

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

**REPORT OF KPMG INC., THE LIQUIDATOR OF
RELIANCE INSURANCE COMPANY – CANADIAN BRANCH**

(Motion returnable June 29, 2011)

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RELIANCE INSURANCE COMPANY – CANADIAN BRANCH**

June 22, 2011

I. THE MOTION

1. This report is respectfully filed in support of a motion by KPMG Inc., the liquidator (the “Liquidator”) of the insurance business in Canada of Reliance Insurance Company (“Reliance Canada”) for an Order:

- a) passing the accounts and approving the activities of the Liquidator for the period October 1, 2009 to March 31, 2011 (the “Period”), as reflected in this Report and the financial statements of Reliance Canada; and

- b) approving the professional fees and costs of the Liquidator and of its counsel (the “Professional Fees”) for the Period.

II. OVERVIEW OF THE ESTATE

A. Summary

2. The Liquidator has continued the administration of the liquidation during the Period including:
 - a) continuing to resolve Policy Loss Claims (as defined below);
 - b) collecting reinsurance;
 - c) conducting the call for Policy Loss Claims (the “Call for Policy Loss Claims”), and
 - d) paying Policy Loss Claims and ordinary creditor claims at 100% of the valid and allowed claims amount plus any entitlement to post-liquidation interest.
3. The Liquidator has undertaken an extensive review of the policy liabilities, reviewing the open claims and the proofs of claims filed in response to the Call for Policy Loss Claims (the “POCs”), and instructing a consulting actuary to provide both his best estimate of the policy liabilities and a probable maximum loss provision.
4. The Liquidator remains of the view that the administration of the policy liabilities in a run-off mode, paying Policy Loss Claims and ordinary creditor claims at current levels,

should continue, and that there is no realistic scenario under which anyone will be prejudiced by this approach.

5. The Liquidator is respectfully asking this Court to pass the accounts and approve the activities of the Liquidator for the Period as reflected in this Report and the financial statements, and approve the professional fees. The Inspectors are not opposing, including the U.S. Liquidator who has a financial interest in any ultimate surplus in the estate.

B. Policy Loss Payments

6. Pursuant to Orders of this Court, the Liquidator has paid on Policy Loss Claims the following benefits since the commencement of the liquidation of Reliance Canada in 2001:

- a) defence costs;
- b) valid claims up to the greater of \$250,000 or the amount, if any, of the voluntary compensation payment of the Property and Casualty Insurance Compensation Corporation ("PACICC") that may be paid under its Memorandum of Operations; and
- c) valid claims not covered by PACICC, and claims under Reliance Canada's "Meridian" program, up to \$25,000

(collectively, the "Authorized Policy Payments").

A copy of the Order appointing the Liquidator and authorizing the Policy Loss Payments is attached as Schedule "A" (the "Appointment Order"). This Court extended the date for making the Authorized Policy Loss Payments from time to time.

7. As further described below, over the course of the liquidation this Court has approved 7 distributions, resulting in a cumulative total distribution rate on Policy Loss Claims of 100%, a distribution on ordinary creditor claims of 100%, up to a cumulative total of \$100,000.00, and a distribution of post-liquidation interest.

C. Significant Developments Since Last Passing of Accounts

8. The Liquidator has continued to make progress in the administration of the estate. 43 claims with a total value of \$14.2 million have been resolved during the Period.
9. During the Period, the Liquidator sought and obtained the approval of this Court to conduct the Call for Policy Loss Claims. A copy of the Order is attached hereto as Schedule "B". The results of the Call for Policy Loss Claims will be discussed in detail further on in this Report.

D. The Future of the Estate

10. The Liquidator will continue the run-off of Reliance Canada's business in an orderly manner, dealing with policy liabilities and collection of reinsurance on a commercially reasonable basis. Given the nature of Reliance Canada's business, a complete run-off process is expected to take many years. The consulting actuary retained by the

Liquidator to calculate actuarial liabilities estimates that a run-off will continue to 2019, but that the number of payments will decline going forward.

11. As previously reported, the Liquidator has on a number of occasions pursued marketing programs for the policy liabilities; however, these efforts did not result in a transaction.

III. BACKGROUND

A. The Reliance Canada Branch

12. Reliance Insurance Company (“Reliance”) is a property and casualty insurer incorporated in the early 1800’s in the Commonwealth of Pennsylvania, in the United States of America.
13. In 1918, Reliance established Reliance Canada as a branch in the City of Toronto to carry on specific insurance business in Canada. Reliance Canada then carried on business in Canada as a branch of a foreign insurance company under the predecessor legislation to the *Insurance Companies Act*, and ultimately under that Act.

B. The Liquidation of Reliance/ Winding-up of Reliance Canada

14. Reliance began experiencing financial difficulties in the United States in 2000, and suffered a series of rating downgrades.
15. In January 2001, the Insurance Commissioner for the Commonwealth of Pennsylvania (“Pennsylvania Commissioner”) put Reliance into formal supervision status. By this

point, Reliance Canada had stopped issuing new policies and had begun “running off” (winding down) its existing business of already-written policies.

16. In May 2001, the Commonwealth Court of Pennsylvania (“U.S. Liquidation Court”) issued an Order of Rehabilitation in respect of Reliance, at the request of the Pennsylvania Commissioner.
17. The Pennsylvania Commissioner then determined that Reliance was insolvent and that there would be insufficient assets to pay all policyholders in full. The Pennsylvania Commissioner accordingly sought an Order from the U.S. Liquidation Court for the liquidation of Reliance.
18. Reliance was ordered to be liquidated by the U.S. Liquidation Court on October 3, 2001, pursuant to Pennsylvania’s *Insurance Department Act of 1921*. The Pennsylvania Commissioner of Insurance was appointed liquidator of Reliance (“U.S. Liquidator”).
19. On October 5, 2001, pursuant to the *Insurance Companies Act*, the Superintendent of Financial Institutions of Canada (the “Superintendent”) took control of the assets in Canada of Reliance together with its other assets held in Canada under the control of its chief agent.
20. By Notice of Application dated November 8, 2001, upon the Superintendent’s recommendation, the Attorney-General (Canada) sought an Order for the winding-up of Reliance Canada from this Court.

21. By Orders of this Court made December 3, 2001, the insurance business of Reliance Canada was ordered wound-up pursuant to the provisions of the *Winding-Up and Restructuring Act* (“*WURA*”), and KPMG Inc. was appointed provisional liquidator.
22. Pursuant to these two Orders, and the *WURA*, the assets of Reliance Canada are held by the Liquidator for the benefit of claimants of Reliance Canada, separate and apart from the assets of Reliance, and the two estates in liquidation are distinct.
23. In the Appointment Order (Schedule “A” hereto), this Court appointed the U.S. Liquidator and the Property and Casualty Insurance Compensation Corporation (“PACICC”) as Inspectors. By Order dated January 30, 2002, this Court ordered that the Superintendent may attend meetings of inspectors, be included in the service list, and attend and be heard in matters before this Court.
24. The Inspectors are not opposing this motion. Also, the Superintendent has advised that it takes no position on this motion.

C. Reliance Canada’s Insurance Business

25. Reliance Canada wrote a very diverse set of policies, including comprehensive general liability, medical malpractice liability, directors’ and officers’ liability, engineers’ and architects’ liability, lawyers’ errors and omissions liability, miscellaneous errors and omissions liability, auto liability, automobile warranty, marine cargo and liability, property loss and other programs.

26. While some of Reliance Canada's policies were "claims-made" policies, meaning that claims must be reported during the term of the policy or within a defined period thereafter, a substantial portion of its policies were "occurrence-based". Occurrence-based policies cover liabilities incurred during the policy period that may not become known or manifest for years. This latter business is known as "long tail" insurance. Much of Reliance Canada's insurance business was of a long tail nature.
27. In addition, Reliance Canada acted as a reinsurer for other insurers. The resulting "assumed reinsurance" contracts or treaties are defined as policies under the *Insurance Companies Act*, and claims arising from the assumed reinsurance contracts are accorded the same priority as other claims of policyholders under the *WURA*. All but 16 of the reinsureds were reinsured in respect of property loss claims. The remaining 16 reinsureds ("Liability Reinsureds") were reinsured in respect of liability claims.
28. In British Columbia, Reliance Canada wrote, mainly on a group basis, a line of excess automobile coverage and homeowner's property and liability coverage. This was written through Family Underwriting Management Limited ("FUMML"), a managing general agency. The FUMML policies written by Reliance Canada had risk inception between May 1, 1998 and August 31, 1999. The books and records for the FUMML business were and are still maintained by FUMML in British Columbia.
29. As referenced above, in 2000 Reliance Canada voluntarily stopped writing new policies, effectively beginning the winding down of its business. At the commencement of the Reliance Canada liquidation in December 2001, Reliance Canada had 16 policies still in force, excluding the warranty programs, with the policy term of all the other policies

having expired. There were over 1,100 outstanding Policy Loss Claims (“Open Claims”), being claims which were reported to Reliance Canada and not yet resolved or settled, and for which Reliance Canada had established an estimate of the amount to resolve or settle (“Case Reserves”). In addition, Reliance Canada had “incurred but not reported” (“IBNR”) exposure, which includes (i) claims not yet reported for which Reliance Canada may ultimately be put on notice and to which it would have to respond, and (ii) potential development of Case Reserves.

D. The Run-off of Reliance Canada’s Business in Liquidation

30. Since the commencement of the winding-up, the Liquidator has continued the run-off of Reliance Canada’s business in an orderly manner, dealing with policy liabilities and the collection of reinsurance on a commercially reasonable basis. That is, there was no cancellation of policies ordered as a term of the winding-up and, claims have continued to be reported to and adjusted by Reliance Canada in the normal course to this day.
31. As at March 31, 2011 there were 183 Open Claims.

IV. FINANCIAL STATUS OF THE ESTATE

A. Distribution History

32. The first distribution was based on the financial status of the estate at March 31, 2003. A copy of the Order of this Court dated June 26, 2003 approving and authorizing the first distribution is attached as Schedule “C”.

33. The second distribution was based on the financial status of the estate at June 30, 2004. A copy of the Order of this Court dated September 2, 2004 approving and authorizing the second distribution is attached as Schedule "D".
34. The third distribution was based on the financial status of the estate at September 30, 2005. A copy of the Order of this Court dated December 21, 2005 approving and authorizing the third distribution is attached as Schedule "E".
35. The fourth distribution was based on the financial status of the estate as at September 30, 2006. A copy of the Order of this Court dated December 15, 2006 approving and authorizing the fourth distribution is attached as Schedule "F".
36. The fifth distribution was based on the financial status of the estate as at December 31, 2007. A copy of the Order of this Court dated April 8, 2008 approving and authorizing the fifth distribution is attached as Schedule "G".
37. The distribution on ordinary creditor claims was approved by Order of this Court dated December 17, 2008, a copy of which is attached as Schedule "H".
38. The post-liquidation interest distribution was based on the financial status of the estate as at September 30, 2009. A copy of the Order of this Court dated December 16, 2009, approving and authorizing the post-liquidation interest distribution is attached as Schedule "I".

B. Passing of Accounts

39. This Court has also passed and approved the accounts of the Liquidator for the periods (i) from the date of the winding-up order to September 30, 2003, as reflected in the Order attached as Schedule "J", (ii) from October 1, 2003 to June 30, 2004, as reflected in the Order attached as Schedule "D" (iii) from July 1, 2004 to September 30, 2005, as reflected in the Order attached as Schedule "E", (iv) from October 1, 2005 to September 30, 2006, as reflected in the Order attached as Schedule "F", (v) from October 1, 2006 to December 31, 2007, as reflected in the Order attached as Schedule "G", and (vi) from January 1, 2008 to September 30, 2009, as reflected in the Order attached as Schedule "I".

