80		
		Other Fund Account 82		
		Residual Interest Policyholders 84		
		Non-controlling Interests 60		
		Equity Holders 62		

20.11			Current Period (01)	Prior Period Restated (03)
		Accumulated Other Comprehensive Income (Loss)		
		Accumulated Gains (Losses), net of tax, on:		
		Items that may be reclassified subsequently to Net Income (Loss):		
		Fair Value through Other Comprehensive Income (FVOCI) 41	-183	-329
		Derivatives Designated as Cash Flow Hedges 45		
		Foreign Currency Translation (net of hedging activities) 46		
		Share of Other Comprehensive Income (Loss) of Equity Accounted Investees (may be reclassified) 52		
		Insurance Finance Income (Expenses) Reserve from Insurance Contracts 63		
		Insurance Finance Income (Expenses) Reserve from Reinsurance Contracts Held 64		
		Other 68		
		Subtotal of items that may be reclassified subsequently to Net Income (Loss) 69	-183	-329
		Items that will not be reclassified subsequently to Net Income (Loss):		
		Fair Value through Other Comprehensive Income (FVOCI) 70		
		Revaluation Surplus 71		
		Share of Other Comprehensive Income (Loss) of Equity Accounted Investees 51		
		Remeasurements of Defined Benefit Pension Plans 74		
		Other 49		
		Subtotal of items that will not be reclassified subsequently to Net Income (Loss) 79	0	0
		Balance at end of Period 59	-183	-329
		Attributable to:		
		Participating Policyholders/Certificateholders 90		
		Other Fund Account 92		
		Residual Interest Policyholders 94		
		Non-controlling Interests 96		
		Equity Holders 98	-183	-329

HEAD OFFICE ACCOUNT (Foreign Insurers)

(\$'000)

Reference Page	FS Notes Reference		Current Period	Prior Period Restated
			(01)	(02)
20.22		Balance at beginning of year01		
		Prior period adjustments:02		
		(Specify)04		
		Adjusted balance at beginning of year09		
		Net Income (loss) for the year10		
		Transfers from (to) Head Office		
		Advances (Returns)20		
		Expenses21		
		Insurance Related Cash Flows22		
		Other23		
		Subtotal11		
		Decrease (increase) in Reserves12		
		Net increase (decrease) in Head Office Account15		
		Balance at end of period89		

CONSOLIDATED FINANCIAL STATEMENTS

RESERVES

(\$'000)

Reference Page	FS Notes Reference		Current Period	Prior Period Restated
			(01)	(02)
		Earthquake Reserves		
		Reserve Component90	0	0
		Premium Reserve91	0	0
		Mortgage Reserve95	0	0
		Nuclear Reserve96	0	0
		General Contingency Reserves98	50	50
		Total Reserves99	50	50

CONSOLIDATED FINANCIAL STATEMENTS
STATEMENT OF CASH FLOWS *
(\$'000)

*** Insurers must embed a Statement of Cash Flows as prepared for the insurer's Annual Return financial statements on this tab.**

NOTE: This page only needs to be submitted for the Q4 period.

CONSOLIDATED FINANCIAL STATEMENTS

STATEMENT OF CHANGES IN EQUITY
(\$'000)

		Share Capital	Other Capital	Contributed Surplus	Retained Earnings	Nuclear and Other Reserves	Accumulated Other Comprehensive Income (Loss)									Total Shareholders' Equity	Total Policyholders' Equity	Non-controlling Interests	Total Equity	
							FVOCI Financial Assets	Cash Flow Hedges	Foreign Currency Translation	Revaluation Surplus	Share of OCI of Equity Accounted Investees	Remeasurements of Defined Benefit Pension Plans	Insurance Finance Reserve from Insurance Contracts	Insurance Finance Reserve from Reinsurance Contract Held	Other AOCI					Total AOCI
							(07)	(09)	(05)	(11)	(25)	(27)	(28)	(30)	(31)					(39)
		(01)	(13)	(21)	(03)	(23)	(07)	(09)	(05)	(11)	(25)	(27)	(28)	(30)	(31)	(39)	(49)	(59)	(17)	(19)
Opening Balance of Prior Year as previously reported	01				12,678	50	105									105	12,833			12,833
Restated balance of Prior Year	05				15,233	50	105									105	15,388			15,388
Changes in Equity for Prior Period																				
Total Comprehensive Income for the year (restated)	09				666		-434									-434	232			232
Issue of Share Capital	02															0	0			0
Transfers from/to Retained Earnings	15															0	0			0
Decrease/increase in Reserves	13															0	0			0
Dividends																				
Preferred	17															0	0			0
Common	18															0	0			0
Other	16				-2,195											0	-2,195			-2,195
Restated Balance at End of Prior Year	19	0	0	0	13,704	50	-329	0	0	0	0	0	0	0	0	-329	13,425	0	0	13,425
Opening Balance of Current Year	21				13,704	50	-329									-329	13,425			13,425
Changes in Equity for Current Period																				
Total Comprehensive Income for the period	29				1,091		146									146	1,237			1,237
Issue of Share Capital	22															0	0			0
Transfers from/to Retained Earnings	35															0	0			0
Decrease/increase in Reserves	33															0	0			0
Dividends																				
Preferred	37															0	0			0
Common	38															0	0			0
Other	36															0	0			0
Balance at End of Current Period	39	0	0	0	14,795	50	-183	0	0	0	0	0	0	0	0	-183	14,662	0	0	14,662

Memo items:

Impact of initial application of IFRS 17	60				2,555															
Impact of initial application of IFRS 9	62																			

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NOTES TO THE FINANCIAL STATEMENTS

See Section VI of the Annual Return Instructions

Insurers must embed their notes to the financial statements on this tab.

NOTE: This page only needs to be submitted for the Q4 period.

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SUMMARY OF INVESTMENTS

(Vested in Trust)**
(\$'000)

	Fair Value Through Profit or Loss (FVTPL)	Fair Value Through Other Comprehensive Income (FVOCI)	Fair Value Hedges (FV)	Cash Flow Hedges	Fair Value Option*/ Investment Properties Fair Value	Amortized Cost	Balance Sheet Value Col. 05+10+15+20+25+ 30	Provisions including Expected Credit Loss (ECL)				Impaired Amount (Before Provisions)	Market Value of Column (30)	Balance Sheet Value of Assets Used to Back Index Linked Products
								Stage I	Stage II	Stage III	Total			
	(05)	(10)	(15)	(20)	(25)	(30)	(35)	(40)	(45)	(50)	(59)	(60)	(65)	(70)
Short Term Investments010		8,298					8,298				0			
Bonds and Debentures														
Government - Federal														
Investment Grade110		1,942					1,942				0			
Government - Provincial														
Investment Grade120		2,707					2,707				0			
Below Investment Grade130							0				0			
Municipal, Public Authority, Schools														
Investment Grade140							0				0			
Below Investment Grade150							0				0			
Corporate - Public:														
Investment Grade160		2,432					2,432				0			
Below Investment Grade170							0				0			
Corporate - Private:														
Investment Grade180							0				0			
Below Investment Grade190							0				0			
Total Bonds and Debentures199	0	7,081	0	0	0	0	7,081	0	0	0	0	0	0	
Mortgage Loans210							0				0			
Preferred Shares														
Fixed Term220							0				0			
Equity Preferred230							0				0			
Total Preferred Shares259	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Common Shares279	0	0	0		0		0				0			
Investment in Subsidiaries289							0				0			
Total Shares299	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Loans310							0				0			
Other Invested Assets320							0				0			
Total Investments899	0	15,379	0	0	0	0	15,379	0	0	0	0	0	0	0
Out of Canada510							0							
Foreign Pay Securities520							0							
Individual Holdings:														
Largest Exposure to an Entity or Connected Group610							1,579							
2nd Largest Exposure to an Entity or Connected Group620							1,012							
Largest Pooled Holding630							0							
2nd Largest Pooled Holding640							0							

* Assets designated as FVTPL

** Investments are vested in trust for Foreign Insurers

CONSOLIDATED
SHORT TERM INVESTMENTS (excluding bonds and debentures)

(\$'000)

			Interest				Fair Value						
Where/By whom kept	Description		Rate %	Due dates	Date of Issue	Date of Maturity	Par Value	Fair Value Through Profit or Loss (FVTPL)	Fair Value Through Other Comprehensive Income (FVOCI)	Hedges	Fair Value Option	Amortized Cost	Balance Sheet Value (10+12+14+16+18)
(01)	(02)		(03)	(04)	(05)	(06)	(07)	(10)	(12)	(14)	(16)	(18)	(29)
													0
													0
Total Short Term Investments Foreign Government			35				0	0	0	0	0	0	0
RBC Investors & Treasury Services	Canada Treasury Bills				Oct 26, 2023	Jan 18, 2024	824		815				815
RBC Investors & Treasury Services	Canada Treasury Bills				Nov 09, 2023	Feb 15, 2024	1,025		1,012				1,012
RBC Investors & Treasury Services	Canada Treasury Bills				Nov 23, 2023	Feb 29, 2024	1,600		1,579				1,579
RBC Investors & Treasury Services	Canada Treasury Bills				Dec 07, 2023	Mar 14, 2024	945		933				933
RBC Investors & Treasury Services	Bank Nova Scotia BA				Nov 10, 2023	Feb 07, 2024	760		750				750
RBC Investors & Treasury Services	Toronto Dominion Bank				Nov 28, 2023	Jan 26, 2024	745		739				739
RBC Investors & Treasury Services	Canadian Imperial Bank BA				Nov 28, 2023	Jan 05, 2024	745		741				741
RBC Investors & Treasury Services	Toronto Dominion Bank BA				Dec 07, 2023	Feb 02, 2024	935		928				928
RBC Investors & Treasury Services	Canadian Imperial Bank BA				Dec 15, 2023	Mar 08, 2024	625		618				618
RBC Investors & Treasury Services	Canadian Imperial Bank BA				Dec 28, 2023	Mar 04, 2024	185		183				183
													0
Total Short Term Investments - Rating of A 1, R 1			40				8,389	0	8,298	0	0	0	8,298
													0
													0
Total Short Term Investments - Rating of A 2, R 2			45				0	0	0	0	0	0	0
													0
													0
Total Short Term Investments - Rating of A 3, R 3			49				0	0	0	0	0	0	0
													0
													0
Total Short Term Investments - Rating of B, R 4			60				0	0	0	0	0	0	0
													0
													0
Total Short Term Investments - Rating of B 1, R 5			65				0	0	0	0	0	0	0
													0
													0
Total Short Term Investments - Rating of B 2, D			69				0	0	0	0	0	0	0
													0
													0
Total Short Term Investments - Other			89				0	0	0	0	0	0	0
Total Short Term Investments			99				8,389	0	8,298	0	0	0	8,298

CONSOLIDATED
Bonds and Debentures
(\$'000)

Where/By whom kept	Description		Rating	Interest		Date of Issue	Date of Maturity	Par Value	Fair Value				Amortized Cost	Balance Sheet Value (10+12+14+16+18)
				Rate %	Due dates				Fair Value Through Profit or Loss (FVTPL)	Fair Value Through Other Comprehensive Income (FVOCI)	Hedges	Fair Value Option		
(01)	(02)		(03)	(04)	(05)	(06)	(07)	(08)	(10)	(12)	(14)	(16)	(18)	(29)
RBC Investors & Treasury Services	Canada Housing Trust		AAA	2.900		Jun 20, 2018	Jun 15, 2024	250		248				248
RBC Investors & Treasury Services	Canada Housing Trust		AAA	2.250		Dec 19, 2016	Dec 15, 2025	300		291				291
RBC Investors & Treasury Services	Canada Housing Trust		AAA	2.350		Jun 29, 2023	Jun 15, 2027	250		240				240
RBC Investors & Treasury Services	Canada Housing Trust		AAA	2.350		Jun 20, 2019	Mar 15, 2028	250		239				239
RBC Investors & Treasury Services	Canada Housing Trust		AAA	2.100		Apr 30, 2021	Sep 15, 2029	200		187				187
RBC Investors & Treasury Services	Canada Housing Trust		AAA	2.100		Dec 16, 2022	Sep 15, 2029	100		93				93
RBC Investors & Treasury Services	Canada Housing Trust		AAA	1.100		Jun 22, 2021	Mar 15, 2031	275		234				234
RBC Investors & Treasury Services	Canada Housing Trust		AAA	3.550		Jun 30, 2023	Sep 15, 2032	200		201				201
RBC Investors & Treasury Services	Canada Government		AAA	2.750		Sep 18, 2023	Jun 01, 2033	215		209				209
Total Bonds Government - Federal			09					2,040	0	1,942	0	0	0	1,942
RBC Investors & Treasury Services	Ontario Province		AA	2.600		Jun 26, 2015	Jun 02, 2025	250		244				244
RBC Investors & Treasury Services	Ontario Province		AA	2.600		Nov 23, 2016	Jun 02, 2025	150		146				146
RBC Investors & Treasury Services	British Columbia Province		AA	2.300		Sep 08, 2016	Jun 18, 2026	350		338				338
RBC Investors & Treasury Services	Ontario Province		AA	2.600		Nov 13, 2018	Jun 02, 2027	350		338				338
RBC Investors & Treasury Services	Province of Alberta		AA	2.900		Jun 29, 2023	Dec 01, 2028	300		292				292
RBC Investors & Treasury Services	Ontario Province		AA	2.050		Dec 21, 2021	Jun 02, 2030	150		137				137
RBC Investors & Treasury Services	Ontario Province		AA	2.050		Jun 06, 2022	Jun 02, 2030	200		183				183
RBC Investors & Treasury Services	Province of British Columbia		AA	1.550		Jun 06, 2022	Jun 18, 2031	200		173				173
RBC Investors & Treasury Services	Province of Ontario		AA	2.250		Jun 29, 2023	Dec 02, 2031	300		271				271
RBC Investors & Treasury Services	Province of British Columbia		AA	3.200		Dec 16, 2022	Jun 18, 2032	100		96				96
RBC Investors & Treasury Services	Province of British Columbia		AA	3.200		Jan 26, 2023	Jun 18, 2032	100		96				96
RBC Investors & Treasury Services	Province of British Columbia		AA	3.200		Jun 05, 2023	Jun 18, 2032	100		96				96
RBC Investors & Treasury Services	Province of Ontario		AA	3.650		Jun 05, 2023	Jun 02, 2033	300		297				297
Total Bonds Government - Provincial			19					2,850	0	2,707	0	0	0	2,707
Total Bonds Government - Municipal, Public Authority, School			29											-
														-
														-
Total Bonds Foreign Government			35					0	0	0	0	0	0	-
RBC Investors & Treasury Services	Toronto Dominion Bank		AA	0.032		Mar 13, 2018	Jul 24, 2024	250		247				247
Total Bonds rated A- or higher - Expiring or redeeming in one year or less			39					250	0	247	0	0	0	247
RBC Investors & Treasury Services	CIBC		AA	3.300		Oct 05, 2018	May 26, 2025	250		245				245
RBC Investors & Treasury Services	Wells Fargo		AA	2.975		Jul 31, 2019	May 19, 2026	200		192				192
RBC Investors & Treasury Services	Bank of Nova Scotia		AA	2.620		Aug 21, 2017	Dec 02, 2026	200		192				192
RBC Investors & Treasury Services	Bank of Nova Scotia		AA	2.620		Jun 05, 2020	Dec 02, 2026	100		96				96
RBC Investors & Treasury Services	Bank of Montreal		AA	2.700		Jun 26, 2020	Dec 09, 2026	150		144				144
RBC Investors & Treasury Services	Bank of Nova Scotia		AA	2.950		Jun 10, 2022	Mar 08, 2027	100		95				95
RBC Investors & Treasury Services	Royal Bank		AA	4.642		Jun 29, 2023	Jan 17, 2028	150		151				151
RBC Investors & Treasury Services	Bank of Montreal		AA	3.190		Mar 22, 2022	Mar 01, 2028	100		96				96
Total Bonds rated A- or higher - > 1 year and ≤ 5 years			49					1,250	0	1,211	0	0	0	1,211
RBC Investors & Treasury Services	Toronto Dominion Bank		AA	4.680		Jun 29, 2023	Jan 08, 2029	150		152				152
RBC Investors & Treasury Services	Toronto Dominion Bank		AA	4.680		Jul 19, 2023	Jan 08, 2029	100		101				101
RBC Investors & Treasury Services	Ontario Power Generation		AA	2.977		Mar 04, 2022	Sep 13, 2029	125		118				118
RBC Investors & Treasury Services	Hydro One		AA	2.160		Jul 19, 2023	Feb 28, 2030	200		180				180
Total Bonds rated A- or higher - > 5 years			59					575	0	551	0	0	0	551
														-
														-
Total Bonds rated BBB+ and lower - Expiring or redeeming in one year or less			69					0	0	0	0	0	0	-
RBC Investors & Treasury Services	Enbridge Inc.		BBB (high)	3.200		Mar 22, 2022	Jun 08, 2027	100		96				96
RBC Investors & Treasury Services	Enbridge Inc.		BBB (high)	3.200		Jun 10, 2022	Jun 08, 2027	50		48				48
RBC Investors & Treasury Services	Telus Corp.		BBB (high)	3.625		Mar 22, 2022	Mar 01, 2028	50		49				49
RBC Investors & Treasury Services	Telus Corp		BBB (high)	3.625		Jun 29, 2023	Mar 01, 2028	50		49				49
RBC Investors & Treasury Services	Bell Canada		BBB (high)	2.200		Dec 21, 2021	May 29, 2028	75		69				69
RBC Investors & Treasury Services	Bell Canada		BBB (high)	2.200		Mar 04, 2022	May 29, 2028	25		23				23
Total Bonds rated BBB+ and lower - > 1 year and ≤ 5 years			79					350	0	334	0	0	0	334
RBC Investors & Treasury Services	Loblaws Companies		BBB (high)	2.284		Jun 05, 2023	May 07, 2030	100		89				89
Total Bonds rated BBB+ and lower - > 5 years			89					100	0	89	0	0	0	89
Total Bonds and Debentures			99					7,415	0	7,081	0	0	0	7,081

CONSOLIDATED
MORTGAGE LOANS
(\$'000)

Where/By whom kept	Description	Identification Number	Date of Issue	Interest Rate	Original Loan Amount	Original Value of Property	Current Market Value of Property	Balance Sheet Value
(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)
Total Government Grade Guarantor Mortgage Loans		29			0	0	0	0
Total Residential Mortgages		39			0	0	0	0
Total Commercial Mortgage Loans		49			0	0	0	0
Total Other Mortgages		59			0	0	0	0
Total Mortgage Loans		89			0	0	0	0

CONSOLIDATED

PREFERRED SHARES
(\$'000)

Where/By whom kept	Description	Number of Shares	Fair Value				Amortized Cost	Balance Sheet Value (10+12+14+ 16+18)	Original Cost
			Fair Value Through Profit or Loss (FVTPL)	Fair Value Through Other Comprehensive Income (FVOCI)	Hedges	Fair Value Option			
(01)	(02)	(03)	(10)	(12)	(14)	(16)	(18)	(29)	(39)
								0	
								0	
								0	
								0	
Total AAA, AA, Pfd-1, P-1		29	0	0	0	0	0	0	0
								0	
								0	
								0	
								0	
Total A, Pfd-2, P-2		39	0	0	0	0	0	0	0
								0	
								0	
								0	
								0	
Total BBB, Pfd-3, P-3		49	0	0	0	0	0	0	0
								0	
								0	
								0	
								0	
Total BB, Pfd-4, P-4		59	0	0	0	0	0	0	0
								0	
								0	
								0	
								0	
Total B, Pfd-5, P-5 or unrated		79	0	0	0	0	0	0	0
Total Preferred Shares		89	0	0	0	0	0	0	0

Canadian Lawyers Liability Assurance Society
Canadian Insurer

31/12/2023

Date

COMMON SHARES
(\$'000)

Where/By whom kept	Description	Number of Shares	Fair Value				Balance Sheet Value (10+12+14+ 16)	Original Cost
			Fair Value Through Profit or Loss (FVTPL)	Fair Value Through Other Comprehensive Income (FVOCI)	Hedges	Fair Value Option		
(01)	(02)	(03)	(10)	(12)	(14)	(16)	(29)	(39)
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
							0	
Total common shares	89		0	0	0	0	0	IFD

