

Annex 1 — Financial Statements

OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS ACTUAL EXPENDITURE BY OBJECT (Dollars)

	1996/97	1995/96
Personnel		
Salaries and Wages	23,884,662	23,798,314
Contributions to employee benefit plans (1)	3,178,531	2,868,760
Contributions to employee benefit plans (2)	1,271,754	1,260,777
	28,334,947	27,927,851
Goods and Services		
Transportation and communications	2,033,569	1,763,282
Information	359,452	572,066
Professional and special services	5,848,274	5,933,942
Rentals	2,032,942	2,313,827
Purchased repair and maintenance	375,362	339,211
Utilities, materials and supplies	686,767	759,832
Other	32,161	19,693
	11,368,527	11,701,853
Total Operating Expenses	39,703,474	39,629,704
Capital		
Minor capital expenditures	1,164,811	1,057,800
Total Expenditures	40,868,285	40,687,504
Less: Revenue credited to the vote (see below)	40,853,354	36,481,057
Net Programme Expenditures (3)	14,931	4,206,447
Revenue credited to the vote	1996/97	1995/96
Cost recovery re:		
Supervision of financial institutions	36,082,826	32,182,545
Supervision of pension plans	3,178,204	2,774,457
Services provided to:		
Canada Deposit Insurance Corporation	151,788	153,404
Canada Pension Plan	1,375,197	1,311,203
Other	65,339	59,448
Total Revenue credited to the vote	40,853,354	36,481,057

- (1) Includes the employer's contribution towards Employment Insurance, Canada and Quebec Pension plans, Superannuation and Death Benefits. In 1996-97, this cost increased by 11%, mainly due to Treasury Board changing the calculation methodology.
- (2) Includes the employer's contribution towards provincial and private health plans.
- (3) Yearly fluctuations in New Programme Expenditures arises from timing differences between interim and final assessment as well as invoicing and receipt of amounts due.



OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS
ACTUAL EXPENDITURE BY BUDGET ITEM
(Dollars)

	1996/97	1995/96
Salary		
Salary	28,087,033	27,752,079
Overtime	247,914	175,772
	28,334,947	27,927,851
Training		
Travel - training	186,274	64,566
Training and development	394,436	347,184
	580,710	411,750
Other expenses		
Travel	1,175,346	1,071,518
Relocation	25,759	11,134
Liquidation expenses	1,934,905	2,515,687
Membership fees and expenses	130,158	116,973
Hospitality	21,808	15,088
Instant awards	12,516	4,235
Credit consultant fees and expenses	421,361	472,405
Temporary help	79,847	58,173
Other contracts	1,986,084	750,107
EDP consultants	557,358	1,127,035
EDP hardware and software	1,004,150	1,034,504
EDP other expenses	526,513	553,207
Subscriptions and reference books	134,997	181,763
Publishing and advertising services	171,674	364,203
Postage and courier	112,014	132,947
Printing	187,780	207,865
Stationery and office supplies	202,410	223,725
Furniture and fixtures	488,648	377,340
Telephones	416,227	439,325
Other business services	135,312	212,403
Maintenance - office equipment	14,361	23,036
Accommodation expenses	2,075,152	2,338,652
Rental - other	118,448	101,109
Miscellaneous	19,800	15,469
	11,952,628	12,347,903
Total expenditures	<u>40,868,285</u>	<u>40,687,504</u>



**RECOVERIES FROM FINANCIAL INSTITUTIONS AND
PRIVATELY-OWNED PENSION PLANS**

	1996-97	1995-96
Banks, Trust and Loan Companies	15,212,000	13,958,000
Life Insurance Companies	9,907,000	9,534,000
Property and Casualty Insurance Companies	7,064,000	7,381,000
Privately-Owned Pension Plans	2,340,000	2,772,000



Annex 2 — Complaints and Enquiries

Among other things, OSFI's External Communications and Media Relations group is responsible for dealing with enquiries or complaints consumers may have with respect to federally-regulated financial institutions and pension plans.