C. Financial Status

40. Attached as Schedule "K" are the unaudited financial statements for the estate as at March 31, 2011, prepared in a manner consistent with the financial statements before this Court as at September 30, 2009 and previously, and with the same system of internal controls to safeguard the accuracy and reliability of the financial reporting process. The accounting policies used in preparation of the financial statements have been selected with a view to reflecting the financial position of an insurance company that is in liquidation and are not necessarily in conformance with generally accepted accounting principles.
41. In this Report, the Liquidator will generally compare the financial status of the estate at March 31, 2011 to its status at September 30, 2009, the date as of which this Court last

reviewed the estate's status for the purpose of passing accounts and authorizing the post-liquidation interest distribution.

42. As noted in previous Reports, a key characteristic of the Reliance Canada claims profile has been its "lumpiness." That is, a significant number of its policies do not have frequent claims but, if claims occur, they tend to be severe. As further progress is made in dealing with the claims and more information becomes available on which to assess them, the Liquidator adjusts the policy liabilities. In particular, where claims are resolved for amounts lower than the amounts reserved for them, the policy liabilities are reduced, and where more information becomes available to indicate a higher exposure than has been reserved, the policy liabilities are increased. Increases normally also have the effect of increasing the reinsurance recoverables since these claims are generally reinsured at significant levels. Accordingly, fluctuations in the estimated level of surplus in the estate are to be expected, given the volatility of the portfolio.
43. During the Period, the Liquidator continued to make substantial progress in the resolution of claims.
44. The projected estate surplus has increased from approximately \$91.7 million as at September 30, 2009 to \$95.6 million as at March 31, 2011. The principal reasons for the change in the surplus include: investment income exceeding the costs of the liquidation; favourable developments in total policy liabilities, and a decrease in the bad debt allowances on reinsurance receivables.

(i) **Assets**

Cash and Investments

45. As at March 31, 2011, cash and investments held by Reliance Canada total approximately \$128.4 million, with the market value being \$130.2 million.
46. Pursuant to the Liquidator's report of November 10, 2004 and this Court's subsequent Order dated November 23, 2004, a copy of which is attached hereto as Schedule "L", Reliance Canada held three funds with RBC Asset Management as at March 31, 2011. The three funds held by Reliance Canada were:
- RBC Canadian Money Market Fund, which invests primarily in high quality, short-term (one year or less) debt securities, including treasury bills and promissory notes issued by or guaranteed by Canadian governments or their agencies, bankers' acceptances, asset-backed commercial paper and commercial paper issued by Canadian chartered banks, loan companies, trust companies and corporations;
 - RBC \$U.S. Money Market Fund, which invests primarily in high quality, short-term (one year or less) debt securities denominated in U.S. dollars. These include treasury bills and promissory notes issued by or guaranteed by Canadian or foreign governments or their agencies, bankers' acceptances, asset-backed commercial paper and commercial paper issued by Canadian or foreign corporations and super national agencies such as the World Bank.

- RBC Canadian Short-Term Income Fund, which invests primarily in high quality, short-term fixed income securities issued by or guaranteed by Canadian federal, provincial or municipal governments and corporations and corporate bonds. The fund may also invest in high quality first mortgages on Canadian residential property insured by the Canada Mortgage and Housing Corporation under the *National Housing Act* or guaranteed by Royal Bank of Canada or certain of its affiliates. The average term to maturity of assets held is maintained at two to five years.

In addition, Reliance Canada also held one \$U.S. Bank Deposit Note with the RBC Dominion Securities.

47. The Liquidator reviews the allocation of funds regularly in order to rebalance Reliance Canada's holdings, taking into consideration such matters as expected cash flows, duration of the claim book, and market conditions. In addition, the Liquidator meets with RBC Asset Management periodically to assess results.

Reinsurance

48. The other major asset of Reliance Canada is reinsurance, consisting of:
- a) reinsurance covering only the liabilities of Reliance Canada ("Canadian Reinsurance"); and
 - b) reinsurance entered into through Reliance's head office ("International Reinsurance"), which reinsures both Reliance Canada policies as well as policies written through the U.S. operations.

- 49. The percentage of Reliance Canada's case reserves that is reinsured changes over time as the composition of the case reserves changes. As at September 30, 2009 approximately 47% of Reliance Canada's gross case reserves were reinsured. Of this amount, approximately 79% was Canadian Reinsurance and 21% was International Reinsurance. As at March 31, 2011, approximately 31.6% of Reliance Canada's gross case reserves were reinsured, approximately 55.5% of which was Canadian Reinsurance and 44.5% International Reinsurance. These percentages do not reflect estimates for uncollectible reinsurance due to credit, collection or contractual risk. Over 74.8% of the reinsurance on the gross reserves as at March 31, 2011 is with reinsurers rated "A" or higher.

- 50. By March 31, 2011, the Liquidator had collected approximately \$118.2 million in reinsurance since the beginning of the liquidation, with approximately \$14.5 million of this during the Period (i.e., since September 30, 2009). Reinsurance receivables (amounts billed to reinsurers), net of a provision for uncollectible reinsurance, were approximately \$4.3 million at March 31, 2011, down from \$5.0 million at September 30, 2009. Reinsurance recoverables (being amounts referable to (i) reported claims not yet billed and (ii) IBNR, net of a provision for uncollectible reinsurance) were approximately \$10.3 million as at March 31, 2011, down from approximately \$22.7 million at September 30, 2009. (Since March 31, 2011 the Liquidator has collected an additional amount of reinsurance of approximately \$1.5 million).

Summary

- 51. As at September 30, 2009, the book value of Reliance Canada's assets was approximately \$169.1 million, and cumulative unpaid claims and related expenses totalled \$64.7

million. As at March 31, 2011, the book value of Reliance Canada's assets was approximately \$148.2 million and cumulative unpaid claims and related expenses totalled approximately \$45.7 million. Below is a summary of the estate's assets as of March 31, 2011 and September 30, 2009:

	March 31, 2011 (in millions)	September 30, 2009 (in millions)
Cash or Investments (market value: \$130.2 at Mar 31, 2011; \$139.1 at Sept 30, 2009)	\$128.4	\$136.0
Reinsurance receivables and recoverables net of estimate for uncollectible reinsurance	\$14.7	\$27.8
Miscellaneous	\$5.1	\$5.3
Total	\$148.2	\$169.1
Cumulative unpaid claims and related expenses	\$45.7	\$64.7

(ii) Liabilities

52. At September 30, 2009, the estimated value of the policy liabilities was \$70.5 million. As at March 31, 2011, the estimated value was \$45.7 million, determined as described in more detail below.

53. The Liquidator has undertaken a Call for Policy Loss Claims, which was completed on December 17, 2010. The Liquidator has taken the results of the Call for Policy Loss Claims into account in estimating the value of the policy liabilities and these results are discussed in more detail further on in this Report.

54. The Liquidator has relied on, and continues to rely on, actuarial projections to reach a view as to the total claims exposure of the estate.

Policy Loss Claims

55. There are basically three categories of Policy Loss Claims:
- a) claims that are settled or otherwise resolved. Since the beginning of the Period, the Liquidator has resolved approximately 43 claims having a total approximate value of \$14.2 million. As at March 31, 2011, approximately 18,440 Policy Loss Claims, with a total value of approximately \$155.7 million have been resolved, through settlement or otherwise, since the beginning of the liquidation. These have all been paid in full;
 - b) claims that have been reported but not yet resolved (the "Open Claims"). As at March 31, 2011, there were 183 Open Claims outstanding, up from 145 as at September 30, 2009, with outstanding gross case reserves decreasing by approximately \$10.4 million, from approximately \$34.7 million to \$24.3 million. (Case reserves are adjusted as additional information on the estimated amount of a claim becomes known during the course of its settlement); and
 - c) the provision for IBNR and for development in Open Claims.

Non-Booked Claims

56. As described in previous reports, there was the potential that certain claims that were not reported in the books of Reliance Canada may be valid claims against Reliance Canada

("Non-Booked Claims"). The Non-Booked Claims would arise from policies written outside Canada, and which were not reported in the books of Reliance Canada.

57. Based on the Call for Policy Loss Claims, which will be discussed further in this Report, the Liquidator is of the view that there are no Non-Booked Claims.

Liability Claims Projection Process

58. The Liquidator has applied the same methodology in projecting the policy liabilities for the purpose of this Report as was adopted and recommended for the previous reports. The Liquidator has undertaken an extensive review of the policy liabilities, including retaining the services of the consulting actuary who acted for Reliance Canada before it was ordered to be wound-up. Representatives of the U.S. Liquidator have also reviewed the actuarial projections as of December 31, 2010, and selected case reserves.

59. Actuarial projections typically consider:
- a) the current level of reserves;
 - b) the history of claims development;
 - c) the nature of the liabilities underwritten and the terms of the policies;
 - d) industry experience and current developments with respect to similar kinds of policies and liabilities; and
 - e) the potential for adverse deviation.

60. Actuaries then reach a view as to the total policy liabilities to which the insurer will be exposed, including a provision for unreported claims and upward adjustment for reported claims (IBNR). While the actuaries generally provide a single best estimate, there is clearly a range for valuing the total liabilities, depending on the degree of certainty to be achieved.
61. The Liquidator instructed the consulting actuary to confirm his best estimate of the policy liabilities as at December 31, 2010 in accordance with accepted actuarial standards of practice except that discounts to reflect the time value of money should not be used. The Liquidator then carefully reviewed the analysis underlying the actuarial estimates. The estimate of \$45.7 million for policy liabilities as at March 31, 2011 is based upon the actuarially determined best estimate.

V. MAJOR ACTIVITIES OF THE LIQUIDATOR

A. Administration

62. On being appointed, the Liquidator considered Reliance Canada's complex array of claims and coverage, and the seniority and reputation of its employees, and consulted with the U.S. Liquidator and PACICC. The Liquidator determined that the best interests of the estate would be served by maintaining continuity, to the extent possible, through retaining existing Reliance Canada staff, and that this would result in cost savings. At the beginning of the liquidation there were 17 employees. As at March 31, 2011, four employees remained.

63. Reliance Canada employees perform day-to-day administration, including instructing defence counsel and outside adjusters, dealing with counsel on coverage issues, administering reinsurance collections, performing accounting and financial reporting with respect to claims and reinsurance functions, and liaising with PACICC and staff of the U.S. estate.
64. The Liquidator maintains responsibility for the conduct of the liquidation. The Liquidator is responsible for all strategic initiatives and major decisions and, as appropriate, is involved in supervising and augmenting, where necessary, the day-to-day activities performed by former Reliance Canada employees.
65. The Liquidator performs the functions specific to the liquidation, including the development of policies and procedures for claims handling and authorities, the institution of internal controls, reporting to the Court and stakeholders, supervising and coordinating legal counsel, monitoring developments in the U.S. liquidation, and providing insureds with information. Additionally, the Liquidator has sole control over all cash and investments of Reliance Canada and signs all cheques. The Liquidator reviews all claims decisions involving claims that meet criteria established in cooperation with PACICC and the U.S. Liquidator, performs the financial reporting, is actively involved in reinsurance collections, makes all investment decisions, instructs and consults with the consulting actuary, and assists on an as-needed basis with the process of resolving claims. A further summary of the Liquidator's activities is set out further on in this Report.

B. Third Party Administrators

66. Reliance Canada also had arrangements with third party administrators who were responsible for the administration of claims in a number of programs, the major ones including:
- a) Meridian, an automobile warranty program;
 - b) Groupe PPP, a financial guarantee program underwritten in the U.S., covering automobile dealers in Quebec;
 - c) Gap Program, a financial warranty program;
 - d) Family Program, a personal lines program in British Columbia; and
 - e) Environmental Program, administered by ECS Inc. in the U.S.
67. Each of the programs is unique in respect of the volume, magnitude and complexity of its claims, and with respect to the discretion accorded the third party administrators. In each case, the Liquidator reviewed the program and the nature of the relationship between the administrator and Reliance Canada. In assessing the continued use of the third party administrators, the Liquidator considered their cost, the potential prejudice if the administration were disrupted and the quality of their work. As previously reported, the Liquidator determined that it was appropriate to maintain the relationships, but introduced additional controls and reporting requirements, as it considered necessary, and regularly reviews the status of the administrations. The Meridian, Groupe PPP and Gap

Programs all expired prior to the Period. The Family Program and the Environmental Program continue.

