

**2011 Canadian
SUPPLEMENTAL RATING QUESTIONNAIRE**

(Business of 2011)

The following information is requested in order that our report on your company may be as comprehensive and accurate as possible. Please return this Supplemental Rating Questionnaire promptly, as it is not necessary to hold it until you submit your annual LIFE-1. For your convenience, the Questionnaire is organized into Sections covering Distribution Sources by Product, Investments, Liquidity, Operations, Reinsurance, and Product Portfolio.

Operations Section

1. Name of officer responsible for questionnaire: _____

Title: _____

Telephone Number: _____

Has an independent audit been performed on your company based upon 2011 results? _____

Name of Accounting Firm: _____

If yes, please provide a copy. If no, is one scheduled? When? _____

2. Name of Chief Agency Officer: _____

of General Agents: _____

of Managers: _____

of Soliciting Agents: _____

Total Agency Force: _____

of Brokers: _____

of New Agents recruited past year: _____

4 year LIMRA agent retention rate: _____

3. Indicate the percentage of each type of producer licensed to sell mutual funds:
Agents: _____ Brokers: _____

4. METHOD of OPERATIONS: Please indicate which of the following distribution or operating systems is used and the type(s) of contracts and coverages marketed through each:

	% of New Business Issued	Types of Coverage Issued
Company's Exclusive Career Agents	_____	_____
Personal Producing General Agents (Exclusively marketing one or more of your company's products)	_____	_____
Independent Agents (Marketing competing coverages from one or more companies)	_____	_____
Brokerage	_____	_____
Mass Marketing	_____	_____
Other (Indicate type, i.e. financial institutions)	_____	_____

INVESTMENTS SECTION - PORTFOLIO ANALYSIS

(Business of 2011)
Non Consolidated

5. FIXED INCOME PORTFOLIO ANALYSIS: Please complete the following Quality and Maturity Distribution of All Bonds Owned as of December 31, 2011 Excluding US Governments and Excluding Parents, Subsidiaries, and Affiliates. Amounts should be stated at Book/Adjusted carrying values.

(01) Rating (or equivalent to rating)	(02) Maturing in 1 Year of Less (\$000)	(03) Maturing in Over 1 Year Through 3 Years (\$000)	(04) Maturing in Over 3 Years Through 5 Years (\$000)	(05) Maturing in Over 5 Years Through 10 Years (\$000)	(06) Maturing in Over 10 Years Through 20 Years (\$000)	(07) Maturing in Over 20 Years (\$000)	(08) Total (\$000)
1. AAA							
2. AA+							
3. AA							
4. AA-							
5. A+							
6. A							
7. A-							
8. BBB+							
9. BBB							
10. BBB-							
11. BB+							
12. BB							
13. BB-							
14. B+ to B-							
15. CCC+ to CCC-							
16. CC to C							
17. D (in or near default)							
18. Canadian and US Governments							
19. Parents, Subsidiaries, & Affiliates							
20. All Other							
21. TOTAL BONDS* (Lines 1 through 19)*							

*Row 21 Column 08 Total should match LIFE-1 Page 70.010 Column 1 Line 250.

6. Preferred Shares: Rated or Equivalent

	Statement Value (000s)
:PDF - 1	\$ _____
:PDF - 2	\$ _____
:PDF - 3	\$ _____
:PDF - 4	\$ _____
:PDF - 5	\$ _____
:PDF - 6 or Unrated	\$ _____
TOTAL (should tie to LIFE-1 Pg. 70.010-Ln. 420-Col. 1)	\$ _____

7. Common Shares by Investment Type

	Statement Value (000s)
Utilities	\$ _____
Banks / Trusts / Insurance	\$ _____
Industrial & Misc	\$ _____
Affiliated Common Equity Shares	\$ _____

8. Preferred Shares by Investment Type

	Statement Value (000s)
Utilities	\$ _____
Banks / Trusts / Insurance	\$ _____
Industrial & Misc	\$ _____
Affiliated Common Equity Shares	\$ _____

INVESTMENTS SECTION (Continued)

(Business of 2011)
Non Consolidated

9. **Single Large Exposures:** Please list your company's ten largest exposures to a single issuer / borrower across all investment categories (i.e. your company holds a mortgage (M), bonds (B), common (CS) or preferred shares (PS) and is also involved in a joint venture (JV) all with XYZ Corp. and/or XYZ's affiliates (excluding Government or Government guaranteed issues) (000's).