In 1992, the legislation applicable to federally-regulated financial institutions was amended to include a requirement that financial institutions establish and follow specific procedures for handling consumer complaints. These procedures must be readily available to customers and must include information on how to contact OSFI.

When a customer contacts OSFI with a complaint or enquiry, several courses of action may be taken. OSFI's Complaints and Enquiries officers will analyze the situation, and when possible, offer suggestions on how to handle the situation. The officers can often respond directly to enquiries which are of a general nature. However, some enquiries or complaints can be very specific in nature or are related to a specific financial institution. In these cases, the officer may direct the customer to a particular individual within the financial institution. Many financial institutions have an internal ombudsman who can provide an impartial appeal process if the customer is dissatisfied with the initial

response to his/her complaint or enquiry.

OSFI's toll-free telephone line, which has been available to the public for the last three years, has resulted in a significant increase in the number of incoming calls. OSFI continues to receive and process a large volume of written correspondence. Furthermore, the amount of correspondence received through OSFI's Internet web site is increasing rapidly.

During 1996-97, OSFI's External Communications and Media Relations group received 3,599 complaints and 9,685 enquiries. The tables on the following page provide additional statistical detail with respect to the complaints and enquiries received.



OSFI Complaints and Enquiries April 1, 1996 to March 31, 1997

	Banks	Trust	Life	P&C	Pensions	Other	Total
Enquiries							
General	2,131	384	577	344	334	1,818	5,588
Specific	973	139	250	158	493	2,084	4,097
Complaints							
Cost of Borrowing	36	0	0	0	0	2	38
Service Charges	137	18	0	0	0	5	160
Quality of Service	128	11	3	1	0	1	144
Small Business	108	2	0	0	0	0	110
Legal/Contractual/ Products	2,313	259	271	131	3	116	3,093
Floating Issues	13	9	21	10	0	1	54
Total	5,839	822	1,122	644	830	4,027	13,284

Mode of Receipt

Telephone	12,159
Written Correspondence	1,120
Interview	5

Complaints and Enquiries - By year and month (1989-1997)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
1989	536	519	535	493	592	374	592	490	229	335	437	260	5,382
1990	608	623	577	390	721	600	637	621	592	624	739	445	7,177
1991	708	767	659	689	849	733	788	711	582	920	857	695	8,958
1992	899	902	971	952	774	957	1,061	949	856	942	994	847	11,104
1993	1,067	1,178	1,271	939	950	1,070	982	965	979	876	1,107	798	12,182
1994	1,045	1,161	1,181	943	958	1,038	928	1,157	833	907	1,076	749	11,976
1995	1,056	1,152	1,237	995	1,087	1,030	873	983	986	1,191	1,093	739	12,423
1996	1,195	1,239	1,116	1,118	1,111	1,059	1,089	994	1,053	1,224	1,096	865	13,284
1997	1,213	1,245	1,225	--	--	--	--	--	--	--	--	--	3,683



Annex 3 — Regulated Institutions (as at March 31, 1997)

Banks

ABN AMRO Bank Canada
Amex Bank of Canada
Banca Commerciale Italiana of Canada
Banco Central Hispano-Canada
Bank of America Canada
Bank of Boston Canada*
Bank of China (Canada)
Bank of East Asia (Canada)
Bank of Montreal
The Bank of Nova Scotia
Bank of Tokyo-Mitsubishi (Canada)
Banque Nationale de Paris (Canada)
BT Bank of Canada
Canadian Imperial Bank of Commerce
Canadian Western Bank
The Chase Manhattan Bank of Canada
Cho Hung Bank of Canada
Citibank Canada
Citizens Bank of Canada
Crédit Lyonnais Canada
Credit Suisse First Boston Canada
Dai-ichi Kangyo Bank (Canada)
Daiwa Bank Canada*
Deutsche Bank Canada
Dresdner Bank Canada
First Chicago NBD Bank, Canada
First Nations Bank of Canada
Fuji Bank Canada
Hanil Bank Canada
Hongkong Bank of Canada
The Industrial Bank of Japan (Canada)
International Commercial Bank of Cathay (Canada)
Korea Exchange Bank of Canada
Laurentian Bank of Canada
Manulife Bank of Canada
Mellon Bank Canada
J.P. Morgan Canada
National Bank of Canada
National Bank of Greece (Canada)
National Westminster Bank of Canada
Paribas Bank of Canada
Republic National Bank of New York (Canada)
Royal Bank of Canada
Sakura Bank (Canada)
Sanwa Bank Canada
Société Générale (Canada)
Sottomayor Bank Canada
State Bank of India (Canada)
The Sumitomo Bank of Canada
Swiss Bank Corporation (Canada)
Tokai Bank Canada
The Toronto-Dominion Bank
Union Bank of Switzerland (Canada)
United Overseas Bank (Canada)