CONSOLIDATED

INVESTMENT PROPERTIES
(\$'000)

Description of Property (01)	Year Acquired (02)	Amount of Encumbrances (03)	Value Using Cost Model (04)	Market Value (05)	Balance Sheet Value	
					Total (06)	Vested in Trust (07)
Investment Properties						
Total Investment Properties	49	0	0	0	0	0

OWN USE PROPERTY AND EQUIPMENT
(\$'000)

Description of Property (01)	Year Acquired (02)	Amount of Encumbrances (03)	Value Using Cost Model (04)	Market Value (05)	Balance Sheet Value	
					Total (06)	Vested in Trust (07)
Own Use Property						
Total Own Use Properties	79	0	0	0	0	0
Equipment	80					
Total Own Use Property and Equipment	69				0	0

CONSOLIDATED

INTEREST REVENUE ON FINANCIAL ASSETS NOT MEASURED AT FVTPL
(\$'000)

Reference Page		Current Period	Prior Period Restated
		(01)	(03)
	Interest:		
	Cash and Short Term Investments050		
	Bonds060	191	145
	Mortgage Loans070		
	Income from Derivative Activities080	548	249
20.22	Interest revenue on financial assests not measured at FVTPL099	739	394

CONSOLIDATED

INVESTMENT RETURN
(\$'000)

Reference Page		Current Period	Prior Period Restated
		(01)	(03)
	Net Investment Income:		
	Realized Gains (Losses) on Sale:		
	Bonds010	0	0
	Mortgage Loans020	0	0
	Preferred & Common Shares030	0	0
	Investment Properties040	0	0
	Income from Derivative Activities050	0	0
	Total Realized Gains (Losses) on Sale099	0	0
	Fair Value Gains (Losses)		
	Bonds110	0	0
	Mortgage Loans120	0	0
	Preferred & Common Shares130	0	0
	Investment Properties140	0	0
	Income from Derivative Activities150	0	0
	Total Fair Value Gains (Losses)199	0	0
	Dividends210	0	0
	Rental Income Including \$ for Insurer's/ Society's Own Use220	0	0
	Other Investment Income from Derivative Assets230	0	0
	Income from Other Loans and Invested Assets240	0	0
	Gross Investment Income250	0	0
	Less:		
	Investment Expenses (other than Investment Taxes)410	0	0
	Investment Taxes420	0	0
20.22	Net Investment Income430	0	0
20.22	Provision for Credit Losses440	0	0
20.22	Investment Return499	0	0

Insurer's/Society's Own Use Rental Income220

(99)

CONSOLIDATED

OTHER LOANS*
(\$'000)

Where/By whom kept	Description	Fair Value	Balance Sheet Value	
			Total	Vested in Trust
(01)	(02)	(03)	(04)	(05)
Total Other Loans		159	0	0
Basket clause items		199		

OTHER INVESTED ASSETS*
(\$'000)

Where/By whom kept	Description	Fair Value	Balance Sheet Value	
			Total	Vested in Trust
(01)	(02)	(03)	(04)	(05)
Total Other Invested Assets		259	0	0
Basket clause items		299		

* Entities whose primary regulator is Alberta are required to submit this page on a quarterly basis; canadian insurers licensed in Quebec are required to submit this page with their 2nd and 4th quarter filings. All other insurers are only required to submit this page with their 4th quarter filing.

CONSOLIDATED
SUMMARY OF EQUITY ACCOUNTED INVESTEEES
(\$'000)

		Current Period		Prior Year		Opening Prior Period Restated	
		Total	Vested in Trust*	Total	Vested in Trust*	Total	Vested in Trust*
		(01)	(02)	(03)	(04)	(05)	(06)
Interests in Associates & Joint Ventures	010						
Investments in Pooled Funds	020						
Total Equity Accounted Investees	099	0		0		0	

CONSOLIDATED
SUMMARY OF PROVISIONS
(\$'000)

	Provisions Prior Period End	Movement Current Period			Foreign Currency and Other Adjustments	Provisions Current Period End (Including ECL)			Current Period Additional Writedowns	Total Provisions Current Period End	Reversal of previous Impairment Charges
		Increase	Decrease	Total (Col 10-15)		Stage I	Stage II	Stage III			
		(10)	(15)	(19)		(30)	(35)	(40)		(59)	(79)
Bonds & Debentures010	(05)	(10)	(15)	(19)	(25)	(30)	(35)	(40)	(69)	(59)	(79)
				0						0	
Mortgage Loans020				0						0	
				0						0	
Real Estate030				0						0	
				0						0	
Interests in Associates & Joint Ventures040				0						0	
				0						0	
Other Loans and Invested Assets050				0						0	
				0						0	
Total199	0	0	0	0	0	0	0	0	0	0	

CONSOLIDATED

PROVISIONS, ACCRUALS & OTHER LIABILITIES
(\$'000)

		Current Period	Prior Year
		(01)	(03)
Investment Income Received in Advance	010		
Dividends to Shareholders Declared and Unpaid	020		
Amounts Received but Not Yet Allocated	030		
Fees and Other Taxes (excl. Income Taxes)	040		
Expenses Due and Accrued	050		
Borrowed Money and Accrued Interest	060		
Lease Liabilities	070		
Bank Overdraft	080		
Other	090		
Total	899	0	0

RECEIVABLE FROM/PAYABLE TO NON-ASSOCIATED AGENTS AND BROKERS
(\$'000)

Name of Agent or Broker (01)		Receivable		Payable
		In Arrears (02)	Total (03)	Total (04)
All Others				
Sub-Total	39	0	0	0
Less: Allowance for Doubtful Accounts	40			
Total	49	0	0	0
Number of Agents and Brokers		59		

CONSOLIDATED
INTRA-GROUP TRANSACTIONS

SECTION I: INTEREST IN REGULATED SUBSIDIARY ENTITIES OF THE INSURANCE GROUP CONSOLIDATED IN MCT - CANADA

Name of Entity (01)	Name of Canadian Regulatory Authority (02)	Description of Shares (04)	Interests/Loans considered as capital				
			Number of Shares (06)	% Owned (08)	% of Voting Rights (10)	Acquisition Cost (12)	Market Value (14)
Total	09					0	0

SECTION II: INTEREST IN REGULATED SUBSIDIARY ENTITIES OF THE INSURANCE GROUP CONSOLIDATED IN MCT - INTERNATIONAL

Name of Entity (01)	Name of Canadian Regulatory Authority (02)	Description of Shares (04)	Interests/Loans considered as capital				
			Number of Shares (06)	% Owned (08)	% of Voting Rights (10)	Acquisition Cost (12)	Market Value (14)
Total	19					0	0

SECTION III: INTEREST IN NON-CONSOLIDATED CONTROLLED ENTITIES OF THE CORPORATE GROUP

Name of Entity (01)	Name of Canadian Regulatory Authority (02)	Description of Shares (04)	Interests/Loans considered as capital							Loans not considered as capital
			Number of Shares (06)	% Owned (08)	% of Voting Rights (10)	Acquisition Cost (12)	Market Value (14)	Balance Sheet Value (16)	Increase (Decrease) in Balance Sheet Value (18)	Balance Sheet Value (20)
Total	29					0	0	0	0	0

SECTION IV: INTERESTS IN ASSOCIATES & JOINT VENTURES

Name of Entity and Description of Shares (01)	Interests/Loans considered as capital							Loans not considered as capital
	Number of Shares (06)	% Owned (08)	% of Voting Rights (10)	Acquisition Cost (12)	Market Value (14)	Balance Sheet Value (16)	Increase (Decrease) in Balance Sheet Value (18)	Balance Sheet Value (20)
Total	39			0	0	0	0	0

SECTION V: INTRA-GROUP REINSURANCE TRANSACTIONS

	Net Expenses from Reinsurance Contracts Held				Assets for Remaining Coverage (52)	Assets for Incurred Claims		Total (52+60+62) (69)	Receivables			Total Reinsurance Collateral (79)
	Allocation of Reinsurance Premiums (40)	Amounts Recoverable from Reinsurers for Incurred Claims (42)	Effect of changes in non-performance risk of reinsurers (44)	Total (40+42+44) (49)		Under PAA (60)	Not under PAA (62)		Reinsurance Receivable (72)	Reinsurance Payable (74)	Net Receivable (76)	
Registered	42	0	0	0	0	0	0	0	0	0	0	0
Unregistered	44	0	0	0	0	0	0	0	0	0	0	0

SECTION VI: INTRA-GROUP OUTSOURCING

	(35)
Year to Date Fee/Cost of Service	52

SECTION VII: OTHER INTRA-GROUP TRANSACTIONS RESULTING IN ASSET ENCUMBRANCE (see page 10.42 for transaction details)

Asset Type (40)	Encumbered Asset (42)
Total	69

RECEIVABLE FROM/PAYABLE TO
(\$'000)

Name of Entity (01)	Receivable		Payable
	In Arrears (05) (\$'000)	Total (09) (\$'000)	Total (19) (\$'000)
Subsidiaries, Associates & Joint Ventures			
Insurance Related			
Total - Insurance Related029	0	0	0
Non Insurance Related	0	0	0
Total - Non Insurance Related039	0	0	0
Total Subsidiaries, Associates & Joint Ventures049	0	0	0
Other - Non Insurance Related			
Total Other - Non Insurance Related069	0	0	0

CONSOLIDATED

INSURANCE SERVICE RESULT
(\$'000)

Class of Insurance			Insurance Revenue			Insurance Service Expenses					Net Expenses from Reinsurance Contracts Held				Insurance Service Result
			Contracts Measured under GMM	Contracts Measured under PAA	Total	Incurred Claims and Other Insurance Service Expenses	Amortization of Insurance Acquisition Cash Flows	Losses and Reversal of Losses on Onerous Contracts	Adjustments to Liabilities for Incurred Claims	Total	Allocation of reinsurance premiums	Amounts recoverable from reinsurers for incurred claims	Effect of changes in non-performance risk of reinsurers	Total	
			(06)	(14)	(19)	(22)	(24)	(26)	(28)	(29)	(32)	(34)	(36)	(39)	(45)
Property - Personal excluding Home and Product Warranty	010				0					0				0	0
- Home Warranty	020				0					0				0	0
- Product Warranty	030				0					0				0	0
Subtotal - Personal	039	0	0	0	0	0	0	0	0	0	0	0		0	0
- Commercial	050				0					0				0	0
Property - total	059	0	0	0	0	0	0	0	0	0	0	0		0	0
Aircraft	070				0					0				0	0
Automobile:															
Private Passenger - Liability	080				0					0				0	0
- Personal Accident	090				0					0				0	0
- Other	100				0					0				0	0
Subtotal - Private Passenger	119	0	0	0	0	0	0	0	0	0	0	0		0	0
Other than Private Passenger - Liability	130				0					0				0	0
- Personal Accident	140				0					0				0	0
- Other	150				0					0				0	0
Subtotal - Other than Private Passenger	159	0	0	0	0	0	0	0	0	0	0	0		0	0
Facility Assoc. Residual Market - Liability	170				0					0				0	0
- Personal Accident	180				0					0				0	0
- Other	190				0					0				0	0
Subtotal - Facility Assoc. Residual Market	199	0	0	0	0	0	0	0	0	0	0	0		0	0
Automobile - Subtotal - Liability	219	0	0	0	0	0	0	0	0	0	0	0		0	0
- Personal Accident	229	0	0	0	0	0	0	0	0	0	0	0		0	0
- Other	239	0	0	0	0	0	0	0	0	0	0	0		0	0
Automobile - total	259	0	0	0	0	0	0	0	0	0	0	0		0	0
Boiler and Machinery excluding Equipment Warranty	270				0					0				0	0
- Equipment Warranty	280				0					0				0	0
Credit	290				0					0				0	0
Credit Protection	300				0					0				0	0
Fidelity	310				0					0				0	0
Hail	320				0					0				0	0
Legal Expense	330				0					0				0	0
Liability:															
- Comprehensive General Liability (with products)	340				0					0				0	0
- Comprehensive General Liability (without products)	350				0					0				0	0
- Cyber Liability	360	1	0	2,585	2,585	769	67	0	-53	783	-1,625	372		-1,253	549
- Directors and Officers Liability	370				0					0				0	0
- Excess Liability	380				0					0				0	0
- Professional Liability	390	1	3	15,372	15,372	14,663	471	0	-5,457	9,677	-13,625	7,976		-5,649	46
- Umbrella Liability	400				0					0				0	0
- Pollution Liability	410				0					0				0	0
- All other	420				0					0				0	0
Liability - total	429	2	3	0	17,957	15,432	538	0	-5,510	10,460	-15,250	8,348		-6,902	595
Mortgage	440				0					0				0	0
Other Approved Products	450				0					0				0	0
Surety:															
- Contract Surety	460				0					0				0	0
- All Other Surety	470				0					0				0	0
Surety - total	479	0	0	0	0	0	0	0	0	0	0	0		0	0
Title	490				0					0				0	0
Marine	500				0					0				0	0
Accident and Sickness	510				0					0				0	0
TOTAL	599	2	3	0	17,957	15,432	538	0	-5,510	10,460	-15,250	8,348	64	-6,838	659

** OSFI is aware that allocations will be necessary to report these numbers by class of business.

CONSOLIDATED
CLAIMS AND ADJUSTMENT EXPENSES PAID, CURRENT YEAR, LIABILITIES FOR INCURRED CLAIMS, CURRENT YEAR AND PRIOR YEAR CLAIMS DEVELOPMENT
(\$'000)

Class of Insurance	Claims and Adjustment Expenses Paid - Current year			Liabilities for incurred claims -Current Year			Prior year development			
	Insurance Contracts Issued	Reinsurance Contracts Held	Net (02-04)	Insurance Contracts Issued	Reinsurance Contracts Held	Net (12-14)	Undiscounted Liabilities for Incurred Claims - Prior Year End	Net amount paid during the year for claims and adjustment expenses of prior years	Undiscounted Liabilities for Incurred Claims for Prior Years	Excess or (Deficiency) (22-24-26)
	(02)	(04)	(09)	(12)	(14)	(19)	(22)	(24)	(26)	(29)
Property - Personal excluding Home and Product Warranty	010		0			0				0
- Home Warranty	020		0			0				0
- Product Warranty	030		0			0				0
Subtotal - Personal	039	0	0	0	0	0	0	0	0	0
- Commercial	050		0			0				0
Property - total	059	0	0	0	0	0	0	0	0	0
Aircraft	070		0			0				0
Automobile:										
Private Passenger - Liability	080		0			0				0
- Personal Accident	090		0			0				0
- Other	100		0			0				0
Subtotal - Private Passenger	119	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability	130		0			0				0
- Personal Accident	140		0			0				0
- Other	150		0			0				0
Subtotal - Other than Private Passenger	159	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Market - Liability	170		0			0				0
- Personal Accident	180		0			0				0
- Other	190		0			0				0
Subtotal - Facility Assoc. Residual Market	199	0	0	0	0	0	0	0	0	0
Automobile - Subtotal - Liability	219	0	0	0	0	0	0	0	0	0
- Personal Accident	229	0	0	0	0	0	0	0	0	0
- Other	239	0	0	0	0	0	0	0	0	0
Automobile - total	259	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty	270		0			0				0
- Equipment Warranty	280		0			0				0
Credit	290		0			0				0
Credit Protection	300		0			0				0
Fidelity	310		0			0				0
Hail	320		0			0				0
Legal Expense	330		0			0				0
Liability:										
- Comprehensive General Liability (with products)	340		0			0				0
- Comprehensive General Liability (without products)	350		0			0				0
- Cyber Liability	360	0	0	1,082	604	478	190	0	163	27
- Directors and Officers Liability	370		0			0				0
- Excess Liability	380		0			0				0
- Professional Liability	390	16,483	16,428	55	71,296	70,605	6,049	55	4,866	1,128
- Umbrella Liability	400		0			0				0
- Pollution Liability	410		0			0				0
- All other	420		0			0				0
Liability - total	429	16,483	16,428	55	72,378	71,209	1,169	6,239	55	5,029
Mortgage	440		0			0				0
Other Approved Products	450		0			0				0
Surety:										
- Contract Surety	460		0			0				0
- All Other Surety	470		0			0				0
Surety - total	479	0	0	0	0	0	0	0	0	0
Title	490		0			0				0
Marine	500		0			0				0
Accident and Sickness	510		0			0				0
TOTAL	599	16,483	16,428	55	72,378	71,209	1,169	6,239	55	5,029
Out of Canada Liabilities	699		0			0				0

CONSOLIDATED
NET ULTIMATE CLAIMS AND ADJUSTMENT EXPENSES - CLAIMS DEVELOPMENT
(\$'000)

		End of year Ultimate Claims and Adjustment Expenses (net of reinsurance, undiscounted)										Cumulative Net Claims & Adjustment Expenses Paid	Net Claim Liabilities & Adjustment Expenses	Prior Year Development Excess or (Deficiency) (09)-(10)
		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023			
		(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(20)	(30)	(40)
Accident Year:														
All Prior Accident Years	010									48,303	47,964		114	339
2014	020									795	821	47,850	677	-26
2015	030									803	711	145	711	92
2016	040									889	830	0	180	59
2017	050									146	75	650	75	71
2018	060									348	170	0	170	178
2019	070									994	885	0	468	109
2020	080									703	707	417	707	-4
2021	090									938	799	0	799	139
2022	100									1,326	1,128	0	1,129	198
2023	110										-3,407	0	-3,407	
Total	199											49,062	1,623	1,155
Effect of discounting	210												-952	
Effect of Risk Adjustment for non-financial risk	220												498	
Net Liabilities for Incurred Claims	299												1,169	
Less:														
ULAE	310												2,278	
"Facility Association" and "Plan"	320													
Other Provisions	330												-4,865	
Net Liabilities for Incurred Claims - Excluding ULAE, Facility Association and Plan, and Other Provisions	899												3,756	

* In the year of IFRS 17 adoption OSFI expects current and prior year data to be reported and the rest of the prior year data can be left blank. In the subsequent years going forward prior years data beyond the IFRS 17 comparative data available can be left blank and reported in the year when it becomes available until the ten years of comparative data are generated.