Issuer / Borrower	Investment Categories	Total Statement Value	Total Market Value	Total Book Yield
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

10. MORTGAGE LOANS (\$000)

Category Non Consolidated	Number of Mortgages (01)	Book Value Before Provisions (02)	Loans on Watch List					General & Specific Provisions (08)	Book Value (Col. 02-08) (09)
			Loans in Arrears (>90 Days) (03)	Restructured Loans (04)	Vendor Take Back Loans (05)	Impaired Amount (06)	Total Loans on Watch List (Col. 3 through 6) (07)		
INSURED	20								
UNINSURED									
Single Residential	21								
Multiple Residential	22								
Office	23								
Retail Stores	24								
Industrial	25								
Hotel	26								
Other	27								
General Provisions	28								
TOTAL *	29								
Second and subsequent mortgage loans	30								

*The total in column 9 should agree with Life-1, Page 70.010, Column 1, Line 300

INVESTMENTS SECTION (Continued)

(Business of 2011)
Non Consolidated

Breakout of Mortgage Loans

General Fund Statement as of December 31, 2011 (000s)

11.

Type	(01) Medical Offices	(02) Office	(03) Retail	(04) Industrial	(05) 1 - 4 Family	(06) Hotels/ Motels	(07) Apartments	(08) Agriculture	(09) Other	(10) TOTAL
1. More than 90 Days Overdue										
2. In Process of Foreclosure										
3. Restructured Loans (a)										
(a) Net Earned Rate (*)										
4. Performing Mortgages (exclude line 3)										
(a) Net Earned Rate (*)										
5. Foreclosed During the Year										
(a) Net Earned Rate (*)										
6. Portfolio Net Earned Rate*										
7. Loan to current market value (b)										
8. Outstanding Balance / Orig Issue Bal										
9. Escrow Accounts (c)										
10. List principal balance outstanding that is recourse debt (d)										
11. Debt-service coverage (e)										
12. Single Largest Borrower (\$ amt)										
13. Newfoundland & Labrador										
14. Prince Edward Island										
15. New Brunswick										
16. Quebec										
17. Ontario										
18. Manitoba										
19. Saskatchewan										
20. Alberta										
21. British Columbia										
22. Yukon										
23. North West Territories										
24. Nova Scotia										
25. Nunavut										
26. Total Out of Canada										
27. Total (LIFE-1 Pg 70.010-Ln 300-Col 1)										

* Net Earned Rate = (net investment + realized gain (loss) + unrealized gain (loss) - admin and legal fees - restore and improve) / (beginning yr stmt value + yr end stmt value) / 2

- (a) Restructured loans where original terms have been amended.
 - (b) Outstanding balance / current market value (please estimate market value if one is not available)
 - (c) Percent of loans (by dollar amount) covered by company or correspondent escrow accounts
 - (d) Mortgage debt carrying personal, corporate or other guarantees
 - (e) Principal + interest received during year / principal + interest due.
- Please provide your company's underwriting guidelines relative to debt-service coverage requirements.

INVESTMENTS SECTION (Continued)(Business of 2011)
Non Consolidated**Total Real Estate Held (within and outside Canada)**

General Fund Statement as of December 31, 2011 (000s)

12.

Type	(01) Medical Offices	(02) Office	(03) Retail	(04) Industrial	(05) Hotels/ Motels	(06) Apartments	(07) Other	(08) TOTAL
1. Foreclosed Real Estate on 12/31/2011								
2. Less Encumbrances								
3. Net Foreclosed Real Estate								
4. Gross Income (a)								
5. Less Operating Expenses (b)								
6. Less Real Estate Taxes								
7. Net Income (4 - 5 - 6)								
8. Investment Real Estate on 12/31/2011 (c)								
9. Home Office Real Estate (c)								
10. Less Encumbrances (d)								
11. Net Investment Real Estate								
12. Gross Income (a) (e)								
13. Less Operating Expenses (b) (e)								
14. Less Real Estate Taxes (e)								
15. Net Income (12 - 13 - 14)								

(a) Include cash receipts such as regular rental payments, tenant expense and tax contributions and miscellaneous income associated with the operation of the properties. Do not include non-cash credits, lease buy out payments, or lease cancellation fees.

(b) Include all ordinary operating expenses of the properties as well as annual amortization of capitalized costs for fixtures and equipment. Do not include interest payments or depreciation of basic building and improvements.

(c) Include book value of all real estate held for individual purposes whether owned directly or through a subsidiary corporation or partnership. For partial interests, include only your proportionate share.

(d) Include only pro-rated portion of debt on partial interest except for those cases in which your corporate guarantee of debt exceeds that pro-rated portion. In such cases, include the amount of your guarantee.

(e) Pro-rate for partial interests.