C. Stakeholders

PACICC

68. The Liquidator entered into a loan and services agreement with PACICC on December 3, 2001, approved by this Court in the Appointment Order. Pursuant to the loan and service agreement, the loan terminated upon the cumulative distribution on policy claims reaching 100%.
69. The Liquidator regularly consults with PACICC, which remains an Inspector, concerning the progress of the estate.

U.S. Liquidator

70. By virtue of ss. 161(9) of the *Winding-up and Restructuring Act*, the U.S. Liquidator has an on-going interest in the administration of Reliance Canada. Furthermore, before the liquidation, Reliance Canada depended on Reliance for many services, including information services and technology. In addition, Reliance underwrote insurance policies which were later allocated to Reliance Canada, entered into reinsurance treaties which also covered Reliance Canada liabilities, collected reinsurance proceeds on its behalf, and had ultimate decision-making power for setting Reliance Canada's claims reserves and for settlements.

71. Accordingly, to prevent disruption to the administration of Reliance Canada and in recognition of the U.S. Liquidator's interest in the Canadian estate, the U.S. Liquidator, the Superintendent and the Liquidator entered into a protocol, dated November 28, 2001, providing for cooperation with respect to use of information systems, collection of reinsurance, administration of claims, and the sale process for the policy liabilities. The protocol remains in force and close co-operation between the two Liquidators has continued. However, the Liquidator remains cognizant at all times of balancing the interests of all stakeholders.

Policyholders

72. The Liquidator has maintained contact with policyholders, third party claimants and relevant counsel concerning the status of the estate. The Liquidator also maintains an informative website for the convenience of policyholders and other stakeholders .

Ordinary Creditors

73. As referenced above, this Court authorized (up to a certain total) payment at 100% of ordinary creditor claims. To date, only one such claim has been filed, in a nominal amount, and it was allowed and paid.

D. Reinsurers

74. With respect to its efforts to collect reinsurance proceeds, the Liquidator has also been in regular contact with reinsurers, either directly, through Reliance or through reinsurance brokers.

75. As evidenced by the increase in reinsurance collections discussed in this Report, the Liquidator has continued to make progress in reinsurance collections.

E. Summary of Activities

76. In summary, the Liquidator's major activities for the Period included:

- a) Claims adjudication and administration including:
 - (i) overseeing payment of defence and adjustment costs;
 - (ii) overseeing a comprehensive review of all claims including estimating range of possible outcomes;
 - (iii) engaging in discussions with policyholders, claimants and their counsel concerning the estate;
 - (iv) settling or otherwise resolving, and paying, approximately 43 claims having a total value of approximately \$14.2 million;
 - (v) calculating and paying the post-liquidation interest; and
 - (vi) implementing the Call for Policy Loss Claims process.
- b) Reinsurance, including:
 - (i) reconciling accounts;
 - (ii) enforcing liquidation clauses;
 - (iii) collecting receivables, including direct communication with reinsurers, and cooperative efforts with the U.S. Liquidator.
- c) reviewing and amending, as necessary, the investment policy and managing investments in consultation with its investment manager;

- d) reporting regularly to PACICC and the U.S. Liquidator;
- e) performing an extensive review of policy liabilities as at December 31, 2010;
- f) maintaining the external website; and
- g) continuing monitoring of the U.S. liquidation, and discussions with the U.S. Liquidator, with respect to cross-border issues and other matters that impact the Canadian estate, including the significant issues with respect to reinsurance collections.

VI. CALL FOR POLICY LOSS CLAIMS

A. Call for Policy Loss Claims Order

77. As outlined in the Liquidator's report dated July 26, 2010, the Liquidator was of the view that the Call for Policy Loss Claims should be conducted.
78. The Liquidator recommended the Call for Policy Loss Claims for the following reasons:
- The last claims-made policy of Reliance Canada had a policy period that expired March 31, 2007 (with an extended reporting period expiring May 30, 2007), and so any claims under claims-made policies could no longer be reported;
 - The long tail exposure under Reliance Canada occurrence-based policies was at a maturity level such that the likelihood that any asserted claims or prospective or potential claims under those policies would be known to insureds had significantly increased, along with the likelihood that there would be significantly fewer future or contingent claims;

- The Liquidator still employed experienced Reliance Canada claims personnel and other staff with significant corporate memory and understanding of the policies issued by Reliance Canada and of the types of claims that may be made under these policies pursuant to a call for claims; and
 - The Liquidator was of the view that it was in the best interest of the estate to have greater certainty at this point at least as to the “universe” of potential Policy Loss Claims, including knowing whether there were any claims being asserted of a future or contingent nature, or any claims at all other than those already reported to and known to Reliance Canada and the Liquidator.
79. The Liquidator considered that achieving a greater certainty within the liquidation would assist the Liquidator in determining whether to continue the run-off mode for policy liabilities or whether a claims determination process would be appropriate. In addition, it would also provide data to inform the actuarial exercise of valuating the ultimate liabilities and surplus in the estate, and would assist the Liquidator in determining if policy buy-backs, commutation of Reliance Canada’s reinsurance and/or a marketing program would be in the best interests of the estate and its stakeholders.
80. The Liquidator recommended that in the meantime the Liquidator continue to administer Reliance Canada’s policy liabilities in the “run-off” mode that had begun prior to the commencement of the liquidation, and recommended that no decision be made whether to provide for a specific process for the allowance and disallowance of Policy Loss Claims. This Court granted the Call for Policy Loss Claims Order on August 3, 2010, a copy which is attached hereto as Schedule “B”.

81. In general terms, the Call for Policy Loss Claims Order provided for service of call-for-policy-loss-claims packages on policyholders by mail, by publication on the website maintained by the Liquidator for the liquidation of Reliance Canada, publication in various newspapers and an industry magazine, and publication in the official Gazettes of Canada and the Provinces. This direction is set out in more detail below.

B. Claims Filing Date

82. The Call for Policy Loss Claims Order fixed December 17, 2010 under Section 74 of the *WURA* as the last day on which Policy Loss Claims could be sent to the Liquidator (i.e., it ordered that any Proof of Claim for Policy Loss Claims (“POC”) had to be post-marked by midnight, December 17, 2010).

C. Solicitation of Claims

83. Pursuant to the Call for Policy Loss Claims Order, the Liquidator was to send individual notices with respect to the Call for Policy Loss Claims to the last known address as set out in the books and records of Reliance Canada to the following individuals by August 17, 2010:

- Those policyholders or claimants with Open Claims;
- Holders of occurrence based policies (including FUML policies) written by Reliance Canada;
- Liability Reinsureds; and,
- Brokers and managing general agents that brokered or managed insurance programs for Reliance Canada’s business.

The Liquidator sent approximately 107,000 notices by ordinary mail on August 16, 2010. An Affidavit with respect to the mailing will be filed within this Motion.

84. The Liquidator was also to give general notice of the call for Policy Loss Claims by way of public notices as follows:

- Publication of an English language notice (“General (English) Publication”), in the national edition of *The Globe and Mail* newspaper and in *The Toronto Star*, twice: on or before September 10, 2010, and after September 30, 2010 but on or before November 10, 2010;
- Publication of a French Language notice (“General (French) Publication”), in *La Presse*, twice: on or before September 10, 2010, and after September 30, 2010 but on or before November 10, 2010;
- Publication of a notice in respect of the FUMML line of business (the “FUMML Publication”) in the *Vancouver Sun*, on or before September 10, 2010;
- Publication of the General (English) Publication, General (French) Publication and the FUMML Publication in the *Canada Gazette* and the official Gazette of each of the Provinces, on or before November 10, 2010;
- Publication of the General (English) Publication, General (French) Publication and the FUMML Publication on the website maintained by the Liquidation at www.relianceinsurance.ca, on or before August 17, 2010; and,
- Publication of the General (English) Publication, General (French) Publication and the FUMML Publication in the *Canadian Underwriter* (an insurance industry publication) on or before September 15, 2010.

85. By Order of this Court dated December 7, 2010, a copy of which is attached here to as Schedule “M”, this Court amended *nunc pro tunc* certain of the publications in the Call for Policy Loss Claims Order as follows:

- Publication of the General (English) Publication in the *Canada Gazette* and the official Gazette of each of the Provinces, other than in the province of Quebec on or before November 10, 2010;
- The FUML Publication to be published in the official Gazette of the Province of British Columbia on or before November 10, 2010;
- Publication of the General (English) Publication, General (French) Publication and the FUML Publication to be published in the September 2010 issue of the *Canadian Underwriter*.

86. In summary, the following publications were made:

- Publication of the General (English) Publication occurred in the national edition of *The Globe and Mail* and in *The Toronto Star* on September 1, 2010 and November 3, 2010;
- Publication of the General (French) Publication occurred in *La Presse* on September 1, 2010 and November 3, 2010;
- Publication of the FUML Publication occurred in *The Vancouver Sun* on September 1, 2010 and November 3, 2010;
- The General (English) Publication and the General (French) Publication appeared in the following Gazettes on the respective dates shown:

- Canada Gazette September 25, 2010

- British Columbia Gazette September 23, 2010
- Alberta Gazette October 15, 2010
- Saskatchewan Gazette September 24, 2010
- Manitoba Gazette September 25, 2010
- Ontario Gazette September 25, 2010
- The Royal Gazette for New Brunswick September 29, 2010
- The Royal Gazette for Nova Scotia September 22, 2010
- The Royal Gazette for P.E.I. September 25, 2010
- Newfoundland and Labrador Gazette September 24, 2010
- The General (French) Publication appeared in the Gazette Officielle due Quebec on September 25, 1010;
- The FUML Publication appeared in the British Columbia Gazette on July 26, 2010;
- The General (English) Publication, General (French) Publication and the FUML Publication were posted on the website www.relianceinsurance.ca on August 16, 2010; and
- The General (English) Publication, the General (French) Publication and the FUML Publication appeared in the September 2010 issue of *Canadian Underwriter* which was published at the end of September 2010.

87. A copy of an Affidavit with respect to the publication made in the national edition of *The Globe and Mail*, *The Toronto Star*, *The Vancouver Sun* and *Canadian Underwriter* will be filed within this Motion.

88. A copy of an Affidavit of Publication with respect to the publications made in the *Canada Gazette* and the official gazette of each of the Provinces will be filed within this Motion.

89. At the commencement of the Call for Policy Loss Claims, the Liquidator set up a call centre, which is open from 8:00 am to 5:00 pm, to assist with any questions with respect to the Call for Policy Loss Claims. In addition, the Liquidator also set up a direct email address so that inquiries could be sent directly to the Liquidator.

D. Results of Call for Policy Loss Claims

90. The Liquidator is of the view that a thorough Call for Policy Loss Claims process has been effected.

Summary of Proofs of Claim Filed

91. In total, the Liquidator has received 3,592 POCs (which includes those POCs that were filed late and will be discussed further below), with a total stated claim amount of approximately \$9.6 billion.

92. Pursuant to the Call for Policy Loss Claims Order, the Liquidator sent to the timely filed claimants, at the address supplied in the filed POC an Acknowledgement of Filing, which acknowledged the receipt of the POC by the Liquidator.

93. Although the total stated claim amount of filed POCs is approximately \$9.6 billion, after reviewing the filed POCs the Liquidator has determined that the POCs filed relate to 239

claims for 48 policyholders. These 239 claims are subject to total aggregate policy limits of approximately \$1.2 billion.

94. Of the 239 claims, 146 relate to Open Claims and 93 relate to contingent claims. Contingent claims include those which, are with respect to a possible occurrence prior to the expiry of the policy, the specifics of which are not yet available or within the knowledge of the policyholder or claimant and/or in respect of which no claim has yet been made against a policyholder or an insured thereunder.