CONSOLIDATED

REMAINING CSM FROM INSURANCE CONTRACTS ESTIMATED AT THE END OF THE YEAR
(\$'000)

		Current Year						Prior Year					
		Less than 1 year	From 1 to 3 years	From 3 to 5 years	From 5 to 10 years	More Than 10 Years	Total	Less than 1 year	From 1 to 3 years	From 3 to 5 years	From 5 to 10 years	More Than 10 Years	Total
		(05)	(10)	(15)	(20)	(25)	(29)	(35)	(40)	(45)	(50)	(55)	(99)
Insurance Contracts													
Personal Property, excluding Home and Product Warranty	010						0						0
- Home Warranty	020						0						0
- Product Warranty	030						0						0
Subtotal - Personal	039	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Property	040						0						0
Aircraft	050						0						0
Automobile - PPV	060						0						0
Automobile - Other than PPV	070						0						0
Automobile - Facility	080						0						0
Boiler & Machinery, excluding Equipment Warranty	090						0						0
- Equipment Warranty	100						0						0
Credit	110						0						0
Credit Protection	120						0						0
Fidelity	130						0						0
Hail	140						0						0
Legal Expense	150						0						0
Liability	160						0						0
Other Approved Products	170						0						0
Surety													
- Contract Surety	180						0						0
- All Other Surety	190						0						0
Surety - total	199	0	0	0	0	0	0	0	0	0	0	0	0
Title	210						0						0
Marine	220						0						0
Accident and Sickness	230						0						0
Total Insurance Contracts	299	0	0	0	0	0	0	0	0	0	0	0	0
Reinsurance Contracts Held													
Proportionate	520						0						0
Non-Proportionate	530						0						0
Total Reinsurance Contracts Held	599	0	0	0	0	0	0	0	0	0	0	0	0

CONSOLIDATED

EFFECT OF GMM CONTRACTS INITIALLY RECOGNIZED IN THE YEAR
(\$'000)

		Current Year			Prior Year		
		Profitable Contracts Issued	Onerous Contracts Issued	TOTAL	Profitable Contracts Issued	Onerous Contracts Issued	TOTAL
		(05)	(10)	(19)	(25)	(30)	(39)
Insurance contracts	010			0			0
Estimates of present value of cash outflows	020			0			0
Estimates of present value of cash inflows	030			0			0
Risk adjustment for non-financial risk	040			0			0
CSM	050			0			0
Losses recognized on initial recognition	099	0	0	0	0	0	0
Reinsurance contracts held	110			0			0
Estimates of present value of cash outflows	120			0			0
Estimates of present value of cash inflows	130			0			0
Risk adjustment for non-financial risk	140			0			0
CSM	150			0			0
Losses recognized on initial recognition	199	0	0	0	0	0	0

CONSOLIDATED

ONEROUS CONTRACTS
(\$'000)

Classes of Insurance		Losses and Reversal of Losses (Insurance and Reinsurance Contracts Issued)	Loss-Recovery and Reversal of Loss-Recovery (Reinsurance Contracts Held)	Onerous Contracts Losses (Net)
		(05)	(10)	(15)
Personal Property, excluding Home and Product Warranty	010			0
- Home Warranty	020			0
- Product Warranty	030			0
Subtotal - Personal	039	0	0	0
Commercial Property	040			0
Aircraft	050			0
Automobile - PPV	060			0
Automobile - Other than PPV	070			0
Automobile - Facility	080			0
Boiler & Machinery, excluding Equipment Warranty	090			0
- Equipment Warranty	100			0
Credit	110			0
Credit Protection	120			0
Fidelity	130			0
Hail	140			0
Legal Expense	150			0
Liability	160			0
Other Approved Products	170			0
Surety				
- Contract Surety	180			0
- All Other Surety	190			0
Surety - total	199	0	0	0
Title	210			0
Marine	220			0
Accident and Sickness	230			0
Total	299	0	0	0

CONSOLIDATED
DISCOUNT RATES

Classes of Insurance		Liability for Incurred Claims																								
		Insurance Contracts Issued								Reinsurance Contracts Held								Reinsurance Contracts Issued								
		Discount Rate (%)								Discount Rate (%)								Discount Rate (%)								
2024	2025	2026	2027	2028	2029	2030	2023>7	2024	2025	2026	2027	2028	2029	2030	2023>7	2024	2025	2026	2027	2028	2029	2030	2023>7			
(02)	(04)	(06)	(08)	(10)	(12)	(14)	(16)	(22)	(24)	(26)	(28)	(30)	(32)	(34)	(36)	(42)	(44)	(46)	(48)	(50)	(52)	(54)	(56)			
Property - Personal excluding Home and Product Warranty	010																									
- Home Warranty	020																									
- Product Warranty	030																									
- Commercial	050																									
Aircraft	060																									
Automobile:																										
Private Passenger - Liability	070																									
- Personal Accident	080																									
- Other	090																									
Other than Private Passenger - Liability	110																									
- Personal Accident	120																									
- Other	130																									
Facility Assoc. Residual Market - Liability	140																									
- Personal Accident	150																									
- Other	160																									
Boiler and Machinery excluding Equipment Warranty	210																									
- Equipment Warranty	220																									
Credit	230																									
Credit Protection	240																									
Fidelity	250																									
Hail	260																									
Legal Expense	270																									
Liability:																										
- Comprehensive General Liability (with products)	280																									
- Comprehensive General Liability (without products)	290																									
- Cyber Liability	300	4.89%	4.56%	4.36%	4.28%	4.25%	4.23%	4.24%	4.25%	4.89%	4.56%	4.36%	4.28%	4.25%	4.23%	4.24%	4.25%									
- Directors and Officers Liability	310																									
- Excess Liability	320																									
- Professional Liability	330	4.89%	4.56%	4.36%	4.28%	4.25%	4.23%	4.24%	4.25%	4.89%	4.56%	4.36%	4.28%	4.25%	4.23%	4.24%	4.25%									
- Umbrella Liability	340																									
- Pollution Liability	350																									
- All other	360																									
Mortgage	370																									
Other Approved Products	380																									
Surety:																										
- Contract Surety	390																									
- All Other Surety	400																									
Title	410																									
Marine	420																									
Accident and Sickness	430																									

CONSOLIDATED
DISCOUNT RATES

Classes of Insurance		Liability for Remaining Coverage (For GMM)																								
		Insurance Contracts Issued								Reinsurance Contracts Held								Reinsurance Contracts Issued								
		Discount Rate (%)								Discount Rate (%)								Discount Rate (%)								
2024	2025	2026	2027	2028	2029	2030	2023>7	2024	2025	2026	2027	2028	2029	2030	2023>7	2024	2025	2026	2027	2028	2029	2030	2023>7			
(02)	(04)	(06)	(08)	(10)	(12)	(14)	(16)	(22)	(24)	(26)	(28)	(30)	(32)	(34)	(36)	(42)	(44)	(46)	(48)	(50)	(52)	(54)	(56)			
Property - Personal excluding Home and Product Warranty	010																									
- Home Warranty	020																									
- Product Warranty	030																									
- Commercial	050																									
Aircraft	060																									
Automobile:																										
Private Passenger - Liability	070																									
- Personal Accident	080																									
- Other	090																									
Other than Private Passenger - Liability	110																									
- Personal Accident	120																									
- Other	130																									
Facility Assoc. Residual Market - Liability	140																									
- Personal Accident	150																									
- Other	160																									
Boiler and Machinery excluding Equipment Warranty	210																									
- Equipment Warranty	220																									
Credit	230																									
Credit Protection	240																									
Fidelity	250																									
Hail	260																									
Legal Expense	270																									
Liability:																										
- Comprehensive General Liability (with products)	280																									
- Comprehensive General Liability (without products)	290																									
- Cyber Liability	300																									
- Directors and Officers Liability	310																									
- Excess Liability	320																									
- Professional Liability	330																									
- Umbrella Liability	340																									
- Pollution Liability	350																									
- All other	360																									
Mortgage	370																									
Other Approved Products	380																									
Surety:																										
- Contract Surety	390																									
- All Other Surety	400																									
Title	410																									
Marine	420																									
Accident and Sickness	430																									

CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF INSURANCE REVENUE
(\$'000)

Class of Insurance	Newfoundland & Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon	Northwest Territories	Nunavut	Out of Canada	Total
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(14)	(18)	(19)
LICENSED (Y / N) 001	N	N	Y	N	N	Y	N	N	Y	Y	N	N	N	N	
Property - Personal excluding Home and Product Warranty 010															0
- Home Warranty 020															0
- Product Warranty 030															0
Subtotal - Personal 039	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Commercial 050															0
Property - total 059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft 070															0
Automobile:															
Private Passenger - Liability 080															0
- Personal Accident 090															0
- Other 100															0
Subtotal - Private Passenger 119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability 130															0
- Personal Accident 140															0
- Other 150															0
Subtotal - Other than Private Passenger 159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Mark - Liability 170															0
- Personal Accident 180															0
- Other 190															0
Subtotal - Facility Assoc. Residual Market 199	0	0	0	0		0	0	0	0		0	0	0	0	0
Automobile - Subtota - Liability 219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total 259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty 270															0
- Equipment Warranty 280															0
Credit 290															0
Credit Protection 300															0
Fidelity 310															0
Hail 320															0
Legal Expense 330															0
Liability:															
- Comprehensive General Liability (with products) 340															0
- Comprehensive General Liability (without products) 350															0
- Cyber Liability 360			70		1,815	9,645			1,598	2,119				126	15,373
- Directors and Officers Liability 370															0
- Excess Liability 380															0
- Professional Liability 390			12		419	1,590			209	266				88	2,584
- Umbrella Liability 400															0
- Pollution Liability 410															0
- All other 420															0
Liability - total 429	0	0	82	0	2,234	11,235	0	0	1,807	2,385	0	0	0	214	17,957
Mortgage 440															0
Other Approved Products 450															0
Surety:															
- Contract Surety 460															0
- All Other Surety 470															0
Surety - total 479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title 490															0
Marine 500															0
Accident and Sickness 510															0
Total for Insurance contracts issued 599	0	0	82	0	2,234	11,235	0	0	1,807	2,385	0	0	0	214	17,957
Reinsurance contracts issued 699															0
TOTAL 899	0	0	82	0	2,234	11,235	0	0	1,807	2,385	0	0	0	214	17,957
Dividends - direct 959															0

CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF INSURANCE SERVICE EXPENSES
(\$'000)

Class of Insurance	Newfoundland & Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon	Northwest Territories	Nunavut	Out of Canada	Total
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(14)	(18)	(19)
Property - Personal excluding Home and Product Warranty	010														0
- Home Warranty	020														0
- Product Warranty	030														0
Subtotal - Personal	039	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Commercial	050														0
Property - total	059	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft	070														0
Automobile:															
Private Passenger - Liability	080														0
- Personal Accident	090														0
- Other	100														0
Subtotal - Private Passenger	119	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability	130														0
- Personal Accident	140														0
- Other	150														0
Subtotal - Other than Private Passenger	159	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Market - Liability	170														0
- Personal Accident	180														0
- Other	190														0
Subtotal - Facility Assoc. Residual Market	199	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - Subtotal - Liability	219	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident	229	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other	239	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total	259	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty	270														0
- Equipment Warranty	280														0
Credit	290														0
Credit Protection	300														0
Fidelity	310														0
Hail	320														0
Legal Expense	330														0
Liability:															
- Comprehensive General Liability (with products)	340														0
- Comprehensive General Liability (without products)	350														0
- Cyber Liability	360			3		147	456		76	100				2	784
- Directors and Officers Liability	370														0
- Excess Liability	380														0
- Professional Liability	390			29		678	5,383		128	3,460				-2	9,676
- Umbrella Liability	400														0
- Pollution Liability	410														0
- All other	420														0
Liability - total	429	0	0	32	0	825	5,839	0	204	3,560	0	0	0	0	10,460
Mortgage	440														0
Other Approved Products	450														0
Surety:															
- Contract Surety	460														0
- All Other Surety	470														0
Surety - total	479	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title	490														0
Marine	500														0
Accident and Sickness	510														0
Total for Insurance contracts issued	599	0	0	32	0	825	5,839	0	204	3,560	0	0	0	0	10,460
Reinsurance contracts issued	699														0
TOTAL	899	0	0	32	0	825	5,839	0	204	3,560	0	0	0	0	10,460

CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF NET EXPENSES FROM REINSURANCE CONTRACTS HELD
(\$'000)

Class of Insurance	Newfoundland & Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon	Northwest Territories	Nunavut	Out of Canada	Total
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(14)	(18)	(19)
Property - Personal excluding Home and Product Warranty 010															0
- Home Warranty 020															0
- Product Warranty 030															0
Subtotal - Personal 039	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Commercial 050															0
Property - total 059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft 070															0
Automobile:															
Private Passenger - Liability 080															0
- Personal Accident 090															0
- Other 100															0
Subtotal - Private Passenger 119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability 130															0
- Personal Accident 140															0
- Other 150															0
Subtotal - Other than Private Passenger 159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Market - Liability 170															0
- Personal Accident 180															0
- Other 190															0
Subtotal - Facility Assoc. Residual Market 199	0	0	0	0		0	0	0	0		0	0	0	0	0
Automobile - Subtotal - Liability 219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total 259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty 270															0
- Equipment Warranty 280															0
Credit 290															0
Credit Protection 300															0
Fidelity 310															0
Hail 320															0
Legal Expense 330															0
Liability:															
- Comprehensive General Liability (with products) 340															0
- Comprehensive General Liability (without products) 350															0
- Cyber Liability 360			-6		-188	-790			-97	-121				-55	-1,257
- Directors and Officers Liability 370															0
- Excess Liability 380															0
- Professional Liability 390			-40		-1,017	-4,115			-1,362	1,066				-113	-5,581
- Umbrella Liability 400															0
- Pollution Liability 410															0
- All other 420															0
Liability - total 429	0	0	-46	0	-1,205	-4,905	0	0	-1,459	945	0	0	0	-168	-6,838
Mortgage 440															0
Other Approved Products 450															0
Surety:															
- Contract Surety 460															0
- All Other Surety 470															0
Surety - total 479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title 490															0
Marine 500															0
Accident and Sickness 510															0
Total net expenses from Reinsurance contracts held corresponding with Insurance contracts issued 599	0	0	-46	0	-1,205	-4,905	0	0	-1,459	945	0	0	0	-168	-6,838
Total net expenses from Reinsurance contracts held corresponding with Reinsurance contracts issued 699															0
TOTAL 899	0	0	-46	0	-1,205	-4,905	0	0	-1,459	945	0	0	0	-168	-6,838

CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF INSURANCE SERVICE RESULT
(\$'000)

Classes of Insurance	Newfoundland & Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon	Northwest Territories	Nunavut	Out of Canada	Total
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(14)	(18)	(19)
Property - Personal excluding Home and Product Warranty 010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Home Warranty 020	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Product Warranty 030	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Subtotal - Personal 039	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Commercial 050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property - total 059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft 070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile:															
Private Passenger - Liability 080	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Private Passenger 119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability 130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Other than Private Passenger 159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Mark - Liability 170	0	0	0	0		0	0	0	0		0	0	0	0	0
- Personal Accident 180	0	0	0	0		0	0	0	0		0	0	0	0	0
- Other 190	0	0	0	0		0	0	0	0		0	0	0	0	0
Subtotal - Facility Assoc. Residual Market 199	0	0	0	0		0	0	0	0		0	0	0	0	0
Automobile - Subtota - Liability 219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total 259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty 270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Equipment Warranty 280	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Credit 290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Protection 300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fidelity 310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hail 320	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal Expense 330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability:															
- Comprehensive General Liability (with products) 340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Comprehensive General Liability (without products) 350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Cyber Liability 360	0	0	61	0	1,480	8,399	0	0	1,425	1,898	0	0	0	69	13,332
- Directors and Officers Liability 370	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Excess Liability 380	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Professional Liability 390	0	0	-57	0	-1,276	-7,908	0	0	-1,281	-2,128	0	0	0	-23	-12,673
- Umbrella Liability 400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Pollution Liability 410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All other 420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability - total 429	0	0	4	0	204	491	0	0	144	-230	0	0	0	46	659
Mortgage 440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Approved Products 450	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Surety:															
- Contract Surety 460	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All Other Surety 470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Surety - total 479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title 490	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marine 500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Sickness 510	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total net Insurance service result from Insurance contracts issued 599	0	0	4	0	204	491	0	0	144	-230	0	0	0	46	659
Total net Insurance service result from Reinsurance contracts issued 699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL - NET 899	0	0	4	0	204	491	0	0	144	-230	0	0	0	46	659

CONSOLIDATED

NET EXPENSES FROM REINSURANCE CONTRACTS HELD
(\$'000)

Classes of Insurance	Allocation of reinsurance premiums					Amounts recoverable from reinsurers for incurred claims					Effect of changes in non-performance risk of reinsurers
	Quota Share	Surplus	Excess of Loss	Facultative	Total	Quota Share	Surplus	Excess of Loss	Facultative	Total	
	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(14)
					0					0	
Cyber Liability			-1,513		-1,513			343		343	
Professional Liability			-13,080		-13,080			7,349		7,349	
					0					0	
					0					0	
					0					0	
					0					0	
					0					0	
					0					0	
					0					0	
					0					0	
					0					0	
					0					0	
					0					0	
					0					0	
TOTAL	89	0	0	-14,593	0	-14,593	0	0	7,692	0	7,692

SUMMARY OF INTRAGROUP REINSURANCE CONTRACTS ISSUED AND HELD
(\$'000)

IFRS17 PC (2023)
Next page: 70.50

REINSURANCE CONTRACTS HELD SUMMARY REGISTERED REINSURANCE

[illegible]

REINSURANCE CONTRACTS HELD SUMMARY
UNREGISTERED REINSURANCE

Name of Assuming Insurer	Rating Agency Identifier Code				Reinsurer Domiciliary Jurisdiction	Reinsurer Group Domiciliary Jurisdiction	Business Covered	Type of contract	Net Expenses from Reinsurance Contracts Held				Assets for Remaining Coverage	Assets for Incurred Claims		Reinsurance Contract Held Balances Total (62+72+74)	Receivables			Reinsurance Collateral				
	A.M. Best Code	S&P Code	Other Code	Unrated					Allocation of Reinsurance Premiums	Amounts Recoverable from Reinsurers for Incurred Claims	Effect of changes in non-performance risk of reinsurers	Total (50+52+54)		Under PAA	Not under PAA		Reinsurance Receivable	Reinsurance Payable	Net Receivable	Non-owned deposits - RSA	Other acceptable non-owned deposits	Reinsurance Collateral - Funds Held	Letters of Credit	Total (32+34+36+38)
(01)	(02)	(04)	(06)	(08)	(10)	(12)	(14)	(16)	(50)	(52)	(54)	(59)	(62)	(72)	(74)	(79)	(24)	(26)	(28)	(32)	(34)	(36)	(38)	(39)
Associated and Non-qualifying subsidiary												0				0								0
												0				0								0
												0				0								0
												0				0								0
												0				0								0
												0				0								0
												0				0								0
Total Associated and Non-qualifying subsidiary	09								0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-associated and Non-subsiary																								
Allied World Assurance Company Ltd.	084808				BM	CH	Liability	XS	-126	-1	0	-127	64	23		87	0		0					0
CRC Reinsurance Limited	086437				BB	BB	Liability	XS	0	-6	0	-6		-2		-2	-2		-2					0
Colchester Reinsurance Limited				1	BB	BB	Liability	XS	-4,360	2,610	19	-1,731	2,359	19,146		21,505	1,220		1,220		33,791			33,791
Swiss Re Europe S.A. (UK)	086847				UK	LU	Liability	XS				0				0	0		0					0
												0				0								0
Total Non-associated and Non-subsiary	19								-4,486	2,603	19	-1,864	2,423	19,167	0	21,590	1,218	0	1,218	0	0	33,791	0	33,791
TOTAL BUSINESS	29								-4,486	2,603	19	-1,864	2,423	19,167	0	21,590	1,218	0	1,218	0	0	33,791	0	33,791

REINSURANCE INTERROGATORIES

(01)

01

Has the insurer made any significant changes regarding reinsurance arrangements during the year?
If yes, embed details (see Section VI of the Annual Return Instructions).

Y / N

02

Has the insurer made any portfolio transfer, and/or commutation of reinsurance treaties during the year?
If yes, embed details (see Section VI of the Annual Return Instructions).

Y / N

03

What is the upper limit of the catastrophe program? (\$'000)

04

What is the attachment point for catastrophe coverage? (\$'000)

05

What is the amount of retention (if any) within the catastrophe coverage layers? (\$'000)

06

What is the gross estimated catastrophe exposure? (\$'000)

07

Based on the gross estimated catastrophe exposure above, what would be the net retained loss (after all reinsurance)? (\$'000)

08

Based on the gross estimated catastrophe exposure above, what would be the catastrophe coverage(s) reinstatement cost for a full period? (\$'000)

09

Is the catastrophe program specific to the Canadian operations only?