5

INVESTMENTS SECTION (Continued)

(Business of 2011)

Non Consolidated**Geographic Breakout of Real Estate**

General Fund Statement as of December 31, 2011 (000s)

13.

Type	(01) Medical Offices	(02) Office	(03) Retail	(04) Industrial	(05) Hotels/ Motels	(06) Apartments	(07) Other	(08) TOTAL
1. Newfoundland & Labrador								
2. Prince Edward Island								
3. Nova Scotia								
4. New Brunswick								
5. Quebec								
6. Ontario								
7. Manitoba								
8. Saskatchewan								
9. Alberta								
10. British Columbia								
11. Yukon								
12. Nunavut								
13. North West Territories								
14. Total in Canada								
15. Total outside Canada								
16. *Total Real Estate								

*The total in column 8 should agree with Life-1, Page 70.010, Column 1, Line 500

INVESTMENTS SECTION (Continued)

(Business of 2011)
Non Consolidated

Investments in Subsidiaries, Affiliates and Variable Interest Entities (000s)

14.

Name of Entity	Type of Business	Percent Ownership	Cost	Goodwill Included in Cost	Book Value *	Dividend Paid During Year	Market Value
Common Shares							
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							
16.							
17.							
18.	Total						
Preferred Shares							
21.							
22.							
23.							
24.							
25.							
26.							
27.							
28.							
29.							
30.							
31.							
32.							
33.	Total						

*Total book value of common and preferred shares should equal Page 70.010, Column 01, Line 750, less: bonds, debentures, advances, mortgages and loans.

Investments in Joint Ventures (000s)

Name of Entity	Type of Business	Percent Ownership	Security Interest	Cost	Book Value **	Dividend Paid During Year	Market Value
41.							
42.							
43.							
44.							
45.							
46.							
47.							
48.	Total						

**Total book value should equal Page 70.010, Column 01, Line 700.

INVESTMENTS SECTION (Continued)(Business of 2011)
Non Consolidated**Sensitivity to Interest Rate Changes**
(Full Dollar Amount)

TOTAL BOND PORTFOLIO*

15. Please provide the following detail as of December 31, 2011. Use AIMR-PPS standards as appropriate.

Portfolio Characteristics	(01) -300	(02) -200	(03) -100	(04) -50	(05) Base Case	(06) +50	(07) +100	(08) +200	(09) +300
1. Book Yield									
2. Yield to Maturity									
3. Average Life									
4. Option-Adjusted Duration									
5. Gain/(Loss) (Dollar Amount)									
6. Convexity (Option-Adjusted)									

*Assume instantaneous rise or decline in interest rates as of January 1, 2012, maintenance at that level for the life of the portfolio.

Definitions:

Book Yield:	Internal rate of return which equates present value of a bond's expected future cash flows to its amortized book price (or amortized cost).
Yield to Maturity:	Internal rate of return which equates present value of a bond's expected future cash flows to its market price.
Average Life:	Weighted average of time to receipt of principal, computed by multiplying each principal repayment by the time period in which it is received, then summing and dividing the total by the principal amount.
Option-Adjusted Duration:	Effective Duration: Average percentage price change in a security given upward and downward parallel shifts in the 10 year Bank of Canada term structure. Measure of a bond's price sensitivity to changes in interest rates, which incorporates all embedded options (calls, puts, sinks, prepayments, etc.) and the impact of those options on expected future cash flows. (Price down - Price up)/(2 x Price today).
Gain/(Loss) (Dollar Amount):	Difference between market value and book value of assets; does not include accrued interest.
Convexity (Option-Adjusted):	Please indicate which of the following is the basis for convexity reported above: (a) Contribution to Price Change = Amount by which the change in price predicted by effective duration mis-estimates the actual price change of a bond for a parallel shift in Canadian gov't. bonds. (b) Price change = (Effective duration {x} change in interest rates) {+} (convexity {x} change in interest rates squared)
Duration Drift:	Change in effective duration for a given change in interest rates.