Non-filed "Open Claims"

95. As described in the Liquidator's July 26, 2010 Report, Open Claims are claims that had been reported to Reliance Canada prior to the commencement of the Call for Policy Loss Claims. The Liquidator recommended that the Call for Policy Loss Claims require the filing of POCs with respect to Open Claims that had already been reported to Reliance Canada.
96. POCs were not filed in respect of 37 of the 121 Open Claims (the "Non-filed Open Claims") that were on the books and records of Reliance Canada at the commencement of the Call for Policy Loss Claims. Of the 37 Non-filed Open Claims, 22 relate to Open Claims which have been settled or otherwise resolved. Reliance Canada is awaiting final documentation in order to close these claims on their books and records. Accordingly, the Liquidator has determined that it should continue to finalize these claims and make any required payments thereunder, notwithstanding that a POC was not filed in accordance with the Call for Policy Loss Claims Order.

97. The remaining 15 Non-filed Open Claims relate to claims which the Liquidator is aware of and are actively being pursued and which Reliance Canada was attempting to settle or otherwise resolve these claims prior to the commencement of the Call for Policy Loss Claims. Accordingly the Liquidator has determined that it will continue to administer and attempt to resolve these 15 Non-filed Open Claims in the ordinary course, including making any required payments thereunder, notwithstanding that a POC was not filed in respect of such claims.

Late Filed Claims

98. As of the date of this Report, the Liquidator has received 26 POCs which were filed past the December 17, 2010 deadline (the "Late Filed Claims").
99. Eighteen of the Late Filed Claims would have been received by the Liquidator prior to the December 17, 2010 deadline; however the Late Filed Claims were sent to an incorrect address and were later forwarded to the Liquidator.
100. The Liquidator sent Acknowledgments of Filing with respect to the Late Filed Claims in the form attached as Schedule "N" hereto.
101. The Liquidator has determined that at this time that Late Filed Claims will be afforded the same treatment as timely filed POCs. The Liquidator will consider at a future point whether an order should be recommended and sought barring the filing of any additional Late Filed Claims as of a future date.

Returned Mail

102. To date, the Liquidator has had approximately 20,000 (or 19%) of the mailed notices returned as undeliverable (the "Returned Mail"). The majority of the Returned Mail relates to the FUML notices, which is consistent with the fact that the FUML program expired in August 2000 and a large number of policyholders likely have moved since that time. The Liquidator is of the view that appropriate alternative notice has been made to all potential claimants through the publication of the notices in the national edition of *The Globe and Mail*, *The Toronto Star*, *The Vancouver Sun*, *La Presse*, *The Canada Gazette*, and the Provincial Gazettes. In addition, the Liquidator also advised FUML of the Call for Policy Loss Claims and provided them with copies of the POC packages, in case policyholders contacted it directly.

Liquidator and Actuarial Review

103. The majority of the claimants who filed POCs claimed full policy limits as the quantum of their claims, resulting in the total stated claim amount of approximately \$9.6 billion. However, in a number of cases, the claimants did not take into consideration the relevant aggregate policy limits. In addition, various parties also filed duplicate POCs with respect to the same Policy Loss Claim.
104. Taking into account full policy limits and aggregate policy limits for all filed POCs (including Late Filed Claims), the removal of duplicate filed POCs and Non-filed Open Claims, the total gross claim exposure to Reliance Canada is approximately \$1.3 billion.
105. Further, if all claims asserted against Reliance Canada were settled at their full aggregate policy limits, the total claim exposure to Reliance Canada, net of reinsurance would be

approximately \$117 million, assuming all reinsurance associated with those claims were collectable.

- 106. The Liquidator has undertaken an extensive review of the potential claim exposure, including engaging an actuarial review. As described earlier in this Report, the Liquidator instructed the consulting actuary to confirm his best estimate of the policy liabilities in accordance with accepted actuarial standards of practice except that discounts to reflect the time value of money should not be used.

- 107. In addition to requesting the best estimate of the policy liabilities, the Liquidator also instructed the consulting actuary to prepare a probable maximum loss provision (“PMLP”) with respect to the policy liabilities of Reliance Canada. Probable maximum loss is defined as the maximum amount of loss that can be expected under normal circumstances. The PMLP also does not take into consideration potential reinsurance recoveries.

- 108. PMLP is judgmentally selected taking into consideration the following factors:
 - (i) policy limits;
 - (ii) defense expenses, if they are additional to the policy limit;
 - (iii) coverage issues;
 - (iv) degree of negligence;
 - (v) the policyholder;
 - (vi) case reserves established;
 - (vii) plaintiffs’ demand;
 - (viii) result of mediation;
 - (ix) potential settlement value as determined by Reliance Canada’s claims staff; and
 - (x) quantum of the damages, if available.

109. The Liquidator carefully reviewed the analysis underlying the actuarial estimates in reaching the estimates of approximately \$73.9 million for PMLP as at December 31, 2010.
110. The consulting actuary also performed a simulation analysis using conservative but reasonable assumptions. Although the simulation only applied to general liability claims, the actuaries took the view that the non-liability claims had considerably less volatility and case estimates were generally quite reliable. The simulation results indicate the actuaries PMLP falls within the 95th – 99th percentiles for most probable outcomes for general liability claims.
111. By the very nature of insurance liabilities, there is always an element of uncertainty in any estimate because of unknown future events which could negatively or positively affect the ultimate claim payments. However, standard actuarial techniques and assumptions were employed, which are appropriate and the conclusions, given the information currently available are reasonable.

Liquidator's Determination

112. Accordingly, the Liquidator has applied the same methodology in projecting and analysing the policy liabilities for the purpose of this Report as was used in its previous reports. Having completed the Call for Policy Loss Claims, obtaining the above described actuarial analysis, performing its own analysis and taking into account the conservative nature of the PMLP (as it does not take into consideration any potential reinsurance collections), the Liquidator remains of the view and has determined that it should

continue to administer Reliance Canada's policy liabilities in the "run-off" mode that had begun prior to the commencement of the liquidation, and that it continue to pay Policy Loss Claims (and ordinary creditor claims, to the aggregate amount authorized) at the Court authorized rate of 100% of the valid and allowed claim amount plus any entitlement to post-liquidation interest.

113. The Liquidator is of the view that there is no realistic scenario under which this course of action would prejudice any policyholder.
114. In addition, the Liquidator has determined that at this point in time it is not necessary to recommend a process for the allowance and disallowance of Policy Loss Claims; however, the Liquidator may seek directions in that regard from this Honourable Court at a later date, either on an *ad hoc* or general basis.

VII. LIQUIDATOR'S ACCOUNTS AND PROFESSIONAL FEES

A. Financial Statements

115. As in the past, the Liquidator does not consider that a traditional statement of receipts and disbursements would provide a meaningful and informative reflection of the financial position of the estate. The Liquidator has therefore prepared the financial statements (unaudited), attached as Schedule "K".
116. The financial statements have been prepared in a manner consistent with the statements approved previously by this Court. The Liquidator maintains a system of internal controls to safeguard the accuracy and the reliability of the financial reporting process.

B. Professional Fees

117. The Liquidator retains professional advisors to assist in the administration of the liquidation from time to time. The Liquidator is familiar with the services provided by each of the professional advisors and has reviewed their invoices. Detailed invoices were timely received and carefully reviewed in detail by senior administrative and management level members of the Liquidator's staff. The invoices were reviewed for accuracy, adequate detailed information describing the work performed and by whom, the time spent and when it was spent, the rate and amount billed, possible redundant charges, reasonableness and overall compliance with the terms of retention. Clarifications and adjustments of items included in the invoices were requested where it appeared appropriate.
118. The Liquidator believes that the Professional Fees of its advisors are proper, fair and reasonable and were incurred in furtherance of the best interests of the estate of Reliance Canada.

Goodmans LLP

119. Goodmans LLP ("Goodmans") has acted as counsel to the Liquidator from the commencement of the liquidation and has acted or advised on all matters described in this report. The Liquidator is familiar with their services and has reviewed their invoices in detail and with the care described above.
120. At the commencement of the liquidation, Goodmans agreed to a discount from its then current market rates of approximately 15% to 20%, with rates not to be increased for one

year. In fact, rates were not increased for the first two years of the liquidation, but were raised by 4.79%, effective October 1, 2003, reflecting the change in the Consumer Price Index over the two year period, and a further 5.6% effective January 1, 2008, reflecting the change in the Consumer Price Index from January 1, 2006. Effective July 1, 2008, rates were increased to 90% of current market rates as they are set from time to time as a result of the 100% distribution. The discount from Goodmans' current market rates is approximately 10%.

121. Attached as Schedules "O", "P" and "Q", respectively, are:
 - a) a summary invoice from Goodmans to the Liquidator for the Period;
 - b) a summary of the hours and average hourly rates of each of Goodmans' personnel who dedicated more than 30 hours to the estate for the Period; and
 - c) a brief description of the areas of concentration of each of Goodmans' personnel who dedicated more than 30 hours to the estate for the Period.
122. Detailed supporting records, including time sheets, are available should this Court wish them produced. An affidavit attesting to the accuracy of the fees and disbursements is also being filed.
123. The Liquidator is satisfied that Goodmans' fees are proper, fair and reasonable, that time was appropriately spent and that Goodmans' fees were incurred in furtherance of the best interests of the estate.

KPMG Inc.

124. The Liquidator has kept careful and detailed records of all time spent by Liquidator personnel on the estate. The Liquidator has instituted internal controls to ensure no redundant or inappropriate charges are made. The Liquidator applied the same standard for review to its accounts as to accounts of other professionals, described above. As discussed above, the Liquidator maximized efficiency and reduced costs by retaining former Reliance Canada employees and third party administrators where prudent and appropriate.
125. At the commencement of the liquidation, the Liquidator agreed to a discount from its then current market rates of approximately 15% to 20%, with rates not to be increased for one year. In fact, rates were not increased for the first two years of the liquidation, but were raised by 4.79%, effective October 1, 2003, and an additional 2.4% effective October 1, 2004, 3.4% effective October 1, 2005, 3% effective October 1, 2006, and 2.6% effective October 1, 2007, reflecting the changes in the Consumer Price Index. Effective July 1, 2008, rates were increased to 90% of current market rates as they are set from time to time as a result of the 100% distribution. The discount from current market rates is approximately 10%.
126. Attached as Schedules "R", "S" and "T", respectively, are:
- a) an invoice from the Liquidator to the estate for the Period;
 - b) a summary of the hours and average hourly rates of each of the Liquidator's personnel who dedicated more than 30 hours to the estate for the Period; and

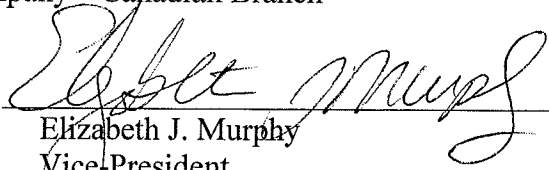
- c) a brief description of the areas of concentration of each of such of the Liquidator's personnel for the Period.
127. Detailed supporting records, including time sheets, are available should this Court wish them produced. An affidavit attesting to the accuracy of the fees and disbursements is also being filed.
128. The Liquidator respectfully requests that this Court pass the accounts of the Liquidator, as reflected in the financial statements, and approve the Professional Fees.

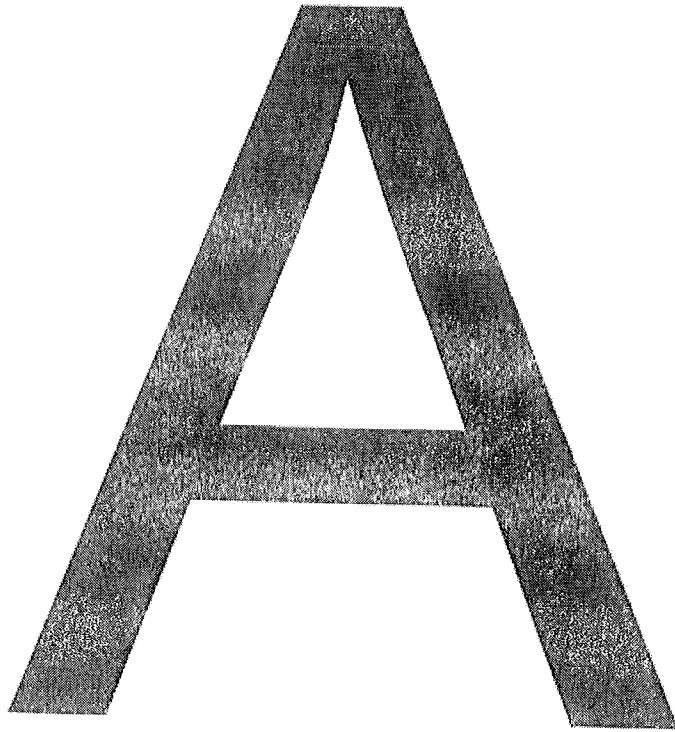
VIII. RECOMMENDATION

129. In light of the foregoing, the Liquidator therefore respectfully recommends that this Court approve the activities of the Liquidator for the Period and approve the professional fees and costs of the Liquidator and its counsel for the Period.