Y / N

Summary of non-traditional methods of risk mitigation issued or purchased by insurer or parent/home office for in Canada risk

		Insurer		Parent/Home Office	
		Premium Received	Aggregate Limit Provided	Premium Received	Aggregate Limit Provided
		(\$'000) (03)	(\$'000) (05)	(\$'000) (07)	(\$'000) (09)
Catastrophic Bonds	20				
Industry loss warranty contracts	21				
Catastrophe swaps	22				
Other contracts and non-traditional methods of risk mitigation/assumption	23				
Total	29	0	0	0	0

Canadian Lawyers Liability Assurance Society
Canadian/Foreign Insurer

31/12/2023
Date

CONSOLIDATED

COMMISSIONS
(\$'000)

		Total Commissions - Current Period (01)	Total Commissions - Prior Period (03)
Property - total	010		
Automobile - total	020		
Liability	030		
Marine	040		
Other	050		
Sub-Total	099	0	0
TOTAL	199	0	0

CONSOLIDATED

INSURANCE SERVICE AND OTHER OPERATING EXPENSES
(\$'000)

		Current Period	Prior Period
(55)		(01)	(03)
Claims and Benefits	010	8,575	14,005
Salaries and employee benefits	020		
Defined Benefit Pension Plan Expense	030		
Directors remuneration	040	150	150
Agency (excluding commissions)	050	13	12
Management fees	060	626	649
Professional fees (other than legal)	070	511	571
Legal fees	080		
Commissions	090		
Contingent Commissions	095		
Losses on onerous insurance contracts	100		
Depreciation and Amortization	110		
Amortization of Intangible Assets	120		
Impairment of goodwill and intangible assets	130		
Amortization and Impairment loss on Investment/Service Contracts	140		
Occupancy expenses (including rent, leasing and maintenance)	150		
Information technology	160		
Inspections and Investigations	170		
Home Office overhead	180		
Allowance	190		
Experience Rating Refunds	200		
Interest on debt	212		
Other interest expenses	214		
Other finance costs	216		
Other general expenses:			
Insurance	220	18	17
Miscellaneous	230	28	16
(Specify)	240		
Subtotal	299	9,921	15,420
Amounts attributed to insurance acquisition cash flows	320	539	478
Amortization of insurance acquisition cash flows	340		
Total	899	10,460	15,898
Represented by:			
Insurance service expenses	420	10,460	15,898
General and operating expenses	440		
Total	499	10,460	15,898

CONSOLIDATED

OTHER INCOME
(\$'000)

Reference Page		Current Period	Prior Period
	(55)	(01)	(03)
	Service Charges 010	0	0
	Income (Loss) from Ancillary Operations (net of Expenses of \$'000) 020	0	0
	Gains (Losses) from fluctuations in Foreign Exchange Rates 060	0	0
	Other Income:		
	(Specify) 100	0	0
	(Specify) 110	0	0
	(Specify) 120	0	0
	(Specify) 130	0	0
	Total 899	0	0

(04)

(Expenses relating to Income (Loss) from Ancillary Operations) 020

CONSOLIDATED

OUT OF CANADA OPERATIONS

Page 90.15 is to be completed if the insurer is licensed in, or covers risks in any foreign jurisdiction.

Foreign Jurisdiction (01)	Date of Licensing (if applicable) (02)	Insurance Revenue (\$'000 - Cdn) (06)	Deposits Held by Regulatory Authorities (\$'000 - Cdn) (04)
UK/US/Other	n/a	214	

NON CONSOLIDATED FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION

ASSETS
(\$'000)

		Current Period (01)	Prior Period Restated (03)
ASSETS:			
Cash and Cash Equivalents	01	4,619	2,873
Accrued Investment Income	11	34	25
Current Tax Assets	52	0	0
Assets Held for Sale	50	0	0
Asset for Insurance Acquisition Cash Flows	18	0	0
Investments	14	15,379	17,267
Equity Accounted Investees	15	0	0
Financial Instrument Derivative Assets	16	0	0
Insurance Contract Assets	62	0	0
Reinsurance Contract Held Assets	64	74,513	74,684
Investment Properties	17	0	0
Property and Equipment	41	0	0
Intangible Assets	56	0	0
Goodwill	54	0	0
Defined Benefit Pension Plan	58	0	0
Segregated Funds Net Assets	60		
Deferred Tax Assets	44	0	0
Other Assets	88	243	237
TOTAL ASSETS	89	94,788	95,086

NON CONSOLIDATED FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION
'LIABILITIES AND EQUITY
(\$'000)

	Current Period	Prior Period Restated	Opening Prior Period Restated
(55)	(01)	(03)	(05)
LIABILITIES:			
Provisions, Accruals and Other Liabilities030	0	1,585	0
Liabilities held for sale040	0	0	0
Current Tax Liabilities050	0	0	0
Encumbrances on Real Estate & Mortgage Loans060	0	0	0
Financial Instrument Derivative Liabilities070	0	0	0
Insurance Contract Liabilities			
Insurance Contract Liabilities – Excluding Segregated Funds150	80,126	80,076	72,982
Insurance Contract Liabilities - Segregated Fund Guarantees155			
Insurance Contract Liabilities – Segregated Funds Net Liabilities160			
Total Insurance Contract Liabilities169	80,126	80,076	72,982
Reinsurance Contract Held Liabilities			
Reinsurance Contract Held Liabilities – Excluding Segregated Funds170	0	0	0
Reinsurance Contract Held Liabilities - Segregated Fund Guarantees175			
Reinsurance Contract Held Liabilities – Segregated Funds Net Liabilities180			
Total Reinsurance Contract Held Liabilities189	0	0	0
Trust and Banking Deposits080	0	0	0
Other Debt090	0	0	0
Defined Benefit Pension Plan110	0	0	0
Employment Benefits (not including amounts in line above)120	0	0	0
Subordinated Debt130	0	0	0
Preferred shares - Debt140	0	0	0
Deferred Tax Liabilities100	0	0	0
Investment Contract Liabilities			
Investment Contract Liabilities – Excluding Segregated Funds Net Liabilities190	0	0	0
Investment Contract Liabilities – Segregated Funds Net Liabilities195			
Total Investment Contract Liabilities199	0	0	0
Liabilities before Policyholders' Liabilities299	80,126	81,661	72,982
Policyholders' Liabilities			
Residual Interest (Non-Stock)310	0	0	0
Participating Account320			
Non-Participating Account (Non-Stock)330			
Total Policyholders' Liabilities359	0	0	0
TOTAL LIABILITIES399	80,126	81,661	72,982
EQUITY			
CANADIAN INSURERS ONLY:			
Policyholders' Equity			
Residual Interest (Non-Stock)410	0	0	0
Participating Account420			
Participating Account - Accumulated OCI (Loss)430			
Non-Participating Account440			
Non-Participating Account - Accumulated OCI (Loss)450			
Total Policyholders' Equity499	0	0	0
Shareholders' Equity			
Common Shares510	0	0	0
Preferred Shares520	0	0	0
Contributed Surplus530	0	0	0
Other Capital540	0	0	0
Retained Earnings550	14,795	13,704	15,233
Nuclear and Other Reserves560	50	50	50
Accumulated Other Comprehensive Income (Loss)570	-183	-329	105
Total Shareholders' Equity599	14,662	13,425	15,388
Total Equity699	14,662	13,425	15,388
TOTAL LIABILITIES AND EQUITY799	94,788	95,086	88,370
FOREIGN INSURERS ONLY:			
Head Office Account, Reserves & AOCI			
Head Office Account810			
Reserves820			
(Specify)830			
Accumulated Other Comprehensive Income (Loss)840			
Total Head Office Account, Reserves & AOCI899			
TOTAL LIABILITIES, EQUITY, HEAD OFFICE ACCOUNT, RESERVES & AOCI999	94,788	95,086	88,370

NON CONSOLIDATED FINANCIAL STATEMENTS

Liability Roll Forward (Analysis by measurement component (Insurance contracts not measured under the PAA - excluding Segregated Funds))

		Current Period					Prior Period						
		Expected Present Value of Future Cash Flows	Risk Adjustment	Contractual Service Margin (CSM)			TOTAL	Expected Present Value of Future Cash Flows	Risk Adjustment	Contractual Service Margin (CSM)			TOTAL
				Modified Retro	Fair Value	Other				Modified Retro	Fair Value	Other	
		(02)	(06)	(10)	(14)	(18)	(29)	(32)	(36)	(40)	(44)	(48)	(59)
BEGINNING OF PERIOD													
Opening balance insurance contract assets	010	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance insurance contract liabilities	020	0	0	0	0	0	0	0	0	0	0	0	0
Net opening insurance contract balances	099	0	0	0	0	0	0	0	0	0	0	0	0
CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI													
Contractual service margin recognized for service provided	110	0	0	0	0	0	0	0	0	0	0	0	0
Change in risk adjustment for non-financial risk expired	120	0	0	0	0	0	0	0	0	0	0	0	0
Experience adjustments	130	0	0	0	0	0	0	0	0	0	0	0	0
Revenue recognized for incurred policyholder tax expenses	140	0	0	0	0	0	0	0	0	0	0	0	0
Current service provided in the period	199	0	0	0	0	0	0	0	0	0	0	0	0
Contracts initially recognized in the period	210	0	0	0	0	0	0	0	0	0	0	0	0
Changes in estimates that adjust the CSM	230	0	0	0	0	0	0	0	0	0	0	0	0
Changes in estimates that result in losses and reversal of losses on onerous contracts	240	0	0	0	0	0	0	0	0	0	0	0	0
Future service yet to be provided	299	0	0	0	0	0	0	0	0	0	0	0	0
Adjustments to liabilities for incurred claims	310	0	0	0	0	0	0	0	0	0	0	0	0
Experience adjustments not related to incurred claims	320	0	0	0	0	0	0	0	0	0	0	0	0
Past service provided in the Prior Periods	359	0	0	0	0	0	0	0	0	0	0	0	0
Insurance service result	399	0	0	0	0	0	0	0	0	0	0	0	0
Net finance (income) expenses from insurance contracts	410	0	0	0	0	0	0	0	0	0	0	0	0
Effects of movements in exchange rates	420	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI	499	0	0	0	0	0	0	0	0	0	0	0	0
CASH FLOWS													
Premiums received for insurance contracts	510	0	0	0	0	0	0	0	0	0	0	0	0
Claims, benefits and other expenses paid	520	0	0	0	0	0	0	0	0	0	0	0	0
Insurance acquisition cash flows	530	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS	599	0	0	0	0	0	0	0	0	0	0	0	0
Other changes in the net carrying amount of the insurance contract liabilities	610	0	0	0	0	0	0	0	0	0	0	0	0
Net ending insurance contract balances	629	0	0	0	0	0	0	0	0	0	0	0	0
END OF PERIOD													
Ending balance insurance contract assets	659	0	0	0	0	0	0	0	0	0	0	0	0
Ending balance insurance contract liabilities	759	0	0	0	0	0	0	0	0	0	0	0	0
Net ending insurance contract balances	799	0	0	0	0	0	0	0	0	0	0	0	0

NON CONSOLIDATED FINANCIAL STATEMENTS

Liability Roll Forward (Analysis by remaining coverage and incurred claims (all insurance contracts - excluding Segregated Funds))

		(\$'000)											
		Current Period					Prior Period Restated						
		Liabilities for remaining coverage		Liabilities for incurred claims not under PAA	Liabilities for incurred claims under PAA		TOTAL	Liabilities for remaining coverage		Liabilities for incurred claims not under PAA	Liabilities for incurred claims under PAA		TOTAL
		Excluding Loss Component	Loss Component		Expected Present Value of Future Cash Flows	Risk Adjustment		Excluding Loss Component	Loss Component		Expected Present Value of Future Cash Flows	Risk Adjustment	
		(02)	(06)	(10)	(12)	(16)	(19)	(22)	(26)	(30)	(32)	(36)	(39)
BEGINNING OF PERIOD													
Opening balance insurance contract assets	010	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance insurance contract liabilities	020	3,932	0	0	69,857	6,287	80,076	2,931	1,129	0	63,231	5,691	72,982
Net opening insurance contract balances	099	3,932	0	0	69,857	6,287	80,076	2,931	1,129	0	63,231	5,691	72,982
CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI													
Modified Retrospective	110	0	0	0	0	0	0	0	0	0	0	0	0
Fair value	120	0	0	0	0	0	0	0	0	0	0	0	0
Other	130	-17,957	0	0	0	0	-17,957	-14,004	-1,129	0	0	0	-15,133
Insurance Revenue	199	-17,957	0	0	0	0	-17,957	-14,004	-1,129	0	0	0	-15,133
Incurred claims and other insurance service expenses	210	0	0	0	14,245	1,188	15,433	0	0	0	15,059	1,196	16,255
Amortization of insurance acquisition cash flows	220	539	0	0	0	0	539	478	0	0	0	0	478
Losses and reversal of losses on onerous contracts	230	0	0	0	0	0	0	0	0	0	0	0	0
Adjustments to liabilities for incurred claims	240	0	0	0	-4,012	-1,499	-5,511	0	0	0	894	-600	294
Insurance Service Expenses	299	539	0	0	10,233	-311	10,461	478	0	0	15,953	596	17,027
Investment components	310	0	0	0	0	0	0	0	0	0	-4,300	0	-4,300
Insurance service result	399	-17,418	0	0	10,233	-311	-7,496	-13,526	-1,129	0	11,653	596	-2,406
Net finance (income) expenses from insurance contracts	410	0	0	0	4,141	0	4,141	0	0	0	0	0	0
Effects of movements in exchange rates	420	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI	499	-17,418	0	0	14,374	-311	-3,355	-13,526	-1,129	0	11,653	596	-2,406
CASH FLOWS													
Premiums received for insurance contracts	510	21,559	0	0	0	0	21,559	14,919	0	0	0	0	14,919
Claims, benefits and other expenses paid	520	0	0	0	-17,829	0	-17,829	0	0	0	-5,027	0	-5,027
Insurance acquisition cash flows	530	-325	0	0	0	0	-325	-392	0	0	0	0	-392
TOTAL CASH FLOWS	599	21,234	0	0	-17,829	0	3,405	14,527	0	0	-5,027	0	9,500
Other changes in the net carrying amount of the insurance contract	610	0	0	0	0	0	0	0	0	0	0	0	0
Net ending insurance contract balances	629	7,748	0	0	66,402	5,976	80,126	3,932	0	0	69,857	6,287	80,076
END OF PERIOD													
Ending balance Insurance contract assets	659	0	0	0	0	0	0	0	0	0	0	0	0
Ending balance Insurance contract liabilities	759	7,748	0	0	66,402	5,976	80,126	3,932	0	0	69,857	6,287	80,076
Net ending insurance contract balances	799	7,748	0	0	66,402	5,976	80,126	3,932	0	0	69,857	6,287	80,076

NON CONSOLIDATED FINANCIAL STATEMENTS

Liability Roll Forward (Reinsurance contracts held analysis by measurement component (Contracts not measured under the PAA - excluding Segregated Funds))

		(\$'000)											
		Current Period					Prior Period Restated						
		Expected Present Value of Future Cash Flows	Risk Adjustment	Contractual Service Margin (CSM)			TOTAL	Expected Present Value of Future Cash Flows	Risk Adjustment	Contractual Service Margin (CSM)			TOTAL
				Modified Retro	Fair Value	Other				Modified Retro	Fair Value	Other	
		(02)	(06)	(10)	(14)	(18)	(29)	(32)	(36)	(40)	(44)	(48)	(59)
BEGINNING OF PERIOD													
Opening balance reinsurance contract held assets	010	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance reinsurance contract held liabilities	020	0	0	0	0	0	0	0	0	0	0	0	0
Net opening reinsurance contract held balances	099	0	0	0	0	0	0	0	0	0	0	0	0
CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI													
Contractual service margin recognized for service received	110	0	0	0	0	0	0	0	0	0	0	0	0
Change in risk adjustment for non-financial risk expired	120	0	0	0	0	0	0	0	0	0	0	0	0
Experience adjustments	130	0	0	0	0	0	0	0	0	0	0	0	0
Incurred policyholder tax expenses on underlying contract	140	0	0	0	0	0	0	0	0	0	0	0	0
Current service provided in the period	199	0	0	0	0	0	0	0	0	0	0	0	0
Contracts initially recognized in the period	210	0	0	0	0	0	0	0	0	0	0	0	0
Changes in estimates that adjust the CSM	220	0	0	0	0	0	0	0	0	0	0	0	0
Changes in estimates that relate to losses and reversal of losses on onerous underlying contracts	230	0	0	0	0	0	0	0	0	0	0	0	0
Changes in recoveries of losses on onerous underlying contracts that adjust the CSM	240	0	0	0	0	0	0	0	0	0	0	0	0
Future service yet to be provided	299	0	0	0	0	0	0	0	0	0	0	0	0
Changes to assets for incurred claims	310	0	0	0	0	0	0	0	0	0	0	0	0
Experience adjustments not related to incurred claims	320	0	0	0	0	0	0	0	0	0	0	0	0
Past service provided in the Prior Periods	359	0	0	0	0	0	0	0	0	0	0	0	0
Effect of changes in non-performance risk of reinsurers	365	0	0	0	0	0	0	0	0	0	0	0	0
Net expenses from reinsurance contracts held	370	0	0	0	0	0	0	0	0	0	0	0	0
Net finance (income) expenses from reinsurance contracts	410	0	0	0	0	0	0	0	0	0	0	0	0
Effects of movements in exchange rates	430	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI	499	0	0	0	0	0	0	0	0	0	0	0	0
CASH FLOWS													
Premiums paid	510	0	0	0	0	0	0	0	0	0	0	0	0
Amounts received	520	0	0	0	0	0	0	0	0	0	0	0	0
Reinsurance acquisition cash flows	530	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS	599	0	0	0	0	0	0	0	0	0	0	0	0
Other changes in the net carrying amount of the reinsurance contract held	610	0	0	0	0	0	0	0	0	0	0	0	0
Net ending reinsurance contract held balances	629	0	0	0	0	0	0	0	0	0	0	0	0
END OF PERIOD													
Ending balance reinsurance contract held assets	659	0	0	0	0	0	0	0	0	0	0	0	0
Ending balance reinsurance contract held liabilities	759	0	0	0	0	0	0	0	0	0	0	0	0
Net ending reinsurance contract held balances	799	0	0	0	0	0	0	0	0	0	0	0	0

NON CONSOLIDATED FINANCIAL STATEMENTS

Liability Roll Forward (Reinsurance contracts held analysis by remaining coverage and incurred claims (all contracts - excluding Segregated Funds))

(\$'000)

		Current Period					Prior Period Restated						
		Assets for remaining coverage		Assets for incurred claims not under PAA	Assets for incurred claims under PAA		TOTAL	Assets for remaining coverage		Assets for incurred claims not under PAA	Assets for incurred claims under PAA		TOTAL
		Excluding Loss-Recovery Component	Loss-Recovery Component		Expected Present Value of Future Cash Flows	Risk Adjustment		Excluding Loss-Recovery Component	Loss-Recovery Component		Expected Present Value of Future Cash Flows	Risk Adjustment	
		(02)	(03)		(10)	(12)		(16)	(19)		(22)	(23)	
BEGINNING OF PERIOD													
Opening balance reinsurance contract held assets	010	2,666	0	0	66,195	5,823	74,684	2,191	1,045	0	58,783	5,239	67,258
Opening balance reinsurance contract held liabilities	020	0	0	0	0	0	0	0	0	0	0	0	0
Net opening reinsurance contract held balances	099	2,666	0	0	66,195	5,823	74,684	2,191	1,045	0	58,783	5,239	67,258
CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI													
Modified Retrospective	105	0	0	0	0	0	0	0	0	0	0	0	0
Fair value	110	0	0	0	0	0	0	0	0	0	0	0	0
Other	115	-14,593	0	0	0	0	-14,593	-11,620	0	0	0	0	-11,620
Allocation of reinsurance premiums paid	119	-14,593	0	0	0	0	-14,593	-11,620	0	0	0	0	-11,620
Incurred claims recovered and other reinsurance service expenses	130	0	0	0	11,224	1,080	12,304	0	0	0	11,866	1,102	12,968
Amortization of reinsurance acquisition cash flows	135	0	0	0	0	0	0	0	-1,045	0	0	0	-1,045
Recovery of losses and reversal on recovery of losses	140	0	0	0	0	0	0	0	0	0	0	0	0
Adjustments to assets for incurred claims	145	0	0	0	-3,187	-1,425	-4,612	0	0	0	1,897	-518	1,379
Amounts recoverable from reinsurers	149	0	0	0	8,037	-345	7,692	0	-1,045	0	13,763	584	13,302
Investment components	120	0	0	0	0	0	0	0	0	0	0	0	0
Effect of changes in non-performance risk of reinsurers	160	0	0	0	64	0	64	0	0	0	147	0	147
Net expenses from reinsurance contracts held	199	-14,593	0	0	8,101	-345	-6,837	-11,620	-1,045	0	13,910	584	1,829
Net finance (income) expenses from reinsurance contracts held	210	0	0	0	3,833	0	3,833	0	0	0	-3,963	0	-3,963
Effects of movements in exchange rates	230	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CHANGES IN THE STATEMENT OF PROFIT OR LOSS AND OCI	299	-14,593	0	0	11,934	-345	-3,004	-11,620	-1,045	0	9,947	584	-2,134
CASH FLOWS													
Premiums paid	310	15,231	0	0	0	0	15,231	12,095	0	0	0	0	12,095
Amounts received	320	0	0	0	-13,055	0	-13,055	0	0	0	-3,089	0	-3,089
Reinsurance acquisition cash flows	330	0	0	0	657	0	657	0	0	0	554	0	554
TOTAL CASH FLOWS	399	15,231	0	0	-12,398	0	2,833	12,095	0	0	-2,535	0	9,560
Other changes in the net carrying amount of the reinsurance contract held	410	0	0	0	0	0	0	0	0	0	0	0	0
Net ending reinsurance contract held balances	429	3,304	0	0	65,731	5,478	74,513	2,666	0	0	66,195	5,823	74,684
END OF PERIOD													
Ending balance reinsurance contract held assets	459	3,304	0	0	65,731	5,478	74,513	2,666	0	0	66,195	5,823	74,684
Ending balance reinsurance contract held liabilities	559	0	0	0	0	0	0	0	0	0	0	0	0
Net ending reinsurance contract held balances	599	3,304	0	0	65,731	5,478	74,513	2,666	0	0	66,195	5,823	74,684