INVESTMENTS SECTION (Continued)

(Business of 2011)
Non Consolidated

Derivative Information (Part 1)
(Full Dollar Amount)

16. Please provide the following information on all derivative contracts (list multiple contracts with a single counterparty independently)

(01) Counterparty	(02) Notional Value	(03) Replacement Cost* (Base Cost)	(04) Type** of Contract	(05) Assets/Liabilities Hedged	Sensitivity Analysis Settlement Cost (\$)					
					(06) -150bp	(07) -100bp	(08) -50bp	(09) +50bp	(10) +100bp	(11) +150bp
1.										
2.										
3.										
4.										
5.										
6.										
7.										
8.										
9.										
10.										
11.										
12.										
13.										
14.										
15.										
16.										
17.										
18.										
19.										
20.										
21.										
22.										
23.										
24.										
25.										
26.										
27. TOTAL										
28. Adjusted market value of assets at each interest rate change										
29. Adjusted market value of liabilities at each interest rate change										
30. Net economic impact (28)-(29)										

Note: Assume an instantaneous rise/fall in interest rates for the duration of the contracts. (columns 6 through 11)

*Cash value of contract at current interest rate as of December 31, 2011

**Swaps, futures, options, etc.

Please provide settlement date(s), termination date(s) and the types of insurance reserves supporting each contract (i.e. annuity, traditional whole life, etc.)

Objective of derivative programs:

INVESTMENTS SECTION (Continued)(Business of 2011)
Non Consolidated

17.

Summary of Investments * (\$000)	(01) Impaired Amount (before provisions)	(02) Specific Provisions	(03) General Provisions	(04) Book Value (before provisions)	(05) Book Value (after provisions)	Line reference on Page 70.010 Column 1
1. Short Term Investments						040
Bonds and Debentures						
Government - Canada						
2. Federal						
3. Provincial						
4. United States of America						
5. Other						
Municipal, Public Authority, Schools						
6. Canada						
7. United States of America						
8. Other						
Corporate						
9. Canada						
10. United States of America						
11. Other						
12. Total Bonds and Debentures						250
13. Mortgage Loans						300
Equity and Real Estate						
Preferred Shares						
14. Canada						
15. United States of America						
16. Other						
17. Total Preferred Shares						420
Common Shares						
18. Canada						
19. United States of America						
20. Other						
21. Total Common Shares						440
22. Total Shares						
23. Other Equity Investments						550
24. Sub-Total (Lines 22+23)						
Real Estate						
25. Canada						
26. United States of America						
27. Other						
28. Total Real Estate						500
29. Total Equity and Real Estate (lines 24+28)						
Other Loans and Invested Assets						
30. Other Loans						
31. Other						
32. Total Other Loans and Invested Assets						600
99. Total						

*Excluding Investments in subsidiaries, affiliated companies, variable interest entities and joint ventures

INVESTMENTS SECTION (Continued)(Business of 2011)
Non Consolidated

18.

NET INVESTMENT INCOME (\$000)	(01) Current Year Amount
Bonds:	
1. Interest	
2. Realized Gains (Losses) on Sale	
3. Fair Value Gains (Losses)	
Mortgage Loans:	
4. Interest	
5. Realized Gains (Losses) on Sale	
6. Fair Value Gains (Losses)	
Preferred & Common Shares:	
7. Dividends	
8. Realized Gains (Losses) on Sale	
9. Fair Value Gains (Losses)	
Real Estate:	
10. Rental Income Including \$ _____ for Insurer's Own Use	
11. Amortization of Realized and Unrealized Gains and (Losses)	
12. Interest on Policy Loans	
13. Interest on Cash and Short Term Investments	
14. Income from Other Loans and Invested Assets	
15. Interest on Overdue Premiums	
16. Income from Derivative Activities	
17. Income from Other Investments	
Less:	
18. Provision for Losses	
19. Write-Downs	
20. Gross Investment Income	
Less:	
21. Investment Expenses (other than Investment Taxes)	
22. Investment Taxes	
23. Net Investment Income (Agrees to Page 70.030, Column 1, Line 070)	

DISTRIBUTION SECTION

(Business of 2011)

Non Consolidated**19. Please list your company's ten largest distributors by amount of first year direct premium writings (000s).****PART 1**

*See Note Below Agency / Institution / Third Party Organization	(01) Total Direct Premium	Dollar Amount			
		First Year Premium/Deposits			
		(02) Life	(03) Health **	(04) Annuities***	(05) Total
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
11. All Other					
12. TOTAL					

**PART 2
Dollar Amount**

	Renewal Premium / Deposits			Reserves		
	(06)	(07)	(08)	(09)	(10)	(11)
	Life	Health	Annuities***	Life	Health **	Annuities***
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11. All Other						
12. TOTAL						

* NOTE: Please list the length of affiliation your company has with each of the above distribution sources.