ALL OF WHICH IS RESPECTFULLY SUBMITTED,

KPMG INC., the Liquidator of Reliance Insurance Company – Canadian Branch

Per: 
 Elizabeth J. Murphy
 Vice-President



ON READING the Notice of Application and the evidence filed by the parties, and on hearing submissions of counsel for the parties:

1. THIS COURT ORDERS that the service of the Notice of Application and the materials herein be and it is hereby good and sufficient notice thereof and that any further service of the Notice of Application and materials herein be and it is hereby dispensed with.
2. THIS COURT ORDERS that KPMG Inc. be and is hereby appointed as provisional liquidator (the "Liquidator") of the insurance business in Canada of the Respondent, including the assets in Canada of the Respondent, together with its other assets held in Canada under the control of its chief agent, including, without limitation, all amounts received or receivable in respect of its insurance business in Canada ("Reliance (Canada)").
3. THIS COURT ORDERS that the giving of security by the Liquidator upon its appointment as liquidator be dispensed with.
4. THIS COURT ORDERS that all moneys belonging to Reliance (Canada) received by or on behalf of the Liquidator and its agents shall be paid into a chartered bank to the account of the Liquidator immediately after the receipt thereof and an account or accounts shall be opened immediately, provided, however, that the Liquidator shall have the discretion to deposit funds to and use the bank accounts currently in the name of or operated by Reliance (Canada).
5. THIS COURT ORDERS that any cheques or drafts in respect of policies, issued by Reliance (Canada) prior to the making of the winding-up order herein and which are presented for payment thereafter, may be paid out of the estate and effects of Reliance (Canada).

6. THIS COURT ORDERS that the amount recoverable from, due or owed by any reinsurer to Reliance (Canada) shall be paid to the Liquidator and shall not be reduced as a result of this Order or the winding-up order, notwithstanding any terms or contractual agreement to the contrary, and that any payment made directly by a reinsurer to an insured or other creditor or claimant of Reliance (Canada) or Reliance Insurance Company shall not diminish or reduce or affect such reinsurer's obligation to Reliance (Canada).

7. THIS COURT ORDERS that the Liquidator is authorized to cure such defaults and effect such arrangements as may be required to reinstate such reinsurance affecting the operations of Reliance (Canada), as the Liquidator deems to be in the interest and for the protection of policyholders, creditors and claimants of Reliance (Canada).

8. THIS COURT ORDERS that the Liquidator may pay all valid policyholder claims, including claims in respect of unearned premiums, to the amount of \$25,000 or the amount, if any, of the voluntary compensation payment of PACICC which may be paid under the terms of its Memorandum of Operations (the "PACICC Voluntary Compensation Payment") until April 30, 2002 or such later date as this Court may order, subject to paragraph 9 hereof, and such payments shall be deemed for all purposes to have been payments made on account of claims in the course of the liquidation of Reliance (Canada).

9. THIS COURT ORDERS that the Liquidator may pay all valid claims including claims in respect of unearned premiums under the Meridian and other warranty and surety programs to the amount of \$5,000 or the amount, if any, of the PACICC Voluntary Compensation Payment until January 31, 2002 or such later date as this Court may order, and such payments shall be deemed for all purposes to have been payments made on account of claims in the course of the liquidation of Reliance (Canada).

10. THIS COURT ORDERS that the Liquidator may, after consultation with the Inspectors, make such other payments as the Liquidator in the Liquidator's discretion deems advisable in the circumstances in respect of policies of Reliance (Canada) and such payments shall be deemed for all purposes to have been payments made on account of claims in the course of the liquidation of Reliance (Canada).

11. THIS COURT ORDERS that in addition to the payments referred to in paragraphs 8 and 10, until April 30, 2002 or such later date as this Court may order, the Liquidator may pay and continue to pay all reasonable legal and other costs, incurred to and including April 30, 2002, which Reliance (Canada) is obligated to pay for defending any insureds against losses under Reliance (Canada)'s policies in accordance with the applicable policy ("Defence Costs"), subject to the applicable terms and limits of such policies. For greater certainty, all payments of Defence Costs shall be deemed for all purposes to have been payments made on account of claims in the course of the liquidation of Reliance (Canada) and to form part of the expenses of the liquidation as a first charge on the assets of the estate. However, if the applicable policy so provides, such payments shall be taken into account in determining the amount which would otherwise be distributed to the respective policyholders and claimants, or otherwise paid on account of Defence Costs, as the case may be, at such time as any further distributions or similar arrangements are made in respect of their policies.

12. THIS COURT ORDERS that any payments made by the Liquidator pursuant to paragraphs 5, 8, 9, 10 and 11 hereof, other than payments made pursuant to clerical errors (the "Payments"):

- (a) shall be deemed to be payments made on account of claims in the liquidation of Reliance (Canada) and shall be deducted from the amount which would otherwise

be distributed at such time as further distributions or similar arrangements are made in respect of such claims;

- (b) shall be deemed to have been made in accordance with this Order;
- (c) in respect of any policy shall not obligate the Liquidator to make further payments in respect thereof; and
- (d) which may have exceeded the ultimate amount which the Liquidator determines is available for distribution to the respective policyholders and claimants, or available for payment of Defence Costs, as the case may be, (collectively, the "Overpayments") shall be deemed not to be preferences and shall not be repayable by the recipients or policyholders.

Neither the Liquidator nor the Liquidator's agents, advisers or employees shall be liable to any person in respect of the Overpayments.

13. THIS COURT ORDERS that PACICC, which shall designate from time to time one or more persons as its representative, and the Insurance Commissioner of the Commonwealth of Pennsylvania in her capacity as Liquidator of the Respondent or her designee are appointed inspectors (collectively the "Inspectors") to assist and advise the Liquidator in the winding-up of Reliance (Canada).

14. THIS COURT ORDERS that the Inspectors may apply to this Court on motion for directions concerning any matter relating to the liquidation of Reliance (Canada).

15. THIS COURT ORDERS that each claim in respect of which PACICC makes a PACICC Voluntary Compensation Payment (a "Compensated Claim") shall be deemed to be and

shall hereby be assigned in its entirety to PACICC without specific assignment or further steps required. PACICC shall be entitled to assert each Compensated Claim in the Liquidation. Reliance (Canada) is hereby deemed to have acquiesced to the assignment of Compensated Claims provided for herein and to have received a copy of the deed of assignment. PACICC and the Liquidator shall be deemed to be and shall hereby be released and forever discharged from any and all claims, actions, losses and liabilities which any person has or may have at present or in the future with respect to each Compensated Claim.

16. THIS COURT ORDERS that, notwithstanding the provisions of paragraph 15, the Liquidator may make funds in the estate available to PACICC from time to time to be used by PACICC to make PACICC Voluntary Compensation Payments pursuant to the terms and conditions of the loan and services agreement made effective as of the date hereof between the Liquidator and PACICC, which is hereby approved.

17. THIS COURT ORDERS that the Liquidator is authorised and empowered to act as administrator of insurance coverage on behalf of third parties who assume all or part of the insurance risk, and to be paid the fees earned by Reliance (Canada), pursuant to the terms of the contracts between Reliance (Canada) and such third parties.

18. THIS COURT ORDERS that the Liquidator is entitled forthwith to possession of all of Reliance (Canada)'s books, accounts, securities, documents, papers, computer programs and data, registers and records of any kind ("Books and Records") and that Reliance (Canada), its present and former shareholders, directors, officers, employees, salespeople and agents, accountants, auditors, solicitors, trustees, and every person having knowledge of this Order and having possession or control of such Books and Records, do forthwith deliver over to the Liquidator or to the Liquidator's agent all such Books and Records.

19. THIS COURT ORDERS that all persons, including, without limitation, employees, brokers, legal counsel, insurance agents, third party administrators, or salespeople having access to or knowledge of the affairs of Reliance (Canada) do co-operate with the Liquidator in providing information or documents necessary or incidental to the liquidation of Reliance (Canada).

20. THIS COURT ORDERS that any entity which has custody or control of any data processing information and records (including but not limited to source documents, all types of electronically stored information, master tapes or any other recorded information) relating to Reliance (Canada), shall transfer custody and control of such records in a form readable by the Liquidator to the Liquidator as of the date of this Order, unless instructed to the contrary by the Liquidator.

21. THIS COURT ORDERS that any entity furnishing claims processing or data processing services to Reliance (Canada) shall maintain such services and transfer any such accounts to the Liquidator as of the date of this Order, unless instructed to the contrary by the Liquidator.

22. THIS COURT ORDERS that Reliance (Canada) and its Chief Agent, officers, trustees, employees, consultants, agents, and legal counsel shall: surrender peacefully to the Liquidator the premises where Reliance (Canada) conducts its business; deliver all keys or access codes thereto and to any safe deposit boxes; advise the Liquidator of the combinations or access codes of any safe or safekeeping devices of Reliance (Canada) or any password or authorization code or access code required for access to data processing equipment; and shall deliver and surrender peacefully to the Liquidator all of the assets, books, records, files, credit cards, and other property of Reliance (Canada) in their possession or control, wherever located,

and otherwise advise and cooperate with the Liquidator in identifying and locating any of the foregoing.

23. THIS COURT ORDERS that all persons, firms, corporations and other entities having agreements, whether written or oral, with Reliance (Canada) for the supply of goods or services, be and they are hereby enjoined from terminating, accelerating, suspending, modifying, determining or cancelling such agreements without the written consent of the Liquidator or leave of this Court, and that all such parties shall continue to comply with their obligations under such agreements or otherwise on terms currently provided so long as the Liquidator pays the normal prices or charges for such goods or services incurred after the date of this Order in accordance with usual payment terms or as may hereafter be negotiated by the Liquidator from time to time.

24. THIS COURT ORDERS that all persons, firms, corporations and other entities be and they are hereby enjoined from disturbing or interfering with the occupation, possession or use by the Liquidator of any premises occupied or leased by Reliance (Canada) as at November 8, 2001 except upon further Order of this Court. From November 8, 2001 and for the period of time that the Liquidator occupies any leased premises, the Liquidator shall pay occupation rent to each lessor based upon the regular monthly base rent that was previously paid by Reliance (Canada) in respect of the premises so occupied or as may hereafter be negotiated by the Liquidator from time to time.

25. THIS COURT ORDERS that all persons, firms, corporations and other entities be and they are hereby enjoined from disturbing or interfering with computer software, hardware, support and data services or with utility services, including, but not limited to, the furnishing of oil, gas, heat, electricity, water, telephone service (including at present telephone numbers used by Reliance (Canada)) or any other utilities of like kind furnished to Reliance (Canada) and they

are hereby enjoined from discontinuing or altering any such utilities or services to the Liquidator except upon further order of this Court, so long as the Liquidator pays the normal prices or charges for such goods and services incurred after November 8, 2001 as the same become due in accordance with usual payment terms or as may hereafter be negotiated by the Liquidator from time to time.