* In process of liquidation

Representative Offices

Banca Unione di Credito
Banco Comercial dos Açores
Banco Espírito Santo e Comercial de Lisboa, SA
Banco Nacional de Mexico
Banco Popular Español
Banco Totta & Acores
Banco Totta & Acores
Bank Hapoalim B.M.
Bank Hapoalim B.M.
Bank J. Vontobel & Co. Ltd.
Bank Leumi le-Israel, B.M.
Bank Leumi le-Israel, B.M.
Bank of Cyprus Limited
Bank of Ireland Asset Management (U.S.) Limited
Bank of Valletta Limited
Banque Centrale Populaire du Maroc
Baring Asset Management, Inc.
Bayerische Landesbank Girozentrale
Comerica Bank
Commerzbank
Confia, S.A.
Crédit Commercial de France (Suisse) S.A.
The Cyprus Popular Bank Ltd
The Dai-ichi Kangyo Bank, Ltd.
The Export-Import Bank of Japan
Grupo Financiera Serfin
Hambros Bank Ltd.
The Hokkaido Takushoku Bank, Ltd.
Istituto Bancario San Paolo Di Torino S.p.A.
J. Henry Schroder & Co. Limited
Jamaica National Building Society
The Korea Development Bank
The Long-Term Credit Bank of Japan, Ltd.
Mid-Med Bank Ltd.
Moscow Narodny Bank Limited
National Mortgage Bank of Greece
National Mortgage Bank of Greece
National Mortgage Bank of Greece
S.G. Warburg Securities
The Sanwa Bank, Ltd.
Schroder Capital Management International
The Sumitomo Trust & Banking Co., Ltd.
Swiss Bank Corporation
Victoria Mutual Building Society
Wesdeutsche Landesbank Girozentrale



Trust Companies

AGF Trust Company
The Bank of Nova Scotia Trust Company
The Canada Trust Company
Canadian Western Trust Company
CIBC Trust Corporation
Citizens Trust Company
Commercial Trust Company Limited
Co-operative Trust Company of Canada
The Equitable Trust Company
Evangeline Trust Company
General Trust Corporation of Canada*
Hongkong Bank Trust Company
Household Trust Company
ING Trust Company of Canada
The International Trust Company*
The Merchant Private Trust Company
Montreal Trust Company of Canada
Montreal Trust Company
The Mutual Trust Company
Natcan Trust Company
The Northern Trust Company, Canada
Peace Hills Trust Company
Peoples Trust Company
Provincial Trust Company**, ***
The R-M Trust Company**
The Royal Trust Company
Royal Trust Corporation of Canada
State Street Trust Company Canada
Sun Life Trust Company
Swiss Bank Corporation Trust
TD Trust Company
Trimark Trust
The Trust Company of Bank of Montreal
The Trust Company of London Life

- * Commenced action toward voluntary liquidation and dissolution
** Not a member of CDIC
*** Cannot accept deposits