** Please provide the amount of premium equivalents on Admin Services Only business as of December 31, 2011 \$ _____

***Note that Annuities include settlement annuities included in Other Revenue of Life-1.

DISTRIBUTION SECTION (Continued)

(Business of 2011)
Non Consolidated

Premium by Distribution Source (000s)

	(01) Exclusive Career Agents	(02) PPGA/ Independent Agents	(03) Affiliated Broker/ Dealer	(04) Unaffiliated Broker/ Dealer	(05) Financial Institutions (Direct Relationship)	(06) Third Party Marketing Organization	(07) Other*	(08) Total
Direct Premium Written								
Individual Life First Year and Single Premium:								
1. Universal Life (Flexible Prem)								
2. Graded Premium Whole Life								
3. Interest Sensitive Whole Life								
4. Single Premium Whole Life								
5. Traditional Whole Life								
6. Term (excluding Term - 100)								
7. Term - 100								
8. Variable Life								
9. Credit Life								
10. Group Life								
11. All Other Individual								
12. Total First Year								
Individual Life Renewal Premium / Deposits:								
13. Universal Life (Flexible Prem)								
14. Graded Premium Whole Life								
15. Interest Sensitive Whole Life								
16. Single Premium Whole Life								
17. Traditional Whole Life								
18. Term (excluding Term - 100)								
19. Term - 100								
20. Variable Life								
21. Credit Life								
22. Group Life								
23. All Other Individual								
24. Total Renewal								
25. Total Direct Premium Written **								
Net Premium Written								
26. Individual Annuity Premium								
27. Group Annuity Premium								
28. Total (Column 8 agrees to Life-1 Page 95.010R, Column 33, Lines 189 + 489)								

**The total in column 8 should agree with Life-1, Page 95.010R, Column 33, Line 020

*Please list method(s) of distribution and dollar amount(s).....

LIFE INSURANCE SECTION

(Business of 2011)
Non Consolidated

21. LIFE RESERVES AND IN-FORCE (GROSS)
(\$000s)

	(01) Current Year	(02) Prior Year
1. Ordinary Life In-Force Gross		
2. Ordinary Life Reserve Gross		
3. Credit Life In-Force Gross		
4. Credit Life Reserve Gross		
5. Group Life In-Force Gross		
6. Group Life Reserve Gross		

22. Please supply information on the various types of life insurance reported as individual life throughout the 2011 LIFE-1 statement. Please furnish all amounts in (000s).

Non Consolidated	(01) Face Amount Issued	(02) Face Amount Assumed	(03) Net Face Amount In-Force	(04) First Year Direct Premiums Written	(05) Total Direct Premiums Written	(06) Net Premiums Written	(07) Reserves of Net of Reinsurance	(08) Operating Income 1st Year Business	(09) Net Operating Expenses
1. Universal Life (Flexible Prem)									
2. Graded Premium Whole Life									
3. Interest Sensitive Whole Life									
4. Single Premium Whole Life									
5. Traditional Whole Life									
6. Term (excluding Term - 100)									
7. Term - 100									
8. Variable Life									
9. Credit Life									
10. All Other Individual**									
11. Total (per LIFE-1)									

22a. **Please provide the Total Commissions and Allowances on Reinsurance Ceded: \$ _____

Please describe product type: _____

ANNUITIES SECTION

(Business of 2011)

23. If your company reported annuity premiums or deposit funds in its 2011 LIFE-1 statement or has in-force reserves as of December 31, 2011, please provide a breakdown of that business below. All amounts should be reported in (000s) and interest rates should be reported on a gross basis.

Annuity Operations (General Funds) - Non Consolidated

	(01) Direct Premium Written	(02) Net Premium Written	(03) Gross Reserves / Deposit Liabilities	(04) Net Reserves / Deposit Liabilities	(05) Net Operating Income
1. Registered Annuities					
2. Non-Registered Annuities					
3. Structured Settlement					
4. Guaranteed Investment contracts Maturing < 1 year (US only)					
5. Guaranteed Investment contracts Maturing > and/or = 1 year (US only)					
6. Equity Indexed Annuities					
7. All Other Individual					
8. All Other Group					
9. Total					
LIFE-1 reference (Page/Column/Line)	95.010R / 33 / 120+420	95.010R / 33 / 189+489			

Segregated Funds (Non-Consolidated)

	(01) Assets	(02) Deposits	(03) Deposit Liabilities	(04) Net Operating Income
1. Registered				
2. Non-Registered				
3. TOTAL ANNUITIES				
4. TOTAL SEGREGATED FUNDS (including Life)				

ANNUITIES SECTION (Continued)

(Business of 2011)

Non Consolidated

Annuity Reserves and Segregated Fund Liabilities (Full Dollar Amount)

24.