26. THIS COURT ORDERS that, without limiting the generality of the foregoing, and except upon further order of this Court having been obtained on at least 7 days' notice to the Liquidator:

- (a) all persons, firms, corporations and other entities be and they are hereby restrained from terminating, cancelling or otherwise withdrawing any licences, permits, approvals or consents with respect to or in connection with Reliance (Canada) as they were on November 8, 2001;
- (b) any and all proceedings or steps taken or that may be taken, wheresoever taken, by any person, firm, corporation or entity, including, without limitation, any of the policyholders or creditors of Reliance (Canada), suppliers, co-insurers, reinsurers, contracting parties, depositors, lessors, tenants, co-venturers or partners (hereinafter, in this paragraph "Claimants") against or in respect of Reliance (Canada) shall be and hereby are stayed and suspended;
- (c) the right of any Claimant to make demands for payment on or in respect of any guarantee or similar obligation or to make demand or draw down under any letters of credit, bonds or instruments of similar effect, issued by or on behalf of Reliance (Canada), to take possession of, to foreclose upon or to otherwise deal

with any property, wheresoever located, of Reliance (Canada) whether held directly or indirectly, as principal or nominee, beneficially or otherwise, or to continue any actions or proceedings in respect of the foregoing, is hereby restrained;

- (d) the right of any Claimant to assert, enforce or exercise any right (including, without limitation, any right of dilution, buy-out, divestiture, forced sale, acceleration, termination, suspension, modification or cancellation or right to revoke any qualification or registration), option or remedy available to it including a right, option or remedy arising under or in respect of any agreement (including, without limitation, any contract, debt instrument, guarantee, option, co-ownership agreement or any agreement of purchase or sale but not including any eligible financial contract, as defined in the *Winding-up and Restructuring Act*) to which Reliance (Canada) is a party, arising out of, relating to or triggered by the occurrence of any default or non-performance by Reliance (Canada) or the making or filing of these proceedings, or any allegation contained in these proceedings, is hereby restrained; and
- (e) all Claimants are restrained from exercising any extra judicial remedies against Reliance (Canada), including, without limitation, the registration or re-registration of any securities owned by Reliance (Canada) into the name of such persons, firms, corporations or entities or their nominees, the exercise of any voting rights attaching to such securities, the retention of any payments or other distributions made in respect of such securities, any right of distress, repossession, or consolidation of accounts in relation to amounts due or accruing due in respect of

or arising from any indebtedness or obligation of Reliance (Canada) as of the date hereof.

27. THIS COURT ORDERS that no action lies against the Liquidator, any of its affiliates (the "Affiliates") any director, officer, agent, representative or employee of the Liquidator or of the Affiliates, any entity or person (or director, officer, agent, representative or employee of any such entity or person) acting under the direction of the Liquidator, or the Inspectors or any director, officer, agent, representative or employee thereof, for anything done or omitted to be done in good faith in the administration of the liquidation of Reliance (Canada) or in the exercise of the Liquidator's powers under this Order or otherwise.

28. THIS COURT ORDERS that no suit, action or other proceeding shall be proceeded with or commenced against the Liquidator, the Affiliates, any director, officer, agent, representative or employee of the Liquidator, or of the Affiliates, any entity or person (or director, officer agent, representative or employee of any such person) acting under the direction of the Liquidator, or the Inspectors or any director, officer, agent, representative or employee thereof, except with leave of this Court and subject to such terms as this Court may impose.

29. THIS COURT ORDERS that the Liquidator may, without the approval, sanction or intervention of this Court and without previous notice to the policyholders or creditors of Reliance (Canada) or any other person,

- (a) take control of the estate and effects of Reliance (Canada) or such part thereof as the Liquidator shall determine;

- (b) bring or defend any action, suit or prosecution or other legal proceeding, civil or criminal, in the Liquidator's own name as liquidator or in the name or on behalf of Reliance (Canada), as the case may be;
- (c) carry on the business of Reliance (Canada) so far as it is necessary or incidental to the winding-up of Reliance (Canada);
- (d) lease or mortgage or otherwise realize upon the undertaking, property and assets of Reliance (Canada) or any part or parts thereof;
- (e) sell the real and personal property, effects, intangibles and choses in action of Reliance (Canada), including all or any portion of Reliance (Canada)'s contracts and products and related assets, including, without limitation, Reliance (Canada)'s lists of policyholders and customers, by public auction or private contract, and transfer the whole thereof to any person or company, or sell them in parcels;
- (f) do all acts and execute, in the name of and on behalf of Reliance (Canada), all deeds, receipts, and other documents, and for that purpose use, when necessary, the seal of Reliance (Canada), and file any elections (tax or otherwise), objections or registrations, and file any notices, all as may be necessary or desirable in the opinion of the Liquidator for the better liquidation of Reliance (Canada);
- (g) prove, rank, claim and draw dividends in the matter of the bankruptcy, insolvency or sequestration of any contributory, for any sum due to Reliance (Canada) from the contributory, and take and receive dividends in respect of the bankruptcy, insolvency or sequestration, as a separate debt due from that contributory and rateably with the other separate creditors;

- (h) draw, accept, make and endorse any bill of exchange or promissory note in the name of and on behalf of Reliance (Canada);
- (i) give discharges of mortgages and other securities, partial discharges of mortgages and other securities, and pay property taxes and insurance premiums on mortgages and other securities taken in favour of Reliance (Canada);
- (j) pay such debts of Reliance (Canada) as may be necessary to be paid in order to properly preserve and maintain the undertaking, property and assets of Reliance (Canada) or to carry on the business of Reliance (Canada);
- (k) surrender possession of any premises occupied by Reliance (Canada) and disclaim any leases entered into by Reliance (Canada);
- (l) apply for any permits, licences, approvals or permissions as may be required by any governmental or regulatory authority;
- (m) re-direct Reliance (Canada)'s mail;
- (n) enter into any eligible financial contracts, as defined in the *Winding-up and Restructuring Act*;
- (o) take possession and control of all securities in which Reliance (Canada) has an interest (directly or indirectly) and exercise all rights that may be enjoyed by a holder of such securities including, without limitation, rights (i) that may arise by virtue of the holder being a party to a shareholder or similar agreement that may, by way of example, restrict the powers of the directors to manage or supervise the management of the business and affairs of the corporation, (ii) to receive

information, (iii) to attend at and cause to be held meetings of holders of such securities, (iv) to vote such securities for the removal or election of directors and approval of significant transactions (such as the sale or disposition of all or substantially all of the assets of such company or the winding-up, liquidation, rehabilitation, bankruptcy, receivership, restructuring or amalgamation of such company), and (v) to sell or otherwise dispose of such securities;

- (p) compromise all calls and liabilities to calls, debts and liabilities capable of resulting in debts, and all claims, demands and matters in dispute in any way relating to or affecting the assets of Reliance (Canada) or the winding-up of Reliance (Canada), on the receipt of such sums, payable at such times, and generally on such terms as are agreed on by the Liquidator;
- (q) make such compromise or other arrangements with creditors or persons claiming to be creditors of Reliance (Canada) as the Liquidator deems expedient; and
- (r) do and execute all such other things as are necessary for, or incidental to the winding-up of the affairs of Reliance (Canada), including without limitation entering into agreements incurring obligations.

30. THIS COURT FURTHER ORDERS that the Liquidator may, with the approval of this Court and on such notice as the Court may direct:

- (a) arrange for the transfer or reinsurance of all or a portion of the policies of Reliance (Canada); and
- (b) cancel all or a portion of the outstanding policies of Reliance (Canada).

31. THIS COURT ORDERS that the Liquidator and any of the Liquidator's agents, officers, directors, representatives or employees shall be deemed not to be an employer or a successor employer of the employees of Reliance (Canada) within the meaning of the *Pension Benefits Act* (Ontario), *Employment Standards Act* (Ontario), the *Labour Relations Act* (Ontario) or any other Federal, Provincial or Municipal legislation governing employment or labour standards or any other statute, regulation or rule of law or equity for any purpose whatsoever and, further, that the Liquidator and any of the Liquidator's agents, directors, officers, representatives or employees shall not be and shall be deemed not to be, in possession, charge or control of the property or business or affairs of Reliance (Canada) pursuant to any Federal, Provincial or Municipal legislation, statute, regulation or rule of law or equity which imposes liability on the basis of such status including, without limitation, the *Environmental Protection Act* (Ontario), the *Canadian Environmental Protection Act*, or the *Ontario Water Resources Act*, and this shall be binding on all tribunals and administrative bodies.

32. THIS COURT ORDERS that the Liquidator may retain, employ or engage such actuaries, accountants, financial advisors, investment dealers, solicitors, attorneys, valuers or other expert or professional persons as the Liquidator deems necessary or desirable to assist the Liquidator in fulfilling the Liquidator's duties, and all reasonable and proper expenses which the Liquidator may incur in so doing shall be costs of liquidation of Reliance (Canada).

33. THIS COURT ORDERS that the Liquidator may act on the advice or information obtained from any actuary, accountant, financial advisor, investment dealer, solicitor, attorney, valuer or other expert or professional person, and the Liquidator shall not be responsible for any loss, depreciation or damage occasioned by acting in good faith in reliance thereon.

34. THIS COURT ORDERS that the Liquidator shall be paid such remuneration as the Court Orders.

35. THIS COURT ORDERS that the Liquidator shall be at liberty to apply reasonable amounts against its remuneration, expenses and disbursements on a monthly basis and that such amounts shall constitute advances against its remuneration and expenses on, but subject to, the passing of its accounts.

36. THIS COURT ORDERS that this Order and any other orders in these proceedings shall have full force and effect in all Provinces and Territories in Canada.

37. THIS COURT SEEKS AND REQUESTS the aid and recognition of any Court or administrative body in any Province or Territory of Canada and any Canadian Federal Court or administrative body and any Federal or State Court or administrative body in the United States of America and any Court or administrative body in the United Kingdom or elsewhere to act in aid of and to be complementary to this Court in carrying out the terms of this Order.

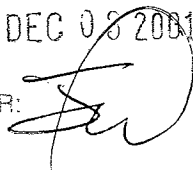
38. THIS COURT ORDERS that the costs of this application, including the costs of the Inspectors, are to be assessed on a solicitor and his own client basis and shall be costs of liquidation of Reliance (Canada).

39. THIS COURT ORDERS that interested parties may apply to the Court for advice and directions on 7 days' notice to the Liquidator and the Inspectors, and that the Liquidator may at any time apply to this Court for advice and directions.

ENTREEL AT/INSCRIT À TORONTO
ON/BOOK NO:
LE/DANS LE REGISTRE NO

DEC 08 2001

PEP/PAR:



Victoria Leung
Registrar

**ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST**

Proceeding commenced at Toronto

ORDER

LAX O'SULLIVAN SCOTT LLP
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Toronto, Ontario M5H 1J8

Charles F. Scott LSUC# 14534N
Brooke Shulman LSUC # 41032N
Tel: (416) 646-7997
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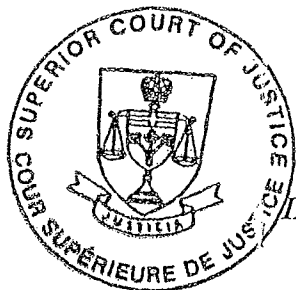
Solicitors for the Applicant

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Commercial List Court File No. 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

THE HONOURABLE MR.) TUESDAY, THE 3RD DAY
JUSTICE LEDERMAN) OF AUGUST, 2010



**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

**ORDER
(Call for Policy Loss Claims)**

THIS MOTION made by KPMG Inc., liquidator ("Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance Canada"), was heard this day at 330 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated July 26, 2010 ("Report"), filed, and upon hearing the submissions of the lawyers for the Liquidator, no other party appearing, although properly served as appears from the proof of service, filed:

1. **THIS COURT ORDERS** that the service made of the Notice of Motion and supporting materials herein is good and sufficient notice of this motion, that this motion is properly returnable today, and that any further service or notice of the Notice of Motion and supporting materials be and the same is hereby dispensed with.
2. **THIS COURT ORDERS** that, under Section 74 of the *Winding-up and Restructuring Act*, December 17, 2010 is hereby fixed as the last day on or before which policyholders, insureds or other claimants with claims, whether existing, certain or uncertain, new, future, contingent, known or unknown, matured or not matured, reported or unreported, and liquidated or unliquidated, under or arising out of policies issued by Reliance Canada ("Policy Loss Claims"), may send in such claims.
3. **THIS COURT ORDERS** that, on or before August 17, 2010, the Liquidator shall cause:
 - (i) a copy of the package, substantially in the form attached as Schedule "K" to the Report, to be sent by ordinary mail to (a) the policyholders of occurrence-based policies written by Reliance Canada, other than those described in subparagraph (ii) below, and (b) the Liability Reinsureds (as defined in the Report), at the last known address of each such policyholder and Liability Reinsured as shown on the books and records of Reliance Canada;
 - (ii) a copy of the package, substantially in the form attached as Schedule "L" to the Report, to be sent by ordinary mail to the policyholders of occurrence-based

policies of Reliance Canada written through Family Underwriting Management Limited (“FUMML”), as further described in the Report, at the last known address of each such policyholder as shown on the books and records of FUMML;

- (iii) a copy of the package, substantially in the form attached as Schedule “M” to the Report, to be sent by ordinary mail to the brokers or managing general agents that brokered or managed insurance programs for Reliance Canada’s business, at the last known address of each such broker or managing general agent as shown on the books and records of Reliance Canada; and
- (iv) a copy of the package, substantially in the form attached as Schedule “N” to the Report, to be sent by ordinary mail to the policyholders, insureds or claimants, or representatives as the case may be, with Open Claims (as defined in the Report), at the last known address of each such policyholder, insured, claimant or representative as shown on the books and records of Reliance Canada.