NON CONSOLIDATED FINANCIAL STATEMENTS

STATEMENT OF PROFIT OR LOSS
(\$'000)

		Current Period	Prior Period Restated
		(01)	(03)
Revenue from PAA Contracts	010	17,957	14,004
Revenue from GMM Contracts (excluding VFA contracts)	020	0	0
Revenue from VFA Contracts	030	0	0
Total Insurance Revenue	099	17,957	14,004
Insurance service expenses	110	10,460	15,898
Net expenses from reinsurance contracts held	120	-6,838	1,830
INSURANCE SERVICE RESULT	199	659	-64
Interest revenue on financial assets not measured at FVTPL	220	739	394
Net investment income excluding segregated funds	230	0	0
Net investment income - segregated funds	240		
Provision for Credit Losses	250	0	0
Investment Return	300	739	394
Net finance income (expenses) from insurance contracts excluding segregated funds	310	0	0
Net finance income (expenses) from segregated funds	315	0	0
Net finance income (expenses) from reinsurance contracts held	320	-4,141	4,300
Movement in investment contract liabilities	330	3,834	-3,964
NET INVESTMENT RESULT	399	432	730
Other Income	410	0	0
Share of Net Income (Loss) of Equity Accounted Investees	415	0	0
General and Operating Expenses	420	0	0
OTHER INCOME AND EXPENSES	430	0	0
PROFIT (LOSS) BEFORE TAXES	440	1,091	666
Current Taxes	450	0	0
Deferred Taxes	460	0	0
Total Income Taxes	499	0	0
PROFIT (LOSS) AFTER TAXES	510	1,091	666
Discontinued Operations (net of Income Taxes of \$ _____)	520	0	0
NET INCOME (LOSS) FOR THE YEAR	999	1,091	666
ATTRIBUTABLE TO:			
Participating Policyholders/Certificateholders	610		
Other Fund Account	620		
Residual Interest Policyholders	630	0	0
Equity Holders	650	1,091	666

(04)

(net of Income Taxes on Discontinued Operations)5200

NON CONSOLIDATED FINANCIAL STATEMENTS

RESERVES
(\$'000)

		Current Period	Prior Period Restated
		(01)	(02)
Earthquake Reserves			
Reserve Complement	90	0	0
Premium Reserve	91	0	0
Mortgage Reserve	95	0	0
Nuclear Reserve	96	0	0
General Contingency Reserves	98	50	50
Total Reserves	99	50	50

NON CONSOLIDATED FINANCIAL STATEMENTS

COMPREHENSIVE INCOME (LOSS)

and

ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)

(\$'000)

		Current Period	Prior Period Restated
		(01)	(03)
Comprehensive Income (Loss)			
Net Income/(Loss)	01	1,091	666
Other Comprehensive Income (Loss):			
Items that may be reclassified subsequently to Net Income:			
Fair Value through Other Comprehensive Income (FVOCI):			
Change in Unrealized Gains and Losses:			
- Loans	02	0	0
- Bonds and Debentures	03	146	-434
Reclassification of (Gains) Losses to Net Income	05	0	0
Derivatives Designated as Cash Flow Hedges			
Change in Unrealized Gains and Losses	06	0	0
Reclassification of (Gains) Losses to Net Income	07	0	0
Foreign Currency Translation			
Change in Unrealized Gains and Losses	08	0	0
Reclassification of (Gains) Losses to Net Income	13	0	0
Impact of Hedging	09	0	0
Share of Other Comprehensive Income (Loss) of Equity Accounted Investees (may be reclassified)	14	0	0
Insurance Finance Income (Expenses) from Insurance Contracts	23	0	0
Insurance Finance Income (Expenses) from Reinsurance Contract Held	24	0	0
Other	18	0	0
Subtotal of items that may be reclassified subsequently to Net Income	19	146	-434
Items that will not be reclassified subsequently to Net Income:			
Fair Value through Other Comprehensive Income (FVOCI):			
Change in Unrealized Gains and Losses:			
- Equities	25	0	0
Revaluation Surplus	31	0	0
Share of Other Comprehensive Income (Loss) of Equity Accounted Investees	11	0	0
Remeasurements of Defined Benefit Pension Plans	34	0	0
Other	12	0	0
Subtotal of items that will not be reclassified subsequently to Net Income	29	0	0
Total Other Comprehensive Income (Loss)	21	146	-434
Total Comprehensive Income (Loss)	39	1,237	232

		Current Period	Prior Period Restated
		(01)	(03)
Accumulated Other Comprehensive Income (Loss)			
Accumulated Gains (Losses), net of tax, on:			
Items that may be reclassified subsequently to Net Income:			
Fair Value through Other Comprehensive Income (FVOCI)	41	-183	-329
Derivatives Designated as Cash Flow Hedges	45	0	0
Foreign Currency Translation (net of hedging activities)	46	0	0
Share of Other Comprehensive Income (Loss) of Equity Accounted Investees (may be reclassified)	52	0	0
Insurance Finance Income (Expenses) Reserve from Insurance Contracts	63	0	0
Insurance Finance Income (Expenses) Reserve from Reinsurance Contract Held	64	0	0
Other	68	0	0
Subtotal of items that may be reclassified subsequently to Net Income	69	-183	-329
Items that will not be reclassified subsequently to Net Income:			
Fair Value through Other Comprehensive Income (FVOCI)	70	0	0
Revaluation Surplus	71	0	0
Share of Other Comprehensive Income (Loss) of Equity Accounted Investees	51	0	0
Remeasurements of Defined Benefit Pension Plans	74	0	0
Other	49	0	0
Subtotal of items that will not be reclassified subsequently to Net Income	79	0	0
Balance at end of Period	59	-183	-329

NON CONSOLIDATED FINANCIAL STATEMENTS

STATEMENT OF CHANGES IN EQUITY
(\$'000)

		Share Capital	Other Capital	Contributed Surplus	Retained Earnings	Nuclear and Other Reserves	Accumulated Other Comprehensive Income (Loss)									Total Shareholders' Equity	Total Policyholders' Equity	Non-controlling Interests	Total Equity	
							FVOCI Financial Assets	Cash Flow Hedges	Foreign Currency Translation	Revaluation Surplus	Equity Accounted Investees	Remeasurements of Defined Benefit Pension Plans	Insurance Finance Reserve from Insurance Contracts	Insurance Finance Reserve from Reinsurance Contract Held	Other AOCI					Total AOCI
							(07)	(09)	(05)	(11)	(25)	(27)	(28)	(30)	(31)					(39)
		(01)	(13)	(21)	(03)	(23)	(07)	(09)	(05)	(11)	(25)	(27)	(28)	(30)	(31)	(39)	(49)	(59)	(17)	(19)
Opening Balance of Prior Year as previously reported	01	0	0	0	12,678	50	105	0	0	0	0	0	0	0	0	105	12,833	0		12,833
Restated balance of Prior Year	05	0	0	0	15,233	50	105	0	0	0	0	0	0	0	0	105	15,388	0		15,388
Changes in Equity for Prior Period																				
Total Comprehensive Income for the year (restated)	09	0	0	0	666	0	-434	0	0	0	0	0	0	0	0	-434	232	0		232
Issue of Share Capital	02	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Transfers from/to Retained Earnings	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Decrease/increase in Reserves	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Dividends																				
Preferred	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Common	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Other	16	0	0	0	-2,195	0	0	0	0	0	0	0	0	0	0	0	-2,195	0		-2,195
Restated Balance at End of Prior Year	19	0	0	0	13,704	50	-329	0	0	0	0	0	0	0	0	-329	13,425	0	0	13,425
Opening Balance of Current Year	21	0	0	0	13,704	50	-329	0	0	0	0	0	0	0	0	-329	13,425	0		13,425
Changes in Equity for Current Period																				
Total Comprehensive Income for the period	29	0	0	0	1,091	0	146	0	0	0	0	0	0	0	0	146	1,237	0		1,237
Issue of Share Capital	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Transfers from/to Retained Earnings	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Decrease/increase in Reserves	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Dividends																				
Preferred	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Common	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Other	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Balance at End of Current Period	39	0	0	0	14,795	50	-183	0	0	0	0	0	0	0	0	-183	14,662	0	0	14,662
Memo items:																				
Impact of initial application of IFRS 17	60	0	0	0	2,555	0	0	0	0	0	0	0	0	0	0	0	2,555	0		2,555
Impact of initial application of IFRS 9	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

NON CONSOLIDATED
INSURANCE SERVICE RESULT

(\$'000)

Class of Insurance			Insurance Revenue			Insurance Service Expenses					Net Expenses from Reinsurance Contracts Held				Insurance Service Result
			Contracts Measured under GMM	Contracts Measured under PAA	Total	Incurred Claims and Other Insurance Service Expenses	Amortization of Insurance Acquisition Cash Flows	Losses and Reversal of Losses on Onerous Contracts	Adjustments to Liabilities for Incurred Claims	Total	Allocation of reinsurance premiums	Amounts recoverable from reinsurers for incurred claims	Effect of changes in non-performance risk of reinsurers	Total	
			(06)	(14)	(19)	(22)	(24)	(26)	(28)	(29)	(32)	(34)	(36)	(39)	(45)
Property - Personal excluding Home and Product Warranty	010	0	0	0	0	0	0	0	0	0	0	0		0	0
- Home Warranty	020	0	0	0	0	0	0	0	0	0	0	0		0	0
- Product Warranty	030	0	0	0	0	0	0	0	0	0	0	0		0	0
Subtotal - Personal	039	0	0	0	0	0	0	0	0	0	0	0		0	0
- Commercial	050	0	0	0	0	0	0	0	0	0	0	0		0	0
Property - total	059	0	0	0	0	0	0	0	0	0	0	0		0	0
Aircraft	070	0	0	0	0	0	0	0	0	0	0	0		0	0
Automobile:															
Private Passenger - Liability	080	0	0	0	0	0	0	0	0	0	0	0		0	0
- Personal Accident	090	0	0	0	0	0	0	0	0	0	0	0		0	0
- Other	100	0	0	0	0	0	0	0	0	0	0	0		0	0
Subtotal - Private Passenger	119	0	0	0	0	0	0	0	0	0	0	0		0	0
Other than Private Passenger - Liability	130	0	0	0	0	0	0	0	0	0	0	0		0	0
- Personal Accident	140	0	0	0	0	0	0	0	0	0	0	0		0	0
- Other	150	0	0	0	0	0	0	0	0	0	0	0		0	0
Subtotal - Other than Private Passenger	159	0	0	0	0	0	0	0	0	0	0	0		0	0
Facility Assoc. Residual Market - Liability	170	0	0	0	0	0	0	0	0	0	0	0		0	0
- Personal Accident	180	0	0	0	0	0	0	0	0	0	0	0		0	0
- Other	190	0	0	0	0	0	0	0	0	0	0	0		0	0
Subtotal - Facility Assoc. Residual Market	199	0	0	0	0	0	0	0	0	0	0	0		0	0
Automobile - Subtotal - Liability	219	0	0	0	0	0	0	0	0	0	0	0		0	0
- Personal Accident	229	0	0	0	0	0	0	0	0	0	0	0		0	0
- Other	239	0	0	0	0	0	0	0	0	0	0	0		0	0
Automobile - total	259	0	0	0	0	0	0	0	0	0	0	0		0	0
Boiler and Machinery excluding Equipment Warranty	270	0	0	0	0	0	0	0	0	0	0	0		0	0
- Equipment Warranty	280	0	0	0	0	0	0	0	0	0	0	0		0	0
Credit	290	0	0	0	0	0	0	0	0	0	0	0		0	0
Credit Protection	300	0	0	0	0	0	0	0	0	0	0	0		0	0
Fidelity	310	0	0	0	0	0	0	0	0	0	0	0		0	0
Hail	320	0	0	0	0	0	0	0	0	0	0	0		0	0
Legal Expense	330	0	0	0	0	0	0	0	0	0	0	0		0	0
Liability:															
- Comprehensive General Liability (with products)	340	0	0	0	0	0	0	0	0	0	0	0		0	0
- Comprehensive General Liability (without products)	350	0	0	0	0	0	0	0	0	0	0	0		0	0
- Cyber Liability	360	1	0	0	2,585	769	67	0	-53	783	-1,625	372		-1,253	549
- Directors and Officers Liability	370	0	0	0	0	0	0	0	0	0	0	0		0	0
- Excess Liability	380	0	0	0	0	0	0	0	0	0	0	0		0	0
- Professional Liability	390	1	3	0	15,372	14,663	471	0	-5,457	9,677	-13,625	7,976		-5,649	46
- Umbrella Liability	400	0	0	0	0	0	0	0	0	0	0	0		0	0
- Pollution Liability	410	0	0	0	0	0	0	0	0	0	0	0		0	0
- All other	420	0	0	0	0	0	0	0	0	0	0	0		0	0
Liability - total	429	2	3	0	17,957	15,432	538	0	-5,510	10,460	-15,250	8,348		-6,902	595
Mortgage	440	0	0	0	0	0	0	0	0	0	0	0		0	0
Other Approved Products	450	0	0	0	0	0	0	0	0	0	0	0		0	0
Surety:															
- Contract Surety	460	0	0	0	0	0	0	0	0	0	0	0		0	0
- All Other Surety	470	0	0	0	0	0	0	0	0	0	0	0		0	0
Surety - total	479	0	0	0	0	0	0	0	0	0	0	0		0	0
Title	490	0	0	0	0	0	0	0	0	0	0	0		0	0
Marine	500	0	0	0	0	0	0	0	0	0	0	0		0	0
Accident and Sickness	510	0	0	0	0	0	0	0	0	0	0	0		0	0
TOTAL	599	2	3	0	17,957	15,432	538	0	-5,510	10,460	-15,250	8,348	64	-6,838	659

NON CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF PREMIUMS WRITTEN
(\$'000)

Class of Insurance		Newfoundland & Labrador (01)	Prince Edward Island (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)	British Columbia (10)	Yukon (11)	Northwest Territories (12)	Nunavut (14)	Out of Canada (18)	Total (19)
LICENSED (Y / N)	01	N	N	Y	N	N	Y	N	N	Y	Y	N	N	N	N	
Property - Personal excluding Home and Product Warranty	03															0
- Home Warranty	04															0
- Product Warranty	05															0
Subtotal - Personal	06	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Commercial	07															0
Property - total	09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft	10															0
Automobile:																
Private Passenger - Liability	11															0
- Personal Accident	12															0
- Other	13															0
Subtotal - Private Passenger	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability	15															0
- Personal Accident	16															0
- Other	17															0
Subtotal - Other than Private Passenger	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Market - Liability	22															0
- Personal Accident	23															0
- Other	24															0
Subtotal - Facility Assoc. Residual Market	25	0	0	0	0		0	0	0	0		0	0	0	0	0
Automobile - Subtotal - Liability	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty	32															0
- Equipment Warranty	33															0
Credit	34															0
Credit Protection	35															0
Fidelity	36															0
Hail	38															0
Legal Expense	40															0
Liability:																
- Comprehensive General Liability (with products)	50															0
- Comprehensive General Liability (without products)	51															0
- Cyber Liability	52			13		413	1,598			209	267				88	2,588
- Directors and Officers Liability	53															0
- Excess Liability	54															0
- Professional Liability	55			77		1,954	10,323			1,681	2,277				140	16,452
- Umbrella Liability	56															0
- Pollution Liability	57															0
- All other	58															0
Liability - total	59	0	0	90	0	2,367	11,921	0	0	1,890	2,544	0	0	0	228	19,040
Mortgage	62															0
Other Approved Products	63															0
Surety:																
- Contract Surety	60															0
- All Other Surety	61															0
Surety - total	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title	66															0
Marine	68															0
Accident and Sickness	70															0
Total - direct	79	0	0	90	0	2,367	11,921	0	0	1,890	2,544	0	0	0	228	19,040
Reinsurance assumed	87															0
Reinsurance ceded	88															0
TOTAL - NET	89	0	0	90	0	2,367	11,921	0	0	1,890	2,544	0	0	0	228	19,040
Dividends - direct	99															0

NON CONSOLIDATED
CLAIMS AND ADJUSTMENT EXPENSES PAID, CURRENT YEAR, LIABILITIES FOR INCURRED CLAIMS, CURRENT YEAR AND PRIOR YEAR CLAIMS DEVELOPMENT
(\$'000)

Class of Insurance	Claims and Adjustment Expenses Paid - Current year			Liabilities for incurred claims -Current Year			Prior year development			
	Insurance Contracts Issued	Reinsurance Contracts Held	Net (02-04)	Insurance Contracts Issued	Reinsurance Contracts Held	Net (12-14)	Undiscounted Liabilities for Incurred Claims - Prior Year End	Net amount paid during the year for claims and adjustment expenses of prior years	Undiscounted Liabilities for Incurred Claims for Prior Years	Excess or (Deficiency) (22-24-26)
	(02)	(04)	(09)	(12)	(14)	(19)	(22)	(24)	(26)	(29)
Property -Personal excluding Home and Product Warranty	010	0	0	0	0	0	0	0	0	0
- Home Warranty	020	0	0	0	0	0	0	0	0	0
- Product Warranty	030	0	0	0	0	0	0	0	0	0
Subtotal - Personal	039	0	0	0	0	0	0	0	0	0
- Commercial	050	0	0	0	0	0	0	0	0	0
Property - total	059	0	0	0	0	0	0	0	0	0
Aircraft	070	0	0	0	0	0	0	0	0	0
Automobile:										
Private Passenger - Liability	080	0	0	0	0	0	0	0	0	0
- Personal Accident	090	0	0	0	0	0	0	0	0	0
- Other	100	0	0	0	0	0	0	0	0	0
Subtotal - Private Passenger	119	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability	130	0	0	0	0	0	0	0	0	0
- Personal Accident	140	0	0	0	0	0	0	0	0	0
- Other	150	0	0	0	0	0	0	0	0	0
Subtotal - Other than Private Passenger	159	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Market - Liability	170	0	0	0	0	0	0	0	0	0
- Personal Accident	180	0	0	0	0	0	0	0	0	0
- Other	190	0	0	0	0	0	0	0	0	0
Subtotal - Facility Assoc. Residual Market	199	0	0	0	0	0	0	0	0	0
Automobile - Subtotal - Liability	219	0	0	0	0	0	0	0	0	0
- Personal Accident	229	0	0	0	0	0	0	0	0	0
- Other	239	0	0	0	0	0	0	0	0	0
Automobile - total	259	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty	270	0	0	0	0	0	0	0	0	0
- Equipment Warranty	280	0	0	0	0	0	0	0	0	0
Credit	290	0	0	0	0	0	0	0	0	0
Credit Protection	300	0	0	0	0	0	0	0	0	0
Fidelity	310	0	0	0	0	0	0	0	0	0
Hail	320	0	0	0	0	0	0	0	0	0
Legal Expense	330	0	0	0	0	0	0	0	0	0
Liability:										
- Comprehensive General Liability (with products)	340	0	0	0	0	0	0	0	0	0
- Comprehensive General Liability (without products)	350	0	0	0	0	0	0	0	0	0
- Cyber Liability	360	0	0	0	1,082	604	478	190	0	163
- Directors and Officers Liability	370	0	0	0	0	0	0	0	0	0
- Excess Liability	380	0	0	0	0	0	0	0	0	0
- Professional Liability	390	16,483	16,428	55	71,296	70,605	691	6,049	55	4,866
- Umbrella Liability	400	0	0	0	0	0	0	0	0	0
- Pollution Liability	410	0	0	0	0	0	0	0	0	0
- All other	420	0	0	0	0	0	0	0	0	0
Liability - total	429	16,483	16,428	55	72,378	71,209	1,169	6,239	55	5,029
Mortgage	440	0	0	0	0	0	0	0	0	0
Other Approved Products	450	0	0	0	0	0	0	0	0	0
Surety:										
- Contract Surety	460	0	0	0	0	0	0	0	0	0
- All Other Surety	470	0	0	0	0	0	0	0	0	0
Surety - total	479	0	0	0	0	0	0	0	0	0
Title	490	0	0	0	0	0	0	0	0	0
Marine	500	0	0	0	0	0	0	0	0	0
Accident and Sickness	510	0	0	0	0	0	0	0	0	0
TOTAL	599	16,483	16,428	55	72,378	71,209	1,169	6,239	55	5,029
Out of Canada Liabilities	699	0	0	0	0	0	0	0	0	0