	(01) Not Subject to Discretionary Withdrawal	Subject to Discretionary Withdrawal with Market Value Adjustment				Subject to Discretionary Withdrawal with Surrender Charges Greater than 1%				(10) Subject to Discretionary Withdrawal with No Surrender Charge	(11) TOTAL (Column (01) through Column (10))
		Surrender Charge Period Expires During:				Surrender Charge Period Expires During:					
		(02) 2012	(03) 2013	(04) 2014	(05) After 2014	(06) 2012	(07) 2013	(08) 2014	(09) After 2014		
1. General Acct Indv Annuities											
2. General Fund Group Annuities											
3. Total Gen Fund Net Annuity Res Liabilities											
Segregated Funds Indv Annuities:											
4a. Held at Book/Market with Interest Rate Guarantees											
4b. Held at Market with No Interest Rate Guarantees											
Segregated Funds Group Annuities:											
5a. Held at Book/Market with Interest Rate Guarantees											
5b. Held at Market with No Interest Rate Guarantees											

24b. Please list the dollar amount of Liabilities reported in Col 1, Line 3, maturing during the following years:

	2012	2013	2014	Thereafter	No maturity date
1.					

24c.

	Issued During 2011			In-Force December 31, 2011		
	Net operating Gain/Loss on 1st Year Business (000s)	Avg Rate Credited to Contract Holder	Avg Rate Earned by Company	Avg Rate Credited to Contract Holder	Avg Rate Earned by Company	Avg Expected Duration of Contracts In-Force (years)
1. Registered Annuities						
2. Non-Registered Annuities						
3. Structured Settlements						
4. Guaranteed Investment Contracts Maturing < 1 year (US only)						
5. Guaranteed Investment Contracts Maturing <= 1 year (US only)						
6. All Other Individual						
7. All Other Group						
8. TOTAL						

ACCIDENT AND SICKNESS SECTION

(Business of 2011)

Accident & Sickness Business Premiums and Claims - Non Consolidated

(\$000s)

25.

	Individual Cancellable			Individual Non-cancellable			Group			Total		(12) Claims* Liability
	Premiums		(03) Claims* Liability	Premiums		(06) Claims* Liability	Premiums		(09) Claims* Liability	Premiums		
	(01) Written	(02) Earned		(04) Written	(05) Earned		(07) Written	(08) Earned		(10) Written	(11) Earned	
Net												
1. Income Replacement												
2. Creditor Disability												
3. Accidental Death and Dismemberment												
4. Medical												
5. Dental												
6. Other												
7. Total Net												

*Enter liability at current year end in rows 1 to 7, columns 03, 06 and 09.

Reinsurance Ceded - Non Consolidated (\$000)

26.

	(01) Reinsurance Recoverable on Paid Losses	(02) Reinsurance Recoverable on Unpaid Losses	(03) Unearned Prem Reserve Ceded	(04) Reserves Ceded to Reinsurers	(05) Reinsurance Ceded to Unregistered Reinsurers	(06) Funds Held with Unregistered Reinsurers
21. Total Life & Annuity						
22. Total Accident & Sickness						
23. Total						

RESERVES SECTION

(Business of 2011)

Net Actuarial Liabilities (000s) - Non Consolidated

27.

	(01) Participating Gross in Force	(02) Participating Liability	(03) Non-Participating Gross in Force	(04) Non-Participating Liability	(05) Total Gross in Force	(06) Total Liability
1. Direct Individual Life Insurance Reserves						
2. Reinsurance Assumed (Indv Life)						
3. Reinsurance Ceded (Indv Life)						
4. Net Individual Life Insurance Reserves						
5. Direct Group Life Insurance Reserves						
6. Reinsurance Assumed (Group Life)						
7. Reinsurance Ceded (Group Life)						
8. Net Group Life Insurance Reserves						
9. Direct Individual Annuity Reserves						
10. Reinsurance Assumed (Indv Annuities)						
11. Reinsurance Ceded (Indv Annuities)						
12. Net Individual Annuity Reserves						
13. Direct Group Annuity Reserves						
14. Reinsurance Assumed (Group Annuities)						
15. Reinsurance Ceded (Group Annuities)						
16. Net Group Annuity Reserves						
17. Direct Annuities Settlement Reserves						
18. Reinsurance Assumed (Annuities Settlement)						
19. Reinsurance Ceded (Annuities Settlement)						
20. Net Annuities Settlement Reserves						
21. Direct Annuities Disability Reserves						
22. Reinsurance Assumed (Annuities Disability)						
23. Reinsurance Ceded (Annuities Disability)						
24. Net Annuities Disability Reserves						
25. Direct Individual Accident & Sickness Reserves						
26. Reinsurance Assumed (Indv A & S)						
27. Reinsurance Ceded (Indv A & S)						
28. Net Individual Accident & Sickness Reserves						
29. Direct Group Accident & Sickness Reserves						
30. Reinsurance Assumed (Group A & S)						
31. Reinsurance Ceded (Group A & S)						
32. Net Group Accident & Sickness Reserves						
33. Grand Total Net						