4. **THIS COURT ORDERS** that the Liquidator shall cause:

- (i) a notice substantially in the form of Schedule “O” to the Report (the “General (English) Publication”) to be published in the national edition of *The Globe and Mail* and in *The Toronto Star* once on or before September 10, 2010 and once after September 30, 2010 but on or before November 10, 2010;
- (ii) a notice substantially in the form of Schedule “O” to the Report as translated into French (the “General (French) Publication”) to be published in *La Presse* once on

or before September 10, 2010 and once after September 30, 2010 but on or before November 10, 2010

- (iii) a notice substantially in the form of Schedule "P" attached to the Report (the "FUML Publication") to be published in *The Vancouver Sun*, on or before September 10, 2010;
- (iv) the General (English) Publication, General (French) Publication and FUML Publication to be published in the *Canada Gazette* and the official Gazette of each of the Provinces, on or before November 10, 2010;
- (v) the General (English) Publication, the General (French) Publication and the FUML Publication to be posted on the website www.relianceinsurane.ca on or before August 17, 2010;
- (vi) the General (English) Publication, General (French) Publication and the FUML Publication to be published in the *Canadian Underwriter* on or before September 15, 2010.

5. **THIS COURT ORDERS** that the Liquidator shall send by ordinary mail, e-mail or by fax transmission a copy of the General Proof of Claim Package or the FUML Proof of Claim Package, as the case may be, to anyone making a request for such on or before December 17, 2010, at the mailing address, e-mail address or fax number, as the case may be, provided by the requesting party, within seven (7) business days of the request being received by the Liquidator.

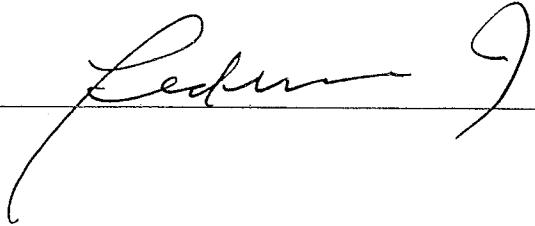
6. **THIS COURT ORDERS** that a Policy Loss Claim shall be considered to have been sent in in accordance with this Order and Section 74 of the *Winding-up and Restructuring Act* only if:

- (i) the Policy Loss Claim has been sent in, by ordinary mail, on the Proof of Claim for Policy Loss Claim form ("POC") as contained in the packages above-referenced, and in accordance with the "Instructions for Completion of the Proof of Claim for Policy Loss Claim" contained therein;
- (ii) such POC has been postmarked no later than midnight, December 17, 2010; and
- (iii) the person or entity submitting such POC has either (a) received an Acknowledgment of Filing, substantially in the form attached as Schedule "Q" to the Report, within one month of sending in the POC, or (b) notified the Liquidator in writing, within 6 weeks of sending in the POC, of non-receipt of such Acknowledgment of Filing.

For greater certainty, if a person submitting a POC has not received an Acknowledgement of Filing within one month of submitting the POC to the Liquidator, and has not, within 6 weeks of submitting the POC to the Liquidator, notified the Liquidator in writing of the non-receipt of such Acknowledgment of Filing, the POC shall be deemed for all purposes not to have been sent in or filed.

7. **THIS COURT ORDERS** that this Order has no application to any claim that may be asserted by the Liquidator of Reliance Insurance Company in the winding-up of Reliance Canada.

8. **THIS COURT ORDERS** that the allowance, disallowance, appeal, and/or claims determination procedures in respect of any Policy Loss Claims that may be filed pursuant to the call for Policy Loss Claims directed by this Order shall be as determined by this Court upon further motion of the Liquidator.



ENTERED AT / INSCRIT A TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO.:

AUG 03 2010

PER / PAR: 

THE ATTORNEY GENERAL OF
CANADA

Applicant

and RELIANCE INSURANCE COMPANY

Respondent

Commercial List Court File No: 01-CL-4313

ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

Proceeding commenced at Toronto

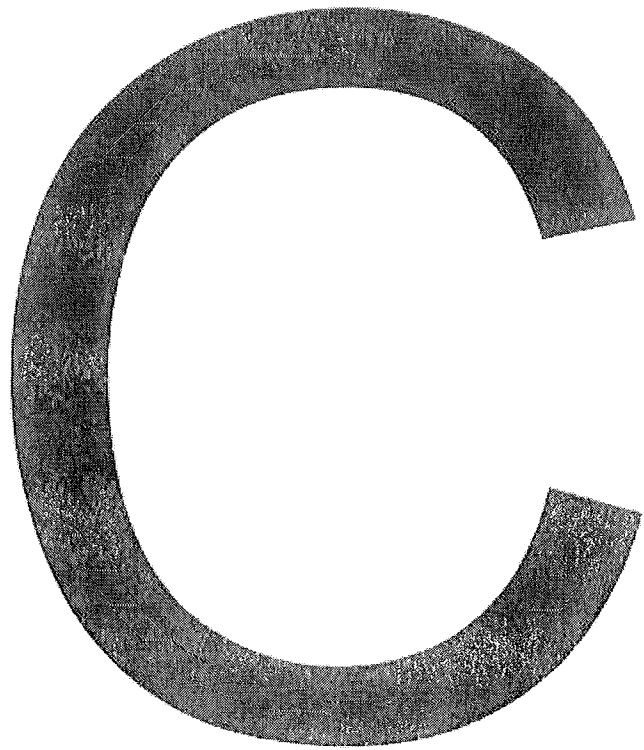
ORDER
(Call for Policy Loss Claims)

GOODMANS LLP
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Graham D. Smith LSUC# 26377D

Tel: (416) 597-4161
Fax: (416) 979-1234

Lawyers for KPMG Inc.,
Liquidator of Reliance Insurance Company -
Canadian Branch



Court File No. 01-CL-4313

ONTARIO SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST



THE HONOURABLE
MR JUSTICE FARLEY

) THURSDAY, THE 26th DAY
)
) OF JUNE, 2003

IN THE MATTER OF
RELIANCE INSURANCE COMPANY

AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED

AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance (Canada)"), was heard this day at 393 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated June 20, 2003, filed, the Order of this Court dated December 3, 2001 appointing the Liquidator (the "Appointment Order") and the Orders of this Court dated January 30, 2002, April 29, 2002, May 8, 2002, December 6, 2002

and March 26, 2003 (collectively the "Extension Orders"), and on hearing submissions of counsel for the Liquidator and counsel for Maritime Road Development Corporation, no one else appearing although properly served as appears from the proof of service filed:

1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.

2. **THIS COURT ORDERS** that paragraphs 8, 9 and 11 of the Appointment Order, amended by the Extension Orders, are hereby further amended *nunc pro tunc* to extend the date of June 30, 2003 to December 31, 2003 or such later date as this Court may order.

3. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay a first interim distribution from the estate of Reliance (Canada) in the amount of 25% of valid and allowed policyholder loss claims, where such amount exceeds the payments authorized by paragraphs 8 and 9 of the Appointment Order.



Registrar

ENTERED AT/INSCRIT À TORONTO
ON/BOOK NO:
LE/DANS LE REGISTRE NO:

JUN 26 2003

PER/PAR:

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THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

**ONTARIO SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST**

Proceeding commenced at Toronto

ORDER

GOODMANS LLP
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Gale Rubenstein\LSUC # 17088E

Tel: (416) 597-4148
Fax: (416) 979-1234

Solicitors for KPMG Inc.,
Liquidator of Reliance (Canada)

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**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

THE HONOURABLE) THURSDAY, THE 2nd DAY
)
MR. JUSTICE FARLEY) OF SEPTEMBER, 2004

**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

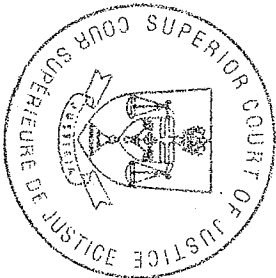
THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent



ORDER

THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance (Canada)"), was heard this day at 393 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated August 25, 2004 (the "Report"), the Affidavit of Gale Rubenstein sworn August 25, 2004 and the Affidavit of Robert O. Sanderson sworn August 25, 2004, filed, and on hearing submissions of counsel for the

Liquidator, no one else appearing (except for counsel for Maritime Road Development Corporation) although properly served as appears from the proof of service, filed:

1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.

2. **THIS COURT ORDERS** that the accounts of the Liquidator for the period October 1, 2003 to June 30, 2004, as reflected in the financial statements of Reliance (Canada) attached to the Report, be and they are hereby passed and approved as submitted.

3. **THIS COURT ORDERS** that the fees and disbursements of the Liquidator and of its counsel, Goodmans LLP, for the period October 1, 2003 to June 30, 2004 be and they are hereby approved as submitted.

4. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay up to \$25,000 on valid claims under the Meridian program, until further order of this Court.

5. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay a second interim distribution from the estate of Reliance (Canada) in the amount of 25% of valid and allowed policyholder loss claims, where, and to the extent that, such amount combined with the amount of payment by way of the first interim distribution exceeds the payments authorized by either paragraph 8 of the Order of this Court dated December 3, 2001 *inter alia* appointing the Liquidator or paragraph 4 hereinabove.

ENTERED AT / INSCRIT À TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO.:

SEP 07 2004

PER/PAR:



DAVID EVANS
REGISTRAR

THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

Proceeding commenced at Toronto

ORDER

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Gale Rubenstein\LSUC # 17088E

Tel: (416) 597-4148
Fax: (416) 979-1234

Solicitors for KPMG Inc.,
Liquidator of Reliance (Canada)

GOODMANS\PAQUETTF\5046595.1

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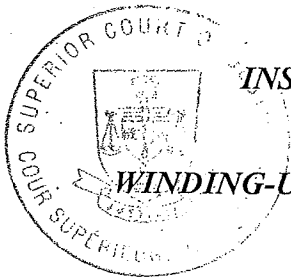
ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

THE HONOURABLE) WEDNESDAY, THE 21st DAY
MR. JUSTICE FARLEY) OF DECEMBER, 2005

IN THE MATTER OF
RELIANCE INSURANCE COMPANY

AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED

AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED



BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance (Canada)"), was heard this day at 393 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated December 14, 2005 (the "Report"), the Affidavit of Gale Rubenstein sworn December 14, 2005 and the Affidavit of I. George Gutfreund sworn December 14, 2005, filed, and on hearing submissions of counsel for

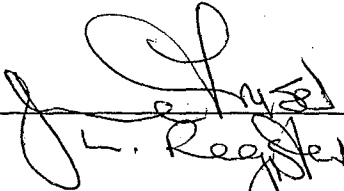
the Liquidator, and Maritime Road Development Corporation, although properly served as appears from the proof of service, filed:

1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.