Loan Companies

Bank of Montreal Mortgage Corporation
BLC Mortgage Corporation*
Canada Trustco Mortgage Company
CCB Mortgage Investment Corporation
CIBC Mortgage Corporation
CIBC Mortgages Inc.
Granville Savings and Mortgage Corporation
Guardcor Loan Company*
HongkongBank Mortgage Corporation
Laurentian Bank of Canada Mortgage Corporation*
Laurentian Bank Savings and Mortgage Corporation
League Savings and Mortgage Company
Mandate National Mortgage Corporation
MontroServices Corporation
MTC Mortgage Investment Corporation
Royal Bank Mortgage Corporation
Scotia Mortgage Corporation
Seel Mortgage Investment Corporation
Settlers Savings and Mortgage Corporation*
Sun Life Savings and Mortgage Corporation
TD Mortgage Corporation
TD Pacific Mortgage Corporation
Victoria and Grey Mortgage Corporation

- * Commenced action towards voluntary liquidation and dissolution

Fraternal Benefit Societies

ACTRA Fraternal Benefit Society
Association Canado-Américaine
Canadian Professional Sales Association
Canadian Slovak Benefit Society
Canadian Slovak League
Croatian Catholic Union of U.S.A. and Canada
Croatian Fraternal Union of America
The First Catholic Slovak Ladies Association of the United States of America
The First Catholic Slovak Union of the United States of America and Canada
The Grand Orange Lodge of British America
The Independent Order of Foresters
Knights of Columbus
Lutheran Life Insurance Society of Canada
The North West Commercial Travellers' Association of Canada
The Order of Italo-Canadians
The Order of United Commercial Travelers of America
Serb National Federation
Sons of Norway
Sons of Scotland Benevolent Association
Supreme Council of the Royal Arcanum
Ukrainian Fraternal Association (of America)
Ukrainian Fraternal Society of Canada
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada
Ukrainian National Aid Association of America
Ukrainian National Association
Woman's Life Insurance Society
Workers Benevolent Association of Canada