EXPOSURE TO RATING TRIGGERS

(Business of 2011)

28. **EXPOSURE TO RATING TRIGGERS:** Please list any instruments below, such as financial guarantees, reinsurance contracts or debt financings, as of December 31, 2011, that contain contingent features based on a change in credit rating or a change in the company's OSFI MCSR (rating trigger) that could, directly or indirectly, affect the rating unit's financial flexibility, liquidity, surplus or loss exposure. The activation of a trigger may result in the posting of additional collateral, termination of contracts or other actions that could adversely impact the rating unit's financial position. List the five instruments that would have the largest potential impact.

Company within the rating unit

(01) Entity affected by rating trigger	(02) Type of instrument	(03) What company, security or instrument is the rating trigger based on?	(04) Provisions of the rating trigger (i.e. rating downgrade - by which rating agency and to what level)	(05) Potential effect of the rating trigger (i.e. termination, posting of additional collateral)	(06) Potential Amount (\$000)
1.					
2.					
3.					
4.					
5.					

Holding Co / insurance affiliates not included in rating unit

(01) Entity affected by rating trigger	(02) Type of instrument	(03) What company, security or instrument is the rating trigger based on?	(04) Provisions of the rating trigger (i.e. rating downgrade - by which rating agency and to what level)	(05) Potential effect of the rating trigger (i.e. termination, posting of additional collateral)	(06) Potential Amount (\$000)
6.					
7.					
8.					
9.					
10.					

Non-insurance affiliates

(01) Entity affected by rating trigger	(02) Type of instrument	(03) What company, security or instrument is the rating trigger based on?	(04) Provisions of the rating trigger (i.e. rating downgrade - by which rating agency and to what level)	(05) Potential effect of the rating trigger (i.e. termination, posting of additional collateral)	(06) Potential Amount (\$000)
11.					
12.					
13.					
14.					
15.					

FINANCIAL PROJECTIONS SECTION

(Business of 2011)

Non Consolidated**29a.Accounting basis (Select one):** _____**29b.Please provide the following information from your company's business plan and actual results:**

Basis of Projection	(01) 2011 Forecast (\$000s)	(02) 2011 Actual (\$000s)	(03) 2012 Forecast (\$000s)
Statement of Income			
1. Direct Premiums Written - Life Business			
2. Direct Premiums Written - A&S Business			
3. Direct Premiums Written - Annuity Business			
4. Reinsurance Assumed			
5. Reinsurance Ceded			
6. Net Premiums Written			
7. Investment Income			
8. Total Revenue			
9. Total Benefits			
10. Total Expenses			
11. Pre-Tax Net Operating Gain			
12. After-Tax Net Operating Gain			
13. Realized Capital Gains			
14. Net Income			
Balance Sheet			
15. Equity Infusions (Calendar Year)			
16. Debt Issuances (Calendar Year) (I)			
17. Policyholder Surplus or Capital			
18. Total Admitted Assets			
19. Invested Assets			
20. Affiliated Investments			
21. Life Insurance Reserves			
22. A&S Insurance Reserves			
23. Annuity Reserves			
24. Total adjusted capital			
25. Authorized control level risk-based capital			
26. Result: Tot Adj Cap/Auth Cont Lev			

(I) Includes capital infusions to operating companies that are derived from new debt or debt-like issuances.

Please describe any significant changes in your company's mix of business or reinsurance:

- (1) _____
- (2) _____
- (3) _____
- (4) _____

29c.Please provide the following key ratios:

Key Ratios for Accident & Sickness Insurance	(01) 2011 Forecast %	(02) 2011 Actual %	(03) 2012 Forecast %
1. Loss Ratio			
2. Expense Ratio			
3. Accident or Policy Year Combined Ratio			
4. Net Investment Income Ratio			
5. Operating Ratio			
6. Annualized NPW/Total Capital or Surplus			
7. Operating Return (Net Income/Net Premiums Earned)			
8. Total ROE (Total Return/Average Equity)			
9. Total ROR (Total Return/Average Revenue)			

ENTERPRISE RISK MANAGEMENT (ERM) SECTION

(Business of 2011)

30-33. ENTERPRISE RISK MANAGEMENT: The foundation of any risk management framework is the compilation of traditional risk management practices and controls that historically have helped companies monitor and manage their exposure to many risk categories, including underwriting risk, market risk, credit risk, operational risk, strategic risk, and liquidity risk. Traditionally, insurers have managed many of these risks separately within the organization. Past events such as the World Trade Center attack, Katrina/Rita/Wilma, the great recession, and the credit crisis have emphasized the need for some companies to take a more holistic or enterprise-wide approach to monitor risk accumulations and correlations within and across the many risk categories. While each company's need for ERM is different, it should be based on such considerations as: insuring multiple lines or segments, insuring complex risks or selling complex products, investing in exotic or high risk investments, historical or potential volatile operating performance, historical or potential significant capital loss, high premium or reserve leverage, participation in a highly competitive market, low financial flexibility, or high financial leverage.