NON CONSOLIDATED
NET ULTIMATE CLAIMS AND ADJUSTMENT EXPENSES - CLAIMS DEVELOPMENT
(\$'000)

		End of year Ultimate Claims and Adjustment Expenses (net of reinsurance, undiscounted)									Cumulative Net Claims & Adjustment Expenses Paid (20)	Net Claim Liabilities & Adjustment Expenses (30)	Prior Year Development Excess or (Deficiency) (09)-(10) (40)
		2014 (01)	2015 (02)	2016 (03)	2017 (04)	2018 (05)	2019 (06)	2020 (07)	2021 (08)	2022 (09)			
Accident Year:													
All Prior Accident Years 010									48,303	47,964		114	339
2014 020									795	821	47,850	677	-26
2015 030									803	711	145	711	92
2016 040									889	830	0	180	59
2017 050									146	75	650	75	71
2018 060									348	170	0	170	178
2019 070									994	885	0	468	109
2020 080									703	707	417	707	-4
2021 090									938	799	0	799	139
2022 100									1,326	1,128	0	1,129	198
2023 110										-3,407	0	-3,407	
Total 199											49,062	1,623	1,155
Effect of discounting 210												-952	
Effect of Risk Adjustment for non-financial risk 220												498	
Net Liabilities for Incurred Claims 299												1,169	
Less:													
ULAE 310												2,278	
"Facility Association" and "Plan" 320												0	
Other Provisions 330												-4,865	
Net Liabilities for Incurred Claims - Excluding ULAE, Facility Association and Plan, and Other Provisions 899												3,756	

* In the year of IFRS 17 adoption OSFI expects current and prior year data to be reported and the rest of the prior year data can be left blank. In the subsequent years going forward prior years data beyond the IFRS 17 comparative data available can be left blank and reported in the year when it becomes available until the ten years of comparative data are generated.

NON CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF INSURANCE REVENUE
(\$'000)

Class of Insurance	Newfoundland & Labrador (01)	Prince Edward Island (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)	British Columbia (10)	Yukon (11)	Northwest Territories (12)	Nunavut (14)	Out of Canada (18)	Total (19)
Property - Personal excluding Home and Product Warranty 010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Home Warranty 020	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Product Warranty 030	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Subtotal - Personal 039	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Commercial 050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property - total 059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft 070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile:															
Private Passenger - Liability 080	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Private Passenger 119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability 130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Other than Private Passenger 159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Mark - Liability 170	0	0	0	0		0	0	0	0		0	0	0	0	0
- Personal Accident 180	0	0	0	0		0	0	0	0		0	0	0	0	0
- Other 190	0	0	0	0		0	0	0	0		0	0	0	0	0
Subtotal - Facility Assoc. Residual Market 199	0	0	0	0		0	0	0	0		0	0	0	0	0
Automobile - Subtota - Liability 219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total 259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty 270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Equipment Warranty 280	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Credit 290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Protection 300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fidelity 310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hail 320	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal Expense 330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability:															
- Comprehensive General Liability (with products) 340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Comprehensive General Liability (without products) 350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Cyber Liability 360	0	0	70	0	1,815	9,645	0	0	1,598	2,119	0	0	0	126	15,373
- Directors and Officers Liability 370	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Excess Liability 380	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Professional Liability 390	0	0	12	0	419	1,590	0	0	209	266	0	0	0	88	2,584
- Umbrella Liability 400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Pollution Liability 410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All other 420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability - total 429	0	0	82	0	2,234	11,235	0	0	1,807	2,385	0	0	0	214	17,957
Mortgage 440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Approved Products 450	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Surety:															
- Contract Surety 460	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All Other Surety 470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Surety - total 479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title 490	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marine 500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Sickness 510	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total - Insurance contracts issued 599	0	0	82	0	2,234	11,235	0	0	1,807	2,385	0	0	0	214	17,957
Total - Reinsurance contracts issued 699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 899	0	0	82	0	2,234	11,235	0	0	1,807	2,385	0	0	0	214	17,957
Dividends - direct 959	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

NON CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF INSURANCE SERVICE EXPENSES
(\$'000)

Class of Insurance	Newfoundland & Labrador (01)	Prince Edward Island (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)	British Columbia (10)	Yukon (11)	Northwest Territories (12)	Nunavut (14)	Out of Canada (18)	Total (19)
Property - Personal excluding Home and Product Warranty 010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Home Warranty 020	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Product Warranty 030	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Subtotal - Personal 039	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Commercial 050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property - total 059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft 070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile:															
Private Passenger - Liability 080	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Private Passenger 119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability 130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Other than Private Passenger 159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Market - Liability 170	0	0	0	0		0	0	0	0		0	0	0	0	0
- Personal Accident 180	0	0	0	0		0	0	0	0		0	0	0	0	0
- Other 190	0	0	0	0		0	0	0	0		0	0	0	0	0
Subtotal - Facility Assoc. Residual Market 199	0	0	0	0		0	0	0	0		0	0	0	0	0
Automobile - Subtotal - Liability 219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total 259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty 270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Equipment Warranty 280	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Credit 290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Protection 300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fidelity 310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hail 320	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal Expense 330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability:															
- Comprehensive General Liability (with products) 340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Comprehensive General Liability (without products) 350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Cyber Liability 360	0	0	3	0	147	456	0	0	76	100	0	0	0	2	784
- Directors and Officers Liability 370	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Excess Liability 380	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Professional Liability 390	0	0	29	0	678	5,383	0	0	128	3,460	0	0	0	-2	9,676
- Umbrella Liability 400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Pollution Liability 410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All other 420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability - total 429	0	0	32	0	825	5,839	0	0	204	3,560	0	0	0	0	10,460
Mortgage 440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Approved Products 450	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Surety:															
- Contract Surety 460	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All Other Surety 470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Surety - total 479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title 490	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marine 500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Sickness 510	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total - Insurance contracts issued 599	0	0	32	0	825	5,839	0	0	204	3,560	0	0	0	0	10,460
Total - Reinsurance contracts issued 699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 899	0	0	32	0	825	5,839	0	0	204	3,560	0	0	0	0	10,460

NON CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF NET EXPENSES FROM REINSURANCE CONTRACTS HELD
(\$'000)

Class of Insurance	Newfoundland & Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon	Northwest Territories	Nunavut	Out of Canada	Total
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(14)	(18)	(19)
Property - Personal excluding Home and Product Warranty 010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Home Warranty 020	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Product Warranty 030	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Subtotal - Personal 039	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Commercial 050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property - total 059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft 070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile:															
Private Passenger - Liability 080	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Private Passenger 119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability 130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Other than Private Passenger 159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Market - Liability 170	0	0	0	0		0	0	0	0		0	0	0	0	0
- Personal Accident 180	0	0	0	0		0	0	0	0		0	0	0	0	0
- Other 190	0	0	0	0		0	0	0	0		0	0	0	0	0
Subtotal - Facility Assoc. Residual Market 199	0	0	0	0		0	0	0	0		0	0	0	0	0
Automobile - Subtotal - Liability 219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident 229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other 239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total 259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty 270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Equipment Warranty 280	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Credit 290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Protection 300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fidelity 310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hail 320	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal Expense 330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability:															
- Comprehensive General Liability (with products) 340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Comprehensive General Liability (without products) 350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Cyber Liability 360	0	0	-6	0	-188	-790	0	0	-97	-121	0	0	0	-55	-1,257
- Directors and Officers Liability 370	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Excess Liability 380	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Professional Liability 390	0	0	-40	0	-1,017	-4,115	0	0	-1,362	1,066	0	0	0	-113	-5,581
- Umbrella Liability 400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Pollution Liability 410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All other 420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability - total 429	0	0	-46	0	-1,205	-4,905	0	0	-1,459	945	0	0	0	-168	-6,838
Mortgage 440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Approved Products 450	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Surety:															
- Contract Surety 460	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All Other Surety 470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Surety - total 479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title 490	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marine 500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Sickness 510	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total net expenses from Reinsurance contracts held corresponding with Insurance contracts issued 599	0	0	-46	0	-1,205	-4,905	0	0	-1,459	945	0	0	0	-168	-6,838
Total net expenses from Reinsurance contracts held corresponding with Reinsurance contracts issued 699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL 899	0	0	-46	0	-1,205	-4,905	0	0	-1,459	945	0	0	0	-168	-6,838

NON CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF INSURANCE SERVICE RESULT
(\$'000)

Class of Insurance		Newfoundland & Labrador (01)	Prince Edward Island (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)	British Columbia (10)	Yukon (11)	Northwest Territories (12)	Nunavut (14)	Out of Canada (18)	Total (19)
Property - Personal excluding Home and Product Warranty	010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Home Warranty	020	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Product Warranty	030	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Subtotal - Personal	039	0	0	0	0		0	0	0	0	0	0	0	0	0	0
- Commercial	050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property - total	059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft	070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile:																
Private Passenger - Liability	080	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident	090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Private Passenger	119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other than Private Passenger - Liability	130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident	140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other	150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal - Other than Private Passenger	159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility Assoc. Residual Marke - Liability	170	0	0	0	0		0	0	0	0		0	0	0	0	0
- Personal Accident	180	0	0	0	0		0	0	0	0		0	0	0	0	0
- Other	190	0	0	0	0		0	0	0	0		0	0	0	0	0
Subtotal - Facility Assoc. Residual Market	199	0	0	0	0		0	0	0	0		0	0	0	0	0
Automobile - Subtotal- Liability	219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Personal Accident	229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Other	239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Automobile - total	259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery excluding Equipment Warranty	270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Equipment Warranty	280	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Credit	290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Protection	300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fidelity	310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hail	320	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal Expense	330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability:																
- Comprehensive General Liability (with products)	340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Comprehensive General Liability (without products)	350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Cyber Liability	360	0	0	61	0	1,480	8,399	0	0	1,425	1,898	0	0	0	69	13,332
- Directors and Officers Liability	370	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Excess Liability	380	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Professional Liability	390	0	0	-57	0	-1,276	-7,908	0	0	-1,281	-2,128	0	0	0	-23	-12,673
- Umbrella Liability	400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Pollution Liability	410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All other	420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability - total	429	0	0	4	0	204	491	0	0	144	-230	0	0	0	46	659
Mortgage	440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Approved Products	450	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Surety:																
- Contract Surety	460	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- All Other Surety	470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Surety - total	479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Title	490	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marine	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Sickness	510	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total net expenses from Reinsurance contracts held corresponding with Insurance contracts issued	599	0	0	4	0	204	491	0	0	144	-230	0	0	0	46	659
Total net expenses from Reinsurance contracts held corresponding with Reinsurance contracts issued	699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL - NET	899	0	0	4	0	204	491	0	0	144	-230	0	0	0	46	659

CANADIAN - PRESIDENT/CHIEF EXECUTIVE OFFICER
AFFIDAVIT VERIFYING ANNUAL SUPPLEMENT RETURN

WE, _____ OF THE _____
(Pring or type)

OF _____ IN THE PROVINCE OF _____

AND _____ OF THE _____

OF _____ IN THE PROVINCE OF _____

BEING _____ AND _____

RESPECTIVELY OF Canadian Lawyers Liability Assurance Society

(Hereinafter called "the Insurer") do severally make oath and say as follows:

That the foregoing annual return, together with the related exhibits, schedules and explanations filed or to be filed as part thereof, is a full and correct report of all assets, liabilities, income, expenditure and of the condition and affairs of the insurer in respect of its business of insurance, as of the 31st day of December 2023, and for the year ended on that day;

That all the assets reported in the said annual return and schedules were, as of the 31st day of December 2023, the absolute property of the Insurer free and clear from any liens and claims except as therein stated;

That we have satisfied ourselves, based on the information currently available, that the provision for insurance contract liabilities, as shown in the annual return is adequate to cover all costs of ultimate settlement, including internal and external adjustment expenses and claims that have been incurred but not reported;

That the insurer is in compliance with the applicable federal, provincial and territorial insurance acts and regulations.

(Signature)

(Signature)

Severally sworn to before me in the _____

of _____ in the province

of _____ this _____

day of _____ 20 _____

(State whether commissioner, notary public, etc.)

Canadian Lawyers Liability Assurance Society
Canadian/Foreign Insurer

31/12/2023
Date

CERTIFICATION

I, _____ certify that, to the best of my
(print or type)
knowledge, the attached return presents fairly the financial position of the Insurer
as at 31/12/2023 and the results of its operations for the
12 months then ended in accordance with generally accepted accounting principles,
the primary source of which is the Handbook of the Chartered Professional
Accountants of Canada, and statutory provisions that were applied in the
preparation of the most recent Annual Return that the Insurer filed with
its Canadian Insurance Regulator(s).

Signature

Date

Title (Officer)

Statement Contact

Name: _____
Title: _____
Telephone: _____
Fax: _____
Email address: _____



P&C Minimum Capital Test and Branch Adequacy of Assets Test Quarterly Return

Identification

Financial Institution Name
OSFI Identification Code
Period Ending Date

Canadian Lawyers Liability Assurance Society
A1052
31/12/2023

Contact person

Name
Title
Telephone
E-mail

Attestation of Authorized official / Chief Agent (as designated by the Board of Directors)

I hereby confirm that I have read the Minimum Capital Test guideline and related instructions issued by the Office of the Superintendent of Financial Institutions and that this form is completed in accordance with them.

Name (Please Print)

Signature

This form serves as a MCT/BAAT return for all federally regulated insurers, including Canadian branches of foreign
For more information see www.osfi-bsif.gc.ca or the Guideline Minimum Capital Test and MCT General Filing
Submit the completed return to OSFI via the Regulatory Reporting System Secure Site.

P&C MCT QUARTERLY RETURN

TABLE OF CONTENTS

Pages		Page Numbers	Partial Ascii file (Y/N)
Cover		CoverM	
MCT (BAAT) Ratio - Summary Calculations		10.00	N
MCT: Capital Available		20.00	Y
MCT (BAAT) Insurance Risk: Capital (Margin) Required for Liabilities for Incurred Claims		40.00	N
MCT (BAAT) Insurance Risk: Capital (Margin) Required for Unexpired Coverage		40.05	N
MCT: Reinsurance Contracts Held Summary - Unregistered Reinsurance		40.11	N
MCT (BAAT) Insurance Risk: Capital (Margin) Required for Accident and Sickness Business		40.40	N
MCT (BAAT) Market Risk: Capital (Margin) Requirements		50.00	N
MCT (BAAT) Credit Risk: Capital (Margin) Required for Balance Sheet (Vested) Assets Based on External Credit		60.00	N
MCT Credit Risk: Capital Required for Balance Sheet Assets		60.20	N
MCT (BAAT) Credit Risk: Capital (Margin) Required for Off-Balance Sheet Exposures		60.40	N
MCT (BAAT) Credit Risk: Capital (Margin) Required for Collateral Held for Unregistered Reinsurance Exposures		60.50	N
MCT (BAAT) Operational Risk: Capital (Margin) Required		70.00	N
MCT 20.10 Asset Breakdown		MCT20.10	N

MCT (BAAT) RATIO - SUMMARY CALCULATIONS
(\$000, except percentages)

(55)		Current Period (01)
Capital Available:		
Capital available (from page 20.00 - capital available)	001	14,577
Other (Specify)	005	
Total Capital Available	010	14,577
Assets Available:		
Net Assets Available (from page 30.00 - net assets available)	015	
Other (Specify)	020	
Total Net Assets Available	025	
Capital (Margin) Required at Target:		
Insurance Risk:		
Unexpired coverage	030	570
Liability for incurred claims	035	185
Earthquake and nuclear catastrophe reserves	040	
Reinsurance held with unregistered insurers	045	17
Subtotal: Insurance risk	050	771
Market Risk:		
Interest rate	055	123
Foreign exchange	060	0
Equity	065	0
Real estate	070	0
Other market exposures (including right-of-use assets)	075	0
Subtotal: Market risk	080	123
Credit Risk:		
Counterparty default for balance sheet items	085	1,423
Counterparty default for off-balance sheet exposures	090	0
Collateral held for unregistered reinsurance and self-insured retention	095	49
Subtotal: Credit risk	100	1,473
Operational risk	105	710
Less: Diversification credit	110	276
Total Capital (Margin) Required at Target	115	2,801
Minimum Capital (Margin) Required (line 115 / 1.5)	120	1,867
Other (Specify)	125	
Total Minimum Capital (Margin) Required	130	1,867
Excess Capital (Net Assets Available) over Minimum Capital (Margin) Required	135	12,710
MCT (BAAT) Ratio (Line 10 (line 25) as a % of line 130)	140	780.69%

MCT: CAPITAL AVAILABLE		
(\$000)		
(55)		Current Period (01)
Capital Available		
Qualifying category A common shares	001	0
Contributed surplus	005	0
Retained earnings	010	14,795
Less: Accumulated net after-tax fair value gains (losses) due to changes in the company's own credit risk	015	
Unrealized net after-tax fair value gains (losses) on owner-occupied properties at conversion to IFRS - cost model	020	
Add:		
Accumulated net after-tax revaluation losses in excess of gains on owner-occupied properties - revaluation model	025	
Subtotal: Common shares, Contributed surplus and Retained earnings net of adjustments	030	14,795
Earthquake reserves	035	
Less: Earthquake EPR not used as part of financial resources to cover exposure	040	
Subtotal: Earthquake reserves net of adjustments	045	0
Nuclear reserves	050	
General and contingency reserves	055	50
Accumulated other comprehensive income (loss)	060	-183
Less: Accumulated net after-tax fair value gains (losses) on cash flow hedges that are not fair valued on the balance sheet	065	
Accumulated net after-tax fair value gains (losses) due to changes in the company's own credit risk	070	
Accumulated net after-tax unrealized gains on owner-occupied properties - revaluation surplus	080	
Subtotal: Nuclear, General reserves and AOCI net of adjustments	085	-133
Residual interest of owner-policyholder of mutual entities - Classified as equity on balance sheet	090	0
Residual interest of owner-policyholder of mutual entities - Classified as liabilities on balance sheet	091	0
Qualifying category B instruments - Non-cumulative perpetual preferred shares	095	0
Qualifying category B instruments - Other	100	
Qualifying category C instruments		
Add: Subordinated debt	115	0
Preferred shares	120	0
Less: Accumulated amortization of category C instruments for capital adequacy purposes	121	
Subtotal: Net qualifying category C instruments	125	0
Non-controlling interests	130	0
Other (Specify)	135	
Subtotal: Capital available before deductions and additions	140	14,662
Deductions:		
Interests in non-qualifying subsidiaries	145	0
Interests in associates	150	0
Interests in joint ventures and limited partnerships with more than 10% ownership	155	0
Loans considered as capital to non-qualifying subsidiaries	160	0
Loans considered as capital to associates	165	0
Loans considered as capital to joint ventures and limited partnerships with more than 10% ownership	170	0
Receivables and recoverables from unregistered insurers not covered by acceptable collateral	175	
Self-insured retentions, where the regulator requires collateral and no collateral has been received	180	85
Assets for insurance acquisition cash flows	181	0
Unamortized insurance acquisition cash flows other than those arising from commissions and premium taxes	185	
Goodwill (net of eligible deferred tax liability)	190	0
Intangible assets, including computer software (net of eligible deferred tax liability)	195	0
Deferred tax assets excluding those arising from temporary differences (net of eligible deferred tax liability)	200	0
Net defined benefit pension plan surplus asset, net of available refunds (net of eligible deferred tax liability)	205	0
Investments in own capital instruments not derecognized for accounting purposes	215	
Reciprocal cross holdings in the capital of financial entities	220	
Other (Specify)	225	
Subtotal: Deductions to capital available	230	85
Additions:		
Net Contractual service margin (CSM) associated with title insurance contracts	235	
Net Contractual service margin (CSM) associated with business combinations and portfolio transfers on or prior to June 30, 2019	240	
Other (specify)	241	
Subtotal: Additions to capital available	245	0
Total Capital Available	250	14,577
Validation test: 40% limit for category B and C capital instruments	255	0.00%
Validation test: 7% limit for category C capital instruments	260	0.00%