Insurance Companies

Life

Aetna Life Insurance Company
Aetna Life Insurance Company of Canada
Alexander Hamilton Life Insurance Company of America
Allianz Life Insurance Company of North America
Allstate Life Insurance Company
Allstate Life Insurance Company of Canada
American Bankers Life Assurance Company of Florida
American Income Life Insurance Company
American International Assurance Life Company Ltd.
AMEX Assurance Company
AMEX Life Assurance Company
Axa Réassurance
Balboa Life Insurance Company
Bankers Life and Casualty Company
Blue Cross Life Insurance Company of Canada
Business Men's Assurance Company of America
The Canada Life Assurance Company
Canadian Premier Life Insurance Company
Chrysler Life Insurance Company of Canada
CIBC Life Insurance Company Limited
CIGNA Life Insurance Company of Canada
CNA Life Insurance Company of Canada
College Retirement Equities Fund
Cologne Life Reinsurance Company
COLONIA Life Insurance Company
Combined Insurance Company of America
Commercial Union Life Assurance Company of Canada
CompCorp Life Insurance Company
Confederation Life Insurance Company *
Connecticut General Life Insurance Company
Continental Assurance Company
Co-operators Life Insurance Company
Crown Life Insurance Company
CUMIS Life Insurance Company
CUNA Mutual Insurance Society
The Dominion Life Assurance Company
The Empire Life Insurance Company
The Equitable Life Assurance Society of the United States
The Equitable Life Insurance Company of Canada
Federated Life Insurance Company of Canada
Financial Life Assurance Company of Canada
First Allmerica Financial Life Insurance Company
Ford Life Insurance Company
Forethought Life Insurance Company
Frankona Rückversicherungs-Aktien-Gesellschaft
GAN VIE Compagnie Française d'Assurances sur la Vie
General American Life Insurance Company
The Great Lakes Reinsurance Company
The Great-West Life Assurance Company
Hartford Life Insurance Company
Household Life Insurance Company
The Imperial Life Assurance Company of Canada
ITT Hartford Life Insurance Company of Canada
J.C. Penney Life Insurance Company
John Alden Life Insurance Company
John Hancock Mutual Life Insurance Company
Laurier Life Insurance Company
Liberty Life Assurance Company of Boston
Life Insurance Company of North America
Life Investors Insurance Company of America
Life Reassurance Corporation of America
The Lincoln National Life Insurance Company
London Life Insurance Company
The Manufacturers Life Insurance Company
The Maritime Life Assurance Company
Massachusetts Mutual Life Insurance Company
The Mercantile and General Life Reassurance Company of Canada
Metropolitan Life Insurance Company
Metropolitan Life Insurance Company of Canada
MIC Life Insurance Corporation
The Minnesota Mutual Life Insurance Company
Munich Reinsurance Company
(Munchener Rückversicherungs- Gesellschaft)
The Mutual Life Assurance Company of Canada
The Mutual Life Insurance Company of New York
Mutual of Omaha Insurance Company
La Mutuelle du Mans Assurances Vie
National Fidelity Life Insurance Company
The National Life Assurance Company of Canada
New York Life Insurance Company
NN Life Insurance Company of Canada
The North West Life Assurance Company of Canada
Norwich Union Life Insurance Company (Canada)
The Norwich Union Life Insurance Society
The Paul Revere Life Insurance Company
The Penn Mutual Life Insurance Company
Penncorp Life Insurance Company
Pennsylvania Life Insurance Company
Phoenix Home Life Mutual Insurance Company
Pierce National Life Insurance Company
Primerica Life Insurance Company of Canada
Principal Mutual Life Insurance Company
Provident Life and Accident Insurance Company
The Prudential Assurance Company Limited (of England)
The Prudential Insurance Company of America
Prudential of America Life Insurance Company (Canada)
Reliable Life Insurance Company
ReliaStar Life Insurance Company
RGA Life Reinsurance Company of Canada
Royal Life Insurance Company of Canada Limited
Royal Maccabees Life Insurance Company
Royaume Belge
SAFR Société Anonyme Française de Réassurances
SCOR Vie
Scotia Life Insurance Company
Seaboard Life Insurance Company
Skandia International Insurance Corporation
The Sovereign Life Insurance Company *
The Standard Life Assurance Company
The Standard Life Assurance Company of Canada
State Farm Life Insurance Company
Sun Life Assurance Company of Canada
Sun Life of Canada Group Assurance Company
Swiss Re Life & Health Canada
Swiss Re Life Company America
Swiss Reinsurance Company
TBD Life Insurance Company
Teachers Insurance and Annuity Association of America
Toronto Dominion Life Insurance Company
Toronto Mutual Life Insurance Company
Transamerica Life Insurance Company of Canada
The Travelers Insurance Company
Union Fidelity Life Insurance Company
Unione Italiana di Riassicurazione S.p.A.
United American Insurance Company
UNUM Life Insurance Company of America
The Wawanesa Life Insurance Company
Westbury Canadian Life Insurance Company
The Western Life Assurance Company
Winterthur Life Insurance Company
Zurich Life Insurance Company of Canada