30. Risk Culture:

- 30a. Does your company have a Chief Risk Officer (CRO) or other Senior Level Officer officer who is responsible for ERM? _____
If Yes, is this CRO/Senior Level Officer a separate autonomous position responsible only for the ERM function? _____
- 30b. Does your company have an ERM committee? _____
- 30c. Are the company's strategies driven by risk/return measures? _____
- 30d. How often does the Board review whether its risk tolerances are acceptable? _____
- 30e. How often does the CRO/Senior Officer/ERM committee report risk metrics & risk management activities to the Board? _____
- 30f. How often does the CRO/Senior Officer/ERM committee report risk metrics & risk management activities to the business units? _____

31. Risk Identification/Measurement/Monitoring:

- 31a. Who is most responsible for identifying material risks to the company's financial position? _____
- 31b. Within each risk type listed in the table below, what has management identified to be its largest potential threat to the overall financial strength of the company? _____

Risk Type	(01) Description of Risk/Event/Scenario	(02)	(03)
		Estimated Potential Impact (\$000s)	% of 2011 Group C&S
Market Risk			
Credit Risk			
Underwriting Risk			
Operational Risk			
Strategic Risk			
Liquidity Risk			

- 31c. At what level does the company define its risk tolerance? (Check all that apply)
 Overall _____ Policy _____ Account _____ Line of Business _____
 Business Unit _____ Legal Entity _____ Other _____
- 31d. What is management's overall appetite/tolerance for risk?

- 31e. Who is most responsible for monitoring whether risk tolerances of the material risks are exceeded? _____
- 31f. How often are the material risks measured to see if their respective risk tolerances are exceeded? _____
- 31g. Who receives exception reports when risk tolerances are exceeded? (Check all that apply)
 CRO _____ Consultant _____ Board of Directors _____
 ERM Committee _____ Senior Officer _____ Business Unit Managers _____
- 31h. Does management have detailed procedures in place in the event risk tolerances for the material risks are exceeded? _____
- 31i. What lines of business or types of risks does management believe to be most correlated to one another that could threaten the financial strength of the company?

ENTERPRISE RISK MANAGEMENT (ERM) SECTION (Continued)

(Business of 2011)

32. Economic Capital (EC) Models

32a. Does the company use an EC model to quantify its aggregate risk? _____

32b. If No, briefly describe how management determines its overall capital adequacy and allocation of capital to business units, lines or risk categories.

1. _____
2. _____
3. _____

If the response to Question # 32a was Yes, then please answer questions 32c through 32g:

32c. Does the company use the EC model to make strategic business decisions? _____

32d. Does the company use the EC model to determine any portion of management compensation? _____

32e. What are the 3 key drivers (or parameters) of the EC model that have the greatest impact on the financial strength or the projected volatility of the company's earnings?

1. _____
2. _____
3. _____

32f. How often are these main drivers (parameters) of EC model updated? _____

32g. How often is the EC model run to evaluate changes in the company's risk position? _____

33. Impact of Future Changes in Interest Rates / Stress Scenarios on Capital Position

33a. Does your company estimate the potential impact of future changes in interest rates on its capital position? _____

If the response to Question # 33a was Yes, then please answer questions 33b and 33c:

33b. How often does your company estimate the potential impact of future changes in interest rates on its capital position? _____

33c. Who is responsible for estimating the potential impact of future changes in interest rates on the capital position? _____

33d. In the table below, please describe the top 3 potential scenarios that your company has identified as most likely stress scenarios for the company. In addition, please provide the estimated overall net impact on the capital position and the company's planned mitigation strategy associated with each stress scenario, if any.

	(01) Description of Stress Scenarios	(02) Estimated Impact (\$000s)	(03) Planned Mitigation Strategy
1.			
2.			
3.			

NOTES TO SUPPLEMENTAL RATING QUESTIONNAIRE

Please use the following notes section to provide additional comments to your analyst. When expanding on information regarding a particular question, please precede the note with the appropriate question number.