Memo Items		
Deferred tax liabilities related to (used to offset the associated gross amounts):		
Goodwill	265	
Intangible assets, including computer software	270	
Deferred tax assets excluding those arising from temporary differences	275	
Defined benefit pension plan assets	280	
Deferred tax assets arising from temporary differences, excluding those realizable through loss carryback	285	
Non-qualifying capital instruments:		
Common shares not meeting category A qualifying criteria	290	
Non-cumulative perpetual preferred shares not meeting category B qualifying criteria	295	
Preferred shares (other) not meeting category C qualifying criteria	300	
Subordinated debt not meeting category C qualifying criteria	305	

MCT (BAAT) INSURANCE RISK: CAPITAL (MARGIN) REQUIRED FOR LIABILITIES FOR INCURRED CLAIMS
(\$000, except percentages)

Class of insurance		Liability for Incurred Claims for Insurance Contracts less Risk Adjustment (01)	Asset for Incurred Claims for Reinsurance Contracts Held less Risk Adjustment (02)	Net Liability for Incurred Claims less Risk Adjustment (01)-(02) (03)	Risk Factor (04)	Capital (margin) Required for Liability for Incurred Claims (03)x(04) (06)
Personal Property	001			0	15.00%	0
Commercial Property	005			0	10.00%	0
Aircraft	010			0	20.00%	0
Automobile - Liability	015			0	10.00%	0
Automobile - Personal Accident	020			0	10.00%	0
Automobile - Other	025			0	15.00%	0
Boiler & Machinery	030			0	15.00%	0
Credit	035			0	20.00%	0
Credit Protection	040			0	20.00%	0
Fidelity	045			0	20.00%	0
Hail	050			0	20.00%	0
Legal Expense	055			0	25.00%	0
Liability	060	66,402	65,731	671	25.00%	168
Other Approved Products	065			0	20.00%	0
Surety	070			0	20.00%	0
Title	075			0	15.00%	0
Marine	080			0	20.00%	0
Accident and Sickness	085					0
Total excluding Risks Adjustment	090	66,402	65,731	671		168
Total Capital (Margin) Required Inclusive of Multiplier (1.10)	095					185
Risk Adjustment	100	5,976	5,478	498		
Total including Risk Adjustment	105	72,378	71,209	1,169		

MCT (BAAT) INSURANCE RISK: CAPITAL (MARGIN) REQUIRED FOR UNEXPIRED COVERAGE
(\$000, except percentages)

Class of insurance		Unexpired Coverage for Insurance Contracts Issued (Include discounting, if applicable, and exclude Risk Adjustment)			Unexpired coverage for reinsurance contracts held (Include discounting, if applicable, and exclude Risk Adjustment)			Net Unexpired Coverage (Include discounting, if applicable, and exclude Risk Adjustment) (06)-(12)	Net Premiums Received Past 12 months (16)	Greater of Net Unexpired Coverage and 30% of Net Premiums Received Past 12 months: Max [(14),(30%)x(16)] (18)	Risk Factor (20)	Capital (Margin) Required for Unexpired Coverage (18)x(20) (22)
		Unexpired Coverage for groups of insurance contracts issued measured using the GMM to determine their LRC (02)	Unexpired Coverage for groups of insurance contracts issued measured using the PAA to determine their LRC (04)	Total: Unexpired Coverage for Insurance Contracts Issued (02)+(04) (06)	Unexpired Coverage for groups of reinsurance contracts held measured using the GMM to determine their ARC (08)	Unexpired Coverage for groups of reinsurance contracts held measured using the PAA to determine their ARC (10)	Total: Unexpired Coverage for Reinsurance Contracts Held (08)+(10) (12)					
Personal Property	001			0			0	0		0	20.00%	0
Commercial Property	005			0			0	0		0	20.00%	0
Aircraft	010			0			0	0		0	25.00%	0
Automobile - Liability	015			0			0	0		0	15.00%	0
Automobile - Personal Accident	020			0			0	0		0	15.00%	0
Automobile - Other	025			0			0	0		0	20.00%	0
Boiler & Machinery	030			0			0	0		0	20.00%	0
Credit	035			0			0	0		0	25.00%	0
Credit Protection	040			0			0	0		0	25.00%	0
Fidelity	045			0			0	0		0	25.00%	0
Hail	050			0			0	0		0	25.00%	0
Legal Expense	055			0			0	0		0	30.00%	0
Liability	060	0	8,435	8,435	0	7,094	7,094	1,341	6,328	1,898	30.00%	570
Other Approved Products	065			0			0	0		0	25.00%	0
Surety	070			0			0	0		0	25.00%	0
Title	075			0			0	0		0	20.00%	0
Marine	080			0			0	0		0	25.00%	0
Accident and Sickness	085											0
Total	090	0	8,435	8,435	0	7,094	7,094	1,341	6,328			570

MCT: REINSURANCE CONTRACTS HELD SUMMARY - UNREGISTERED REINSURANCE
(\$000)

Name of Assuming Insurer (01)		Business Covered (08)	Type of contract (09)	Premiums Associated with Unexpired Coverage for Reinsurance Contracts Held			Asset for Incurred Claims (AIC)	Funds Held - Cash Flows Out	Reinsurance Collateral	Calculations for MCT purposes								
				PAA	GMM	Total (10)+(12)	AIC for Reinsurance Contracts Held	Reinsurance Collateral - Funds Held'	Non-owned deposits - RSA	Premiums payable and other acceptable non- owned deposits	Reinsurance Collateral - Funds Held	Letters of Credit	Total (26)+(28)+ (30)+(32)	20% Margin on premiums associated with unexpired coverage and AIC 20% x [(14) + (16) + (18)]	Recoverables in excess of acceptable collateral (14+16+18-34) where positive	Acceptable collateral in excess of recoverables (34- 14-16-18) where positive	Margin Required (36-40) where positive	Excess Collateral (40-36) where positive
				(10)	(12)	(14)	(16)	(18)	(26)	(28)	(30)	(32)	(34)	(36)	(38)	(40)	(42)	(44)
Associated and Non-qualifying subsidiary						0						0	0	0	0	0	0	
						0						0	0	0	0	0	0	
						0						0	0	0	0	0	0	
						0						0	0	0	0	0	0	
						0						0	0	0	0	0	0	
						0						0	0	0	0	0	0	
						0						0	0	0	0	0	0	
Total Associated and Non-qualifying subsidiary	001			0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-associated and Non-subsiidiary						0						0	0	0	0	0	0	
Allied World Assurance Company Ltd.		Liability	XS	64		64	23					0	17	87	0	17	0	
CRC Reinsurance Limited		Liability	XS			0	-2					0	-0	0	2	0	2	
Colchester Reinsurance Limited		Liability	XS	2,359		2,359	17,926		33,791			33,791	4,057	0	13,506	0	9,449	
Swiss Re Europe S.A. (UK)		Liability	XS			0						0	0	0	0	0	0	
						0						0	0	0	0	0	0	
Total Non-associated and Non-subsiidiary	005			2,423	0	2,423	17,947	0	33,791	0	0	33,791	4,074	87	13,508	17	9,451	
TOTAL BUSINESS	010			2,423	0	2,423	17,947	0	33,791	0	0	33,791	4,074	87	13,508	17	9,451	

Notes:

1 Only include under column (18) the total amounts that are included in columns (14) and (16).

		Capital (Margin) for Unexpired Coverage				
		Net Insurance Revenue in the past 12 months	Risk Factor	Capital (margin) required	Risk Adjustments (if GMM)	Expected Loss Ratio (%)
		(01)	(02)	(03)	(05)	(06)
Disability Income Insurance						
- Individually underwritten - length of premium guarantee remaining:						
< 1 year	001		15.00%	0		
1 - 5 years	005		25.00%	0		
> 5 years	010		37.50%	0		
- Other - length of premium guarantee remaining:						
< 1 year	015		15.00%	0		
1 - 5 years	020		31.25%	0		
> 5 years	025		50.00%	0		
Accidental Death and Dismemberment						
- Participating	030					
- Non-participating - Individual	035					
- Non-participating - Group	040					
Other Accident and Sickness Benefits						
- Individual travel insurance	045		15.00%	0		
- Group travel insurance	050		15.00%	0		
- Group medical	055		15.00%	0		
- Group dental	060		15.00%	0		
- Long-term care insurance	065		15.00%	0		
- Critical illness insurance	070		15.00%	0		
- Waiver of Premium	075		15.00%	0		
- Credit insurance	080		15.00%	0		
- Other A&S	085		15.00%	0		
Unamortized insurance acquisition cash flows on commissions (Canadian insurers only)		090	45.00%	0		
Capital (Margin) for Unexpired Coverage		095		0		

		Capital (Margin) for Liabilities for Incurred Claims			
		Net Liability for Incurred Claims	Risk Factor	Capital (Margin) Required for Net Liability for Incurred Claims	Risk Adjustments
		(02)	(04)	(06)	(08)
Disability Income Insurance					
- Duration of Disability < 2 years - Length of benefit period remaining:					
< 1 year	100		5.00%	0	
1 - 2 years	105		7.50%	0	
> 2 years	110		10.00%	0	
- Duration of Disability 2 - 5 years - Length of benefit period remaining:					
< 1 year	115		3.75%	0	
1 - 2 years	120		5.625%	0	
> 2 years	125		7.50%	0	
- Duration of Disability > 5 years - Length of benefit period remaining:					
< 1 year	130		2.50%	0	
1 - 2 years	135		3.75%	0	
> 2 years	140		5.00%	0	
Accidental Death and Dismemberment					
- Participating	145				
- Non-participating - Individual	150				
- Non-participating - Group	155				
Other Accident and Sickness Benefits					
- Individual travel insurance	160		12.50%	0	
- Group travel insurance	165		12.50%	0	
- Group medical	170		12.50%	0	
- Group dental	175		12.50%	0	
- Long-term care insurance	180		12.50%	0	
- Critical illness insurance	185		12.50%	0	
- Waiver of Premium	190		12.50%	0	
- Credit insurance	195		12.50%	0	
- Other A&S	200		12.50%	0	
Other adjustments	205				
Capital (Margin) for Liability for Incurred Claims	210			0	

Note: For the risk factors, see section 4.6 Accident and Sickness Business, in the MCT Guideline.

MCT (BAAT) MARKET RISK: CAPITAL (MARGIN) REQUIREMENTS
(\$000, except percentages)

Capital (Margin) Required for Interest Rate Risk					
(55)		Fair value (02)	Modified or effective duration (04)	Dollar fair value change (02)x(04)xΔv (06)	Dollar fair value change (02)x(04)x(-Δv) (08)
Interest rate sensitive assets:					
Term deposits	001	8,298	0.11	11	-11
Bonds and debentures	005	7,080	4.18	370	-370
Commercial paper	010			0	0
Loans	015			0	0
Mortgages	020			0	0
MBS and ABS	025			0	0
Preferred shares	030			0	0
Interest rate derivatives held for other than hedging purposes	035			0	0
Insurance contracts issued - Assets for incurred claims (AIC)	040			0	0
Insurance contracts issued - Assets for remaining coverage (ARC)	041			0	0
Reinsurance contracts held - Assets for incurred claims (AIC)	042	71,209	3.48	3,098	-3,098
Reinsurance contracts held - Assets for remaining coverage (ARC)	045	3,303	0.00	0	0
Other (specify)	50			0	0
Total interest rate sensitive assets	055	89,890		3,479	-3,479
Interest rate sensitive liabilities:					
Insurance contracts issued - Liabilities for incurred claims (LIC)	060	72,378	3.71	3,356	-3,356
Insurance contracts issued - Liabilities for remaining coverage (LRC)	065	7,748	0.00	0	0
Reinsurance contracts held - Liabilities for incurred claims (LIC)	070			0	0
Reinsurance contracts held - Liabilities for remaining coverage (LRC)	071			0	0
Other as approved by the regulator	075			0	0
Other as approved by the regulator	080			0	0
Total interest rate sensitive liabilities	085	80,126		3,356	-3,356

		Notional value (10)		Dollar fair value Δy (12)	Dollar fair value -Δy (14)
Allowable interest rate derivatives:					
Long positions	090				
Short positions	095				
Total allowable interest rate derivatives	100			0	0
Capital required for Δy shock increase	105			123	
Capital required for Δy shock decrease	110				0
	115				
Total interest rate risk margin (Maximum of capital required for Δy shock increase / decrease)					123

Note: Δy = 1.25%

Capital (Margin) Required for Foreign Exchange Risk					
		Net open long position¹ in CAD, before carve- out (16)	Carve-out² in CAD (18)	Net open long position in CAD, less carve-out (20)	Net open short position³ in CAD (22)
U.S. Dollar	120			0	
Euro	125			0	
U.K. Pound	130			0	
Swiss Franc	135			0	
Danish Krone	140			0	
Swedish Krona	145			0	
Australian Dollar	150			0	
Hong Kong Dollar	155			0	
Singapore Dollar	160			0	
Japanese Yen	165			0	
China Yuan Renminbi	170			0	
Chilean Peso	175			0	
Indian Rupee	180			0	
Other (specify)	185			0	
Total net position	190	0	0	0	0
positions)	195				0
Total foreign exchange risk margin	200				0

Notes:
¹ Enter long positions as positive.
² A carve-out short position of 25% of liabilities denominated in each currency, converted in CAD.
³ Enter short positions as negative (no carve-out on short positions).

Capital (Margin) Required for Equity Risk						
		Exposure amount (24)			Risk Factor (26)	Capital (Margin) Required (24)x(26) (28)
Instruments NOT used as part of an equity hedging strategy:						
Long common shares	205	0			30.00%	0
Long equity derivatives	210	0			30.00%	0
Joint ventures and limited partnerships with less than or equal to 10% ownership interest	215	0			30.00%	0
Short common shares and equity derivatives	220				30.00%	0
Total of instruments NOT used as part of an equity hedging strategy	225					0

		Exposure amount (30)	Exposure amount of the portfolio of hedging instruments (32)	Net exposure amount: Absolute value of ((30)-(32)) (34)	Risk Factor (36)	Correlation factor (38)	Capital (Margin) Required (34)x(36) + MIN((30), (32)) × (1-(38)) × 1.5 (40)
Instruments used as part of an equity hedging strategy:							
Portfolio of instruments being hedged - active management and hedging strategy #1	230			0	30.00%		0
Portfolio of instruments being hedged - active management and hedging strategy #2	235			0	30.00%		0
Portfolio of instruments being hedged - active management and hedging strategy #3	240			0	30.00%		0
Total of instruments used as part of an equity hedging strategy	245						0
Total equity risk margin	250						0

Capital (Margin) Required for Real Estate				
		Balance sheet value	Risk Factor	Capital (Margin) Required (42)x(44) (46)
		(42)	(44)	
Investment properties	255	0	20.00%	0
Owner-occupied properties (valued using cost model)	260	0	10.00%	0
Total real estate risk margin	265	0		0

Capital (Margin) Required for Other Market Risk Exposures				
		Balance sheet value	Risk Factor	Capital (Margin) Required (48)x(50)
		(48)	(50)	(52)
Equipment	270	0	10.00%	0
Right-of-use assets associated with leased investment properties	271	0	20.00%	0
Other (specify)	275	0	10.00%	0
Total other market risk exposures margin		280		0

MCT (BAAT) CREDIT RISK: CAPITAL (MARGIN) REQUIRED FOR BALANCE SHEET (VESTED) ASSETS BASED ON EXTERNAL CREDIT RATINGS
(\$000, except percentages)

Category	Rating		Remaining Term to Maturity / Other Maturity												Capital (Margin) Required (06x08)+(14x16)+ (22x24)
			1 year or less, or perpetual				Greater than 1 year up to and including 5 years				Greater than 5 years				
			Balance Sheet Value	Redistribution of Exposure for Collateral/ Guarantees	Net Exposure	Risk Factor	Balance Sheet Value	Redistribution of Exposure for Collateral/ Guarantees	Net Exposure	Risk Factor	Balance Sheet Value	Redistribution of Exposure for Collateral/ Guarantees	Net Exposure	Risk Factor	
			(02)	(04)	(06)	(08)	(10)	(12)	(14)	(16)	(18)	(20)	(22)	(24)	
Long-term obligations including term deposits, bonds, debentures and loans	Government Grade	001	247		247	0.00%	2,129		2,129	0.00%	2,273		2,273	0.00%	0
	AAA	005			0	0.25%			0	0.50%			0	1.25%	0
	AA+ to AA-	010	247		247	0.25%	1,212		1,212	1.00%	253		253	1.75%	17
	A+ to A-	015			0	0.75%			0	1.75%	298		298	3.00%	9
	BBB+ to BBB-	020			0	1.50%	333		333	3.75%	89		89	4.75%	17
	BB+ to BB-	025			0	3.75%			0	7.75%			0	8.00%	0
	B+ to B-	030			0	7.50%			0	10.50%			0	10.50%	0
	Unrated	035			0	6.00%			0	8.00%			0	10.00%	0
	Other	040			0	15.50%			0	18.00%			0	18.00%	0
	Sub-total	045	494	0	494		3,674	0	3,674		2,913	0	2,913		43
Short-term obligations including commercial paper	Government Grade	050			0	0.00%									0
	A-1, F1, P-1, R-1 or equivalent	055	8,298		8,298	0.25%									21
	A-2, F2, P-2, R-2 or equivalent	060			0	0.50%									0
	A-3, F3, P-3, R-3 or equivalent	065			0	2.00%									0
	Unrated	070			0	6.00%									0
	All other ratings, including non-prime and B or C ratings	075			0	8.00%									0
	Sub-total	080	8,298	0	8,298										21
Preferred shares	AAA, AA+ to AA-, Pfd-1, P-1 or equivalent	085			0	3.00%									0
	A+ to A-, Pfd-2, P-2 or equivalent	090			0	5.00%									0
	BBB+ to BBB-, Pfd-3, P-3 or equivalent	095			0	10.00%									0
	BB+ to BB-, Pfd-4, P-4 or equivalent	100			0	20.00%									0
	B+ or lower, Pfd-5, P-5 or equivalent or unrated	105			0	30.00%									0
	Sub-total	110	0	0	0										0
	Total	115													64