* In process of liquidation



Property and Casualty

Advocate General Insurance Company*
Aegon Insurance Company (U.K.) Limited
Aetna Casualty & Surety Company of Canada
Affiliated F M Insurance Company
Allendale Mutual Insurance Company
Allianz Insurance Company of Canada
Allstate Insurance Company
Allstate Insurance Company of Canada
Alpina Insurance Company Limited
Alta Surety Company
American Bankers Insurance Company of Florida
American Credit Indemnity Company
American Home Assurance Company
American Mutual Liability Insurance Company*
American National Fire Insurance Company
American Re-Insurance Company
The American Road Insurance Company
Antigonish Farmers' Mutual Fire Insurance Company
Arkwright Mutual Insurance Company
Assicurazioni Generali S.P.A.
Assitalia-Le Assicurazioni d'Italia S.P.A.
Associates Insurance Company
Avenco Insurance Company
Aviation & General Insurance Company Limited
AXA Pacific Insurance Company
Axa Réassurance
Balboa Insurance Company
The Baloise Insurance Company Limited
The Boiler Inspection and Insurance Company of Canada
The British Aviation Insurance Company Limited
Calvert Insurance Company
Canada Life Casualty Insurance Company
Canadian Direct Insurance Incorporated
Canadian General Insurance Company
Canadian Group Underwriters Insurance Company
Canadian Northern Shield Insurance Company
The Canadian Surety Company
Cardinal Insurance Company*
Centennial Insurance Company
Chancellor Reinsurance Company of Canada*
Chicago Title Insurance Company
Christiania General Insurance Corporation
Chrysler Insurance Company
Chubb Insurance Company of Canada
CIBC General Insurance Company Limited
CIGNA Insurance Company of Canada
The Citadel General Assurance Company
Clare Mutual Insurance Company
Cologne Reinsurance Company (Kolnische
Rückversicherungs- Gesellschaft Aktiengesellschaft)
The Commerce Group Insurance Company
Commercial Travelers Mutual Insurance Company
(incorporated under the laws of the State of
New York, U.S.A.)
Commercial Union Assurance Company plc
Commercial Union Assurance Company of Canada
Commonwealth Insurance Company
Compagnie Transcontinentale de Réassurance
Constitution Insurance Company of Canada
Continental Casualty Company
The Continental Insurance Company
Co-operators General Insurance Company
Cosco Insurance Company
CUMIS General Insurance Company
CUMIS Insurance Society, Inc.
The Dominion of Canada General Insurance Company
Eagle Star Insurance Company Limited
Ecclesiastical Insurance Office Public Limited Company
Economical Mutual Insurance Company
Elite Insurance Company
Employers Insurance of Wausau a Mutual Company
Employers Reinsurance Corporation
English & American Insurance Company Limited
The Equitable General Insurance Company
Everest Insurance Company of Canada
Everest Reinsurance Company
Federal Insurance Company
Federated Insurance Company of Canada
Federation Insurance Company of Canada
First American Title Insurance Company
First National Insurance Company of America
First North American Insurance Company
Folksamerica Reinsurance Company
Foresters Indemnity Company
Frankona Rückversicherungs-Aktien-Gesellschaft
GAN Canada Insurance Company
GE Capital Casualty Company, Canada
GE Capital Mortgage Insurance Company (Canada)
The General Accident Assurance Company of Canada
General Insurance Company of America
General Reinsurance Corporation
Gold Circle Insurance Company
Gore Mutual Insurance Company
Grain Insurance and Guarantee Company
Granite Insurance Company
Great American Insurance Company
The Great Lakes Reinsurance Company
The Guarantee Company of North America
Guardian Insurance Company of Canada
The Halifax Insurance Company
Hannover Rückversicherungs- ktiengesellschaft
The Hanover Insurance Company
The Hartford Fire Insurance Company
Hartford Insurance Company of Canada
Helvetia Swiss Insurance Company, Limited
Highlands Insurance Company
The Home Insurance Company
ICAROM Public Limited Company
Ideal Mutual Insurance Company
The Insurance Corporation of New York
Jevco Insurance Company
John Deere Insurance Company of Canada
Kansa General International Insurance Company Limited
Kemper Reinsurance Company
Kent General Insurance Corporation
The Kings Mutual Insurance Company
Lawyers Title Insurance Corporation
Legacy General Insurance Company
Liberty Insurance Company of Canada
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
Lombard General Insurance Company of Canada
Lombard Insurance Company
London and Midland General Insurance Company
The London Assurance
London Guarantee Insurance Company
Lumbermens Mutual Casualty Company
Lumbermen's Underwriting Alliance
Marine Indemnity Insurance Company of America
Maritime Insurance Company Limited
Markel Insurance Company of Canada
Maryland Casualty Company
The Mercantile and General Reinsurance Company
of Canada



Midland Insurance Company*
 The Missisquoi Insurance Company
 Mitsui Marine and Fire Insurance Company, Limited
 The Mortgage Insurance Company of Canada
 Motors Insurance Corporation
 Munich Reinsurance Company (Munchener
 Rückversicherungs- Gesellschaft)
 Munich Reinsurance Company of Canada
 La Mutuelle du Mans Assurances I.A.R.D.
 NAC Reinsurance Corporation
 National Reinsurance Corporation
 Nationwide Mutual Insurance Company
 Nederlandse Reassurantie Groep N.V.
 New Hampshire Insurance Company
 The New India Assurance Company, Limited
 New Rotterdam Insurance Company
 Niagara Fire Insurance Company
 The Nippon Fire & Marine Insurance Company Limited
 The Non-Marine Underwriters, Members of Lloyd's London,
 England
 Nordisk Reinsurance Company A/S
 The North Waterloo Farmers Mutual Insurance Company
 Northern Indemnity, Inc.
 Northumberland General Insurance Company*
 Norwich Union Fire Insurance Society Limited
 NRG Victory Reinsurance Limited
 NW Reinsurance Corporation Limited
 Odyssey Reinsurance Company of Canada
 Old Republic Insurance Company of Canada
 The Orion Insurance Company PLC*
 Pearl Assurance Public Limited Company
 The Personal Insurance Company of Canada
 Perth Insurance Company
 Philadelphia Reinsurance Corporation
 The Phoenix Insurance Company
 Pictou County Farmers' Mutual Fire Insurance Company
 Pitts Insurance Company
 Pohjola Insurance Company Ltd.
 (Vakuutusosakeyhtio Pohjola)
 Pool Insurance Company
 The Portage la Prairie Mutual Insurance Company
 Primum Insurance Company
 Progressive Casualty Insurance Company
 Progressive Casualty Insurance Company of Canada
 Protection Mutual Insurance Company
 Protective Insurance Company
 Providence Washington Insurance Company
 Quebec Assurance Company
 Reliance Insurance Company
 Royal Insurance Company of Canada
 SAFR Société Anonyme Française de Réassurances
 SAFECO Insurance Company of America
 Saskatchewan Mutual Insurance Company
 SCOR Canada Reinsurance Company
 SCOR Reinsurance Company
 Scotia General Insurance Company
 The Scottish Dominion Insurance Company Limited
 Seaboard Surety Company of Canada
 Security Insurance Company of Hartford
 Security National Insurance Company
 Sentry Insurance a Mutual Company
 Skandia Insurance Company Ltd.
 Société de Réassurance des Assurances Mutuelles Agricoles
 The Sovereign General Insurance Company
 St. Paul Fire and Marine Insurance Company
 State Farm Fire and Casualty Company
 State Farm Mutual Automobile Insurance Company
 Stewart Title Guaranty Company
 The Sumitomo Marine and Fire Insurance
 Company, Limited
 Swiss Reinsurance Company
 Swiss Reinsurance Company Canada
 Swiss Union General Insurance Company Limited
 Terra Nova Insurance Company Limited
 TIG Insurance Company
 TIG Reinsurance Company
 The Tokio Marine and Fire Insurance Company, Limited
 Toronto Dominion General Insurance Company
 Trade Indemnity P.L.C.
 Traders General Insurance Company
 Trafalgar Insurance Company of Canada
 Transatlantic Reinsurance Company
 Transit Insurance Company
 The Travelers Indemnity Company
 Trygg-Hansa Reinsurance Company of Canada
 Underwriters Insurance Company
 UNI Storebrand International Insurance A/S
 Unifund Assurance Company
 Unigard Security Insurance Company
 Unione Italiana di Riassicurazione S.p.A.
 United Canada Insurance Company*
 United States Fidelity and Guaranty Company
 The Unity Fire and General Insurance Company
 US International Reinsurance Company
 Utica Mutual Insurance Company
 Virginia Surety Company, Inc.
 Voyageur Insurance Company
 Waterloo Insurance Company
 The Wawanesa Mutual Insurance Company
 Wellington Insurance Company
 Western Assurance Company
 Western Surety Company
 Winterthur Reinsurance Corporation of America
 The Yasuda Fire and Marine Insurance Company, Limited
 Zenith Insurance Company
 Zurich Indemnity Company of Canada
 Zurich Insurance Company
 (Zurich Versicherungs-Gesellschaft)

* In process of liquidation