MCT CREDIT RISK: CAPITAL REQUIRED FOR SELECTED BALANCE SHEET ITEMS ASSETS AND RECOVERABLES/RECEIVABLES (\$000, except percentages)						
		Risk Factor	Balance Sheet Value	Redistribution of Exposure for Collateral / Guarantees	Net Exposure	Capital Required (02)x(08)
(55)		(02)	(04)	(06)	(08)	(10)
Cash held on premises	001	0.00%	0		0	
Cash other	005	0.25%	4,619		4,619	12
Investment Income Due and Accrued	010	2.50%	34		34	1
Investments:						
Long-Term Obligations including Term Deposits, Bonds, Debentures and Loans	015		7,081	0	7,081	43
Short-Term Obligations including Commercial Paper	020		8,298	0	8,298	21
Asset-Backed Securities	025		0	0	0	0
Loans (at amortized cost):						
First mortgages on one- to four-unit residential dwellings	030	4.00%	0		0	0
Commercial mortgages and residential mortgages that are not first mortgages on one- to four-unit residential dwellings	035	10.00%	0		0	0
Mortgages secured by undeveloped land	040	15.00%	0		0	0
Subsidiaries, Associates & Joint Ventures (not considered capital)	045	45.00%	0		0	0
Other loans	055				0	
Adjustment to reflect difference between amortized cost and Balance Sheet value of loans	060		0		0	
Preferred Shares	065		0	0	0	0
Other Investments	070	10.00%	0		0	0
Other Items						
Receivables:						
Government Grade	075	0.00%	0		0	
Facility Association Residual Market and Uninsured Automobile Fund	080	0.70%	0		0	0
Agents, Brokers, Policyholders, Associates, Limited Partnerships, Joint Ventures, Non-qualifying Subsidiaries and Other Receivables:						
- Outstanding less than 60 days	085	5.00%	0		0	0
- Outstanding 60 days or more	090	10.00%	0		0	0
Insurers						
- Registered Associated under Intra-group pooling arrangements approved by regulator	095	0.00%	0		0	
- Registered Associated excluding Intra-group pooling arrangements approved by regulator	100	0.70%	0		0	0
- Registered Non-associated	105	0.70%	0		0	0
- Unregistered	110		0		0	
Recoverables from Reinsurers:						
- Registered Associated						
Premiums for unexpired coverage on reinsurance contracts held under Intra-group pooling arrangements approved by regulator	115	0.00%	0		0	
Premiums for unexpired coverage on reinsurance contracts held excluding Intra-group pooling arrangements approved by regulator	120	2.50%	0		0	0
Asset for incurred claims under Intra-group pooling arrangements approved by regulator	125	0.00%	0		0	
Asset for incurred claims excluding Intra-group pooling arrangements approved by regulator	130	2.50%	0		0	0
- Registered Non-associated						
Premiums for unexpired coverage on reinsurance contracts held	135	2.50%	880		880	22
Asset for incurred claims excluding receivable	140	2.50%	52,043		52,043	1,301
- Total unregistered premiums for unexpired coverage & asset for incurred claims	145		21,590		21,590	
Other Recoverables on the liability for incurred claims including SIRs not deducted from capital	150	20.00%	0		0	0
Deferred Tax Assets arising from temporary differences, that can be applied to recoverable income taxes paid in the preceding 3 years	155	10.00%	0		0	0
Assets held for sale	160		0		0	0
Other Assets	165	10.00%	243		243	24
Other (specify)	170		0		0	0
Total Capital Required	175					1,423

MCT (BAAT) CREDIT RISK: CAPITAL (MARGIN) REQUIRED FOR OFF-BALANCE SHEET EXPOSURES
(\$000, except percentages)

Exposure Amounts for OTC Derivatives		Interest Rate Contracts	Foreign Exchange and Gold Contracts	Equity-linked Contracts	Precious Metals (Other than Gold Contracts)	Other Instruments	Total Contracts
		(02)	(04)	(06)	(08)	(10)	(12)
Notional principal amount	001						0
Replacement Cost (Market Value)							
Gross positive replacement cost	005						0
Gross negative replacement cost	010						0
Add-on for Potential Future Exposure	015						0
Credit Equivalent Amount	020	0	0	0	0	0	0

Category	Rating of the counterparty		Remaining Term to Maturity/ Other Maturity															Capital (Margin) Required (18x20x22)+ (28x30x32)+ (38x40x42) (44)
			1 year or less, or indeterminate					Greater than 1 year, up to and including 5 years					Greater than 5 years					
			Credit Equivalent Amount (14)	Redistribution of Exposure for Collateral/ Guarantees (16)	Net Exposure (18)	Credit Conversion Factor (20)	Risk Factor (22)	Credit Equivalent Amount (24)	Redistribution of Exposure for Collateral/ Guarantees (26)	Net Exposure (28)	Credit Conversion Factor (30)	Risk Factor (32)	Credit Equivalent Amount (34)	Redistribution of Exposure for Collateral/ Guarantees (36)	Net Exposure (38)	Credit Conversion Factor (40)	Risk Factor (42)	
OTC derivatives	Government Grade	025			0		0.00%			0		0.00%			0		0.00%	0
	AAA	030			0		0.25%			0		0.50%			0		1.25%	0
	AA+ to AA-	035			0		0.25%			0		1.00%			0		1.75%	0
	A+ to A-	040			0		0.75%			0		1.75%			0		3.00%	0
	BBB+ to BBB-	045			0		1.50%			0		3.75%			0		4.75%	0
	BB+ to BB-	050			0		3.75%			0		7.75%			0		8.00%	0
	B+ to B-	055			0		7.50%			0		10.50%			0		10.50%	0
	Unrated	060			0		6.00%			0		8.00%			0		10.00%	0
	Other	065			0		15.50%			0		18.00%			0		18.00%	0
Sub-total	070	0	0	0			0	0	0		0	0	0				0	
Type 1 structured settlements	Rated A- and higher	075												0	50.00%	2.00%	0	
	Rated BBB+ and lower	080												0	50.00%	8.00%	0	
	Unrated	085												0	50.00%	10.00%	0	
	Other (excluding unrated)	090												0	50.00%	18.00%	0	
	Sub-total	095										0	0	0				0
Other off-balance sheet exposures	Government Grade	100			0		0.00%			0		0.00%			0		0.00%	0
	AAA	105			0		0.25%			0		0.50%			0		1.25%	0
	AA+ to AA-	110			0		0.25%			0		1.00%			0		1.75%	0
	A+ to A-	115			0		0.75%			0		1.75%			0		3.00%	0
	BBB+ to BBB-	120			0		1.50%			0		3.75%			0		4.75%	0
	BB+ to BB-	125			0		3.75%			0		7.75%			0		8.00%	0
	B+ to B-	130			0		7.50%			0		10.50%			0		10.50%	0
	Unrated	135			0		6.00%			0		8.00%			0		10.00%	0
	Other	140			0		15.50%			0		18.00%			0		18.00%	0
Sub-total	145	0	0	0			0	0	0		0	0	0				0	
Total		150	0	0	0			0	0	0		0	0	0				0

MCT (BAAT) CREDIT RISK: CAPITAL (MARGIN) REQUIRED FOR COLLATERAL HELD FOR UNREGISTERED REINSURANCE EXPOSURES
(\$000, except percentages)

Total Capital (Margin) Required for Non-Owned Deposits and Letters of Credit		(01)
Total capital (margin) required for acceptable non-owned deposits	001	69
Total capital (margin) required for letters of credit	005	0
Ratio for proportional allocation of excess collateral	010	27.97%
Capital (margin) required for excess collateral portion	015	19
Capital (margin) required for acceptable non-owned deposits and letters of credit less excess	020	49

Category	Rating		Remaining Term to Maturity/ Other Maturity						Capital (margin) required (02x04)+(06x08)+(10x12)
			1 year or less, or perpetual		Greater than 1 year, up to and including 5 years		Greater than 5 years		
			Exposure amount	Risk Factor	Exposure amount	Risk Factor	Exposure amount	Risk Factor	
			(02)	(04)	(06)	(08)	(10)	(12)	(14)
Long-term obligations including term deposits, bonds, debentures and loans	Government Grade	025		0.00%	10,165	0.00%	15,223	0.00%	0
	AAA	030	1,624	0.25%		0.50%		1.25%	4
	AA+ to AA-	035		0.25%		1.00%	826	1.75%	14
	A+ to A-	040	540	0.75%		1.75%	1,048	3.00%	35
	BBB+ to BBB-	045	547	1.50%		3.75%		4.75%	8
	BB+ to BB-	050		3.75%		7.75%		8.00%	0
	B+ to B-	055		7.50%		10.50%		10.50%	0
	Unrated	060		6.00%		8.00%		10.00%	0
	Other	065		15.50%		18.00%		18.00%	0
	Sub-total	070	2,711		10,165		17,097		62
Short-term obligations including commercial paper	Government Grade	075	1,254	0.00%					0
	A-1, F1, P-1, R-1 or equivalent	080		0.25%					0
	A-2, F2, P-2, R-2 or equivalent	085		0.50%					0
	A-3, F3, P-3, R-3 or equivalent	090		2.00%					0
	Unrated	095		6.00%					0
	All other ratings, including non-prime and B or C ratings	100		8.00%					0
	Sub-total	105	1,254						0
Preferred shares	AAA, AA+ to AA-, Pfd-1, P-1 or equivalent	110		3.00%					0
	A+ to A-, Pfd-2, P-2 or equivalent	115		5.00%					0
	BBB+ to BBB-, Pfd-3, P-3 or equivalent	120		10.00%					0
	BB+ to BB-, Pfd-4, P-4 or equivalent	125		20.00%					0
	B+ or lower, Pfd-5, P-5 or equivalent or unrated or common shares	130		30.00%					0
	Sub-total	135	0						0
Other deposits	Cash held on premises	140		0.00%					0
	Cash other	145	2,564	0.25%					6
	Investment income due and accrued	150		2.50%					0
	Sub-total	155	2,564						6
Letters of credit¹	Government Grade	160		0.00%		0.00%		0.00%	0
	AAA	165		0.25%		0.50%		1.25%	0
	AA+ to AA-	170		0.25%		1.00%		1.75%	0
	A+ to A-	175		0.75%		1.75%		3.00%	0
	BBB+ to BBB-	180		1.50%		3.75%		4.75%	0
	BB+ to BB-	185		3.75%		7.75%		8.00%	0
	B+ to B-	190		7.50%		10.50%		10.50%	0
	Sub-total	195	0		0		0		0
Total		200	6,529		10,165		17,097		69

1. For letters of credit, use rating of the issuing/confirming bank and term of ceded liabilities

70.00

Canadian Lawyers Liability Assurance Society
Canadian/Foreign Insurer

31/12/2023
Date

MCT (BAAT) OPERATIONAL RISK: CAPITAL (MARGIN) REQUIRED
(\$000, except percentages)

		Annual Amount (Previous year)	Annual Amount (Current year)	Risk Factor	Capital (Margin) Required (04)x(06)
		(02)	(04)	(06)	(08)
Direct premiums received in the past 12 mo. for insurance contracts issued	001	14,919	21,559	2.50%	539
Premiums received in the past 12 mo. for reinsurance contracts issued - Third party reinsurance	005	0	0	1.75%	0
Premiums received in the past 12 mo. for reinsurance contracts issued - Intra Pool (MCT only)	010	0	0	0.75%	0
Subtotal: Premiums received	015	14,919	21,559		
Premiums paid in the past 12 mo. for reinsurance contracts held - Third party reinsurance	020		15,231	2.50%	381
Premiums paid in the past 12 mo. for reinsurance contracts held - Intra Pool (MCT only)	025		0	0.75%	0
Subtotal: Premiums paid	026		15,231		
For Intra Pool (MCT only), greater of: (a) 0.75% of premiums received in the past 12 mo. for reinsurance contracts issued; and (b) 0.75% of premiums paid in the past 12 mo. for reinsurance contracts held	030				0
Growth of premium received in the past 12 mo. above 20% threshold	035		3,656	2.50%	91
Subtotal: premium operational risk requirement component	040				1,011
Capital/margin required component ¹	045		2,367	8.50%	201
Total operational risk uncapped	050				1,212
Cap	055			30.00%	710
Total operational risk margin	060				710

1. Capital (margin) required component equals to total capital (margin) required excluding operational risk and diversification credit.

MCT 20.10 Asset Breakdown

ASSETS (\$'000)							
	Amortized Cost	Row on pages 20.10/40.07	MCT Breakdown	Balance Sheet Value	MCT Classification	Difference between Col. 99 and balance reported on pages 20.10/40.07	
	(99a)		(99)	(01)		20.10/40.08	Difference
ASSETS:							
Cash and Cash Equivalents		2010.0101		4,619		4,619	0
Cash held on premises		01a	0		6020.00104		
Cash other		01b	4,619		6020.00504		
Accrued Investment Income		2010.1101		34	6020.01004	34	0
Current Tax Assets		2010.5201		0	6020.07504	0	0
Assets Held for Sale		2010.5001		0		0	0
Assets held for sale (other than financial) with MCT application required		50a	0		6020.16004		
Assets held for sale (no MCT application required)		50b	0				
Asset for Insurance Acquisition Cash Flows		2010.1801		0	2000.18101	0	0
Investments							
Short Term Investments		4008.01035		8,298	6020.1504/6000	8,298	0
Bonds and Debentures		4008.19935		7,081	6020.2004/6000	7,081	0
Mortgage Loans		4008.21035	Balance Sheet Value	0		0	0
Government Grade		210a			6020.01504/6000		
Residential Mortgages		210b					
First mortgages on one- to four-unit residential dwellings		210bi	0		6020.03004		
Residential mortgages that are not first mortgages on one- to four-unit residential dwellings		210bii	0		6020.03504		
Commercial Mortgages		210c	0		6020.03504		
Mortgages secured by undeveloped land		210d	0		6020.04004		
MBS or other mortgage obligations classified as Mortgage Loans on 20.10 as part of ABS		210e	0		6020.00904/MCT ABS		
Preferred Shares		4008.25935		0	6000.11002/6020. 06504	0	0
Common Shares	Exposure amount	4008.27935		0		0	0
Long common shares NOT used as part of an equity hedging strategy:	0	279a	0		5000.20524		
Common Shares used as part of an equity hedging strategy:	0	279b	0		5000.23030 - 5000.24030		
Investment in Subsidiaries		4008.28935		0	6020.07004	0	0
Other Loans		4008.31035		0		0	0
Loans - Subsidiaries, Associates & Joint Ventures (not considered capital)	0	310a	0		6020.04504		
Loans considered as capital to non-qualifying subsidiaries		310b	0		2000.16001		
Loans considered as capital to associates		310c	0		2000.16501		
Loans considered as capital to joint ventures and limited partnerships with more than 10% ownership		310d	0		2000.17001		
Other loans - reported as part of 60.00		310e	0		6020.1504/6000		
Other Invested Assets		4008.32035		0		0	0
Structured Settlements, etc.		320a	0		6040		
Other Invested Assets		320b	0		6020.07004		
Total Investments		4008.89935		15,379		15,379	0
Equity Accounted Investees		2010.1501		0		0	0
Interests in Associates & Joint Ventures		408401001					
Interests in non-qualifying subsidiaries		15a	0		2000.14501		
Interests in associates		15b	0		2000.15001		
Interests in joint ventures and limited partnerships with more than 10% ownership		15c	0		2000.15501		
Joint ventures and limited partnerships with less than or equal to 10% ownership interest		15d	0		5000.21524		
Investments in Pooled Funds		408402001					
Invested assets held in the fund to be allocated to other areas of the MCT (preferred shares, common shares, bonds and debentures, etc.).			0				
Invested assets held in the fund to be allocated to other areas of the MCT:							
Cash and Cash Equivalents		15f	0		6020.00504		
Accrued Investment Income		15g	0		6020.01004		
Other receivables		15h	0		6020.08504/6020. 09004		
Derivatives		15i	0		6040		
Provisions, Accruals and Other Liabilities		15g	0				
Financial Instrument Derivative Assets	Exposure amount	16		0		0	0
Interest rate derivatives held for other than hedging purposes	0	16a	0		5000.090 /5000.095		
Foreign currency derivatives	0	16b	0		5000.120 - 5000.185		
Equity derivatives - Instruments NOT used as part of an equity hedging strategy (long equity derivatives)	0	16c	0		5000.21024		
Equity derivatives -Instruments used as part of an equity hedging strategy	0	16d	0		5000.23030- 5000.24030		
Other derivatives	0	16e	0		6040		
Insurance Contract Assets		20106201		0	4000/4005	0	0
Reinsurance Contract Held Assets		20106401		74,513	4011	74,513	0
Investment Properties	Cost model/IFRS 16 own use asset value	2010.1701	Balance Sheet Value	0		0	0
Investment properties	0	17a	0		5000.25542		
Right-of-use assets associated with leased investment properties	0	17b	0		5000.27148		
Property and Equipment	Cost model/IFRS 16 own use asset value	2010.4101	Balance Sheet Value	0		0	0
Owner-occupied properties (valued using cost model)		41a	0		5000.26042		
Equipment		41b	0		5000.27048		
Right of use asset - owner occupied leased property	0	41b	0		5000.26042		
Right of use asset - Equipment	0	41b	0		5000.27048		
Intangible Assets		2010.5601		0	2000.19501	0	0
Goodwill		2010.5401		0	2000.19001	0	0
Defined Benefit Pension Plan		2010.5801		0		0	0
Defined Benefit Pension Plan Surplus Assets (excluding available refunds)		58a	0		2000.20501		
Defined Benefit Pension Plan Surplus Assets (available refunds)		58b	0		6020.17004		
Segregated Funds Net Assets							
Deferred Tax Assets		2010.4401		0		0	0
Deferred Tax Assets arising from temporary differences, that can be applied to recoverable income taxes paid in the preceding 3 years		44a	0		6020.15504		
Deferred tax assets excluding those arising from temporary differences		44b	0		2000.20001		
Deferred Tax Liabilities (included in deferred tax asset balance per 20.10 and to be allocated on 20.00) - to be input as a negative		44c	0		2000.26501- 2000.28501		
Other Assets		2010.8801		243		243	0
Other Receivables - Government grade (excl. current tax assets)		88a	0		6020.07504		
Other receivables -Non government grade/non insurance - Outstanding less than 60 days		88b	0		6020.08504		
Other receivables -Non government grade/non insurance - Outstanding 60 days or more		88c	0		6020.09004		
Other assets - associated credit risk		88d	243		6020.06504		
Other assets - associated market risk		88e	0		5000.27548		
TOTAL ASSETS				94,788		94,788	

Note: Page 40.08 does not include the invested assets of the pooled fund to be allocated across the asset type on a look through basis and the pooled fund invested assets are not part of page 40.08 which was the case in the prior year. Companies will have to split the invested assets out and add them to the respective locations of the MCT pages. Users can use the invested asset section above as a guide. In the future, PwC will look to adjust this if users would find this helpful.

SUMMARY OF RECEIVABLES FOR MCT ALLOCATION

Receivable type	Amount	MCT reference
Insurance related receivables		
Instalment premiums NOT yet due		No MCT application (0% factor)
Insurance related receivables outstanding less than 60 days from agents, brokers, non-qualifying subsidiaries, associates, joint ventures and policyholders (including instalment premiums that are due and not yet received) - reported as part of your insurance contract asset or insurance contract liability (includes receivables from unregistered reinsurers for reinsurance contracts ISSUED)		6020.08504
Insurance related receivables outstanding more than 60 days from agents, brokers, non-qualifying subsidiaries, associates, joint ventures and policyholders (including instalment premiums that are due and not yet received) - reported as part of your insurance contract asset or insurance contract liability (includes receivables from unregistered reinsurers for reinsurance contracts ISSUED)		6020.09004
Insurance related receivables due from Facility Association Residual Market and Uninsured Automobile Fund - reported as part of your insurance contract asset or insurance contract liability		6020.08004
Reinsurance related receivables		
Registered and Associated - Insurance receivables from registered reinsurers that are NOT included in premiums associated with unexpired coverage on reinsurance contracts held or asset for incurred claims recoverable, including intra-group pooling arrangements		6020.09504
Registered and Associated - Insurance receivables from registered reinsurers that are NOT included in premiums associated with unexpired coverage on reinsurance contracts held or asset for incurred claims recoverable, excluding receivables intra-group pooling arrangements		6020.10004
Registered and NOT Associated - Insurance receivables from registered reinsurers that are NOT included in premiums associated with unexpired coverage on reinsurance contracts held or asset for incurred claims recoverable, excluding receivables intra-group pooling arrangements		6020.10504
Unregistered - Insurance receivables from unregistered reinsurers that are NOT included in premiums associated with unexpired coverage on reinsurance contracts held or asset for incurred claims recoverable		6020.11004
Other receivables		
Other Receivables - Government grade (excl. current tax assets)	0	6020.07504
Other receivables -Non government grade/non insurance - Outstanding less than 60 days	0	6020.08504
Other receivables -Non government grade/non insurance - Outstanding 60 days or more	0	6020.09004