2. **THIS COURT ORDERS** that the accounts of the Liquidator for the period July 1, 2004 to September 30, 2005, as reflected in the financial statements of Reliance (Canada) attached to the Report, be and they are hereby passed and approved as submitted.


3. **THIS COURT ORDERS** that the fees and disbursements of the Liquidator and of its counsel, Goodmans LLP, for the period July 1, 2004 to September 30, 2005 be and they are hereby approved as submitted.

4. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay a third interim distribution from the estate of Reliance (Canada) in the amount of 15% of valid and allowed loss claims, where, and to the extent that, such amount, combined with the amount of payment by way of the first and second interim distributions, exceeds the payments authorized by paragraph 8 of the Order of this Court dated December 3, 2001 *inter alia* appointing the Liquidator.



ENTERED AT / INSCRIT À TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO.:

DEC 21 2005

PER/PAR 

THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

Proceeding commenced at Toronto

ORDER

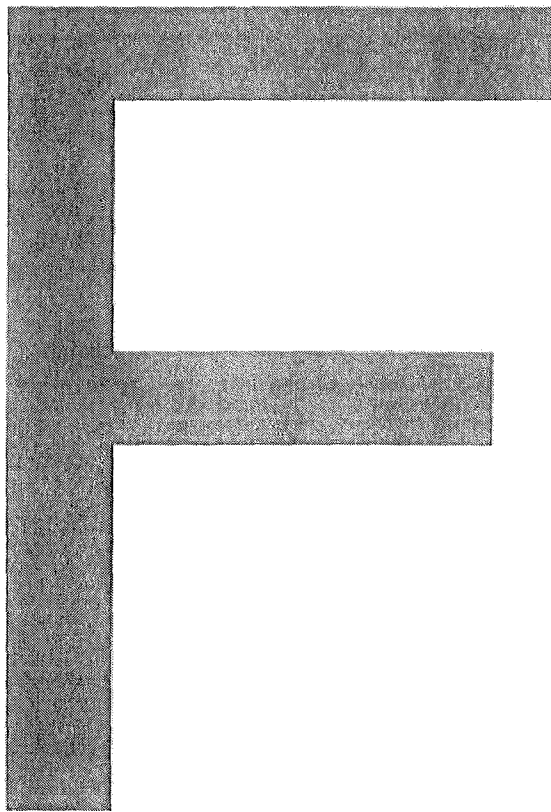
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Solicitors for KPMG Inc.,
Liquidator of Reliance (Canada)

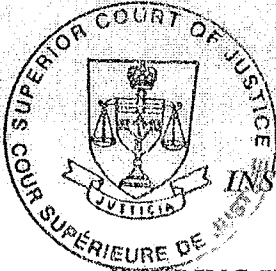
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Court File No. 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

THE HONOURABLE MR.) FRIDAY, THE 15th DAY
)
JUSTICE CUMMING) OF DECEMBER, 2006



**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance (Canada)"), was heard this day at 330 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated December 8, 2006 (the "Report"), the Affidavit of Gale Rubenstein sworn December 7, 2006 and the Affidavit of Robert O. Sanderson sworn December 8, 2006, filed, and on hearing submissions of counsel for the

Liquidator, and for Maritime Road Development Corporation, no other party appearing, although properly served as appears from the proof of service, filed:

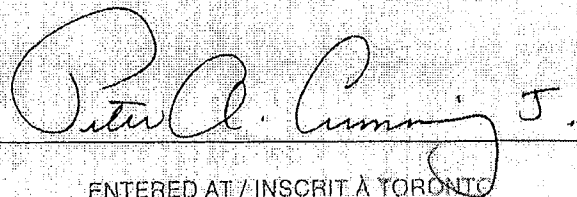
1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.

2. **THIS COURT ORDERS** that the accounts of the Liquidator for the period October 1, 2005 to September 30, 2006, as reflected in the financial statements of Reliance (Canada) attached to the Report, be and they are hereby passed and approved as submitted.

3. **THIS COURT ORDERS** that the fees and disbursements of the Liquidator and of its counsel, Goodmans LLP, for the period October 1, 2005 to September 30, 2006 be and they are hereby approved as submitted.

4. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay a fourth interim distribution from the estate of Reliance (Canada) in the amount of 15% of valid and allowed loss claims, where, and to the extent that, such amount, combined with the amount of payment by way of the first, second and third interim distributions, exceeds the payments authorized by paragraph 8 of the Order of this Court dated December 3, 2001 *inter alia* appointing the Liquidator.

Dec 15/06



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LE / DANS LE REGISTRE NO.:

DEC 15 2006

PER/PAT



THE ATTORNEY GENERAL OF CANADA
Applicant and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

Proceeding commenced at Toronto

ORDER

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Solicitors for KPMG Inc.,
Liquidator of Reliance (Canada)

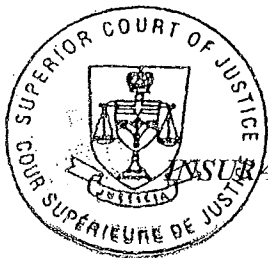
GOODMANS\SMITHG\5372367.2
File No. 016699

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Court File No. 01-CL-4313

ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

THE HONOURABLE) TUESDAY, THE 8TH DAY
)
MR. JUSTICE MORAWETZ) OF APRIL, 2008



IN THE MATTER OF
RELIANCE INSURANCE COMPANY

AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED

AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance (Canada)"), was heard this day at 330 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated April 1, 2008 (the "Report"), the Affidavit of Gale Rubenstein sworn April 1, 2008 and the Affidavit of Robert O. Sanderson

sworn April 1, 2008, filed, and on hearing submissions of counsel for the Liquidator, no other party appearing, although properly served as appears from the proof of service, filed:

1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.
2. **THIS COURT ORDERS** that the accounts of the Liquidator for the period October 1, 2006 to December 31, 2007 (the "Period"), as reflected in the financial statements of Reliance (Canada) attached to the Report, be and they are hereby passed and approved as submitted.
3. **THIS COURT ORDERS** that the fees and disbursements of the Liquidator and of its counsel, Goodmans LLP, for the Period be and they are hereby approved as submitted.
4. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay a fifth interim distribution from the estate of Reliance (Canada) in the amount of 20% of valid and allowed loss claims, where, and to the extent that, such amount, combined with the amount of payment by way of the first, second, third and fourth interim distributions, exceeds the payments authorized by paragraph 8 of the Order herein of the Honourable Mr. Justice Farley dated December 3, 2001 that, *inter alia*, appointed the Liquidator (the "Appointment Order").
5. **THIS COURT ORDERS** that the Appointment Order is hereby varied such that the payments authorized by paragraphs 8, 9 and 11 thereof (as may have been varied or amended by further Orders of this Court) are authorized to be paid up to the lesser of (i) the full amount of

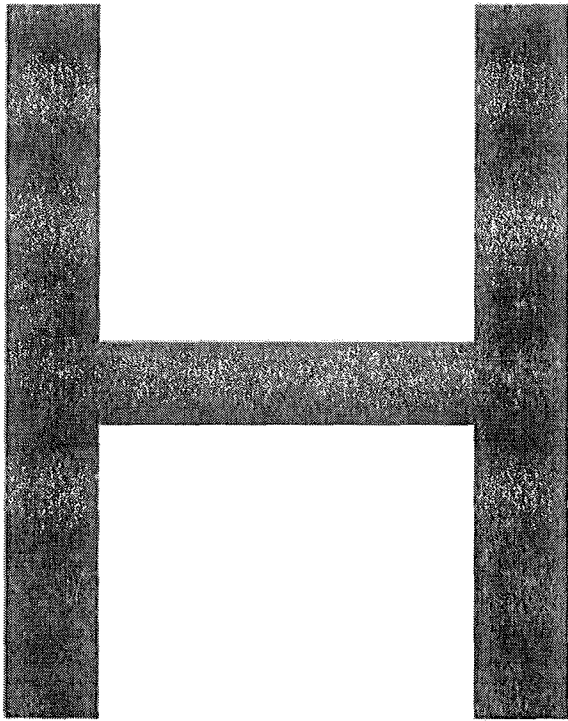
the relevant valid claim, or, in the case of paragraph 11, the amount of reasonable legal and other costs, and (ii) the applicable limits of the relevant policy.

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ON / BOOK NO:
LE / DANS LE REGISTRE NO.:



APR 08 2008

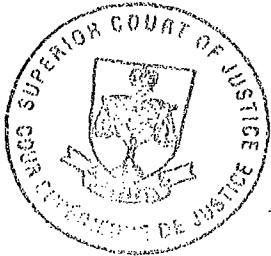
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Court File No. 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

THE HONOURABLE MR.) WEDNESDAY, THE 17TH DAY
)
JUSTICE CAMPBELL) OF DECEMBER, 2008



**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

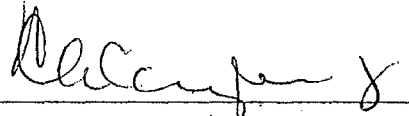
THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance Canada"), was heard this day at 330 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated December 10, 2008 (the "Report"), filed, and on hearing submissions of counsel for the Liquidator, no other party appearing, although properly served as appears from the proof of service, filed:

1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.

2. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay a distribution from the estate of Reliance Canada in the amount of 100% of valid and allowed ordinary creditor claims up to a cumulative total amount of \$100,000.00, including, for greater certainty, the claim of Hub International Ltd. filed in the amount of (U.S.) \$5,810.87.

3. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay to the Property and Casualty Insurance Compensation Corporation ("PACICC") as remuneration for PACICC's inspectorship herein the sum of \$129,244.99.



ENTERED AT / INSCRIT A TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO.:

DEC 17 2008

PER / PAR: TV

THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

Proceeding commenced at Toronto

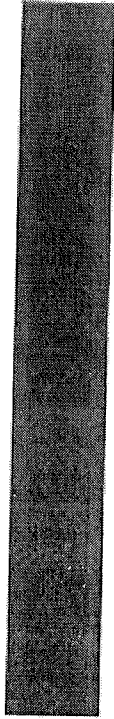
**ORDER
(December 17, 2008)**

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Solicitors for KPMG Inc.,
Liquidator of Reliance (Canada)

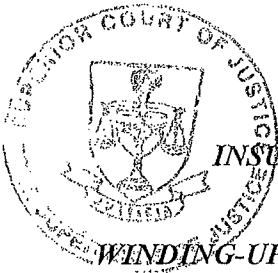
File No. 016699



Court File No. 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

THE HONOURABLE MR.) WEDNESDAY, THE 16TH DAY
JUSTICE CUMMING) OF DECEMBER, 2009



**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance Canada"), was heard this day at 330 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated December 9, 2009 (the "Report"), the Affidavit of Gale Rubenstein sworn December 9, 2009 and the Affidavit of Elizabeth J. Murphy sworn December 9, 2009, filed, and on hearing submissions of counsel for

the Liquidator, no other party appearing, although properly served as appears from the proof of service, filed:

1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.
2. **THIS COURT ORDERS** that the accounts and activities of the Liquidator for the period January 1, 2008 to September 30, 2009 (the "Period"), as reflected in the financial statements of Reliance Canada attached to the Report, be and they are hereby passed and approved as submitted.
3. **THIS COURT ORDERS** that the fees and disbursements of the Liquidator and of its counsel, Goodmans LLP, for the Period, and the fees and disbursements of Elizabeth Pillon and James Grout in their capacity as representative counsel appointed by the Order of this Court made January 29, 2009, be and they are hereby approved as submitted.
4. **THIS COURT ORDERS** that for the purposes of this Order the following terms shall have the following respective meanings:
 - (a) "Over-limits Claimants" shall mean holders of (i) policy loss claims which claims were not paid in full as their policy loss claims were settled and allowed in the liquidation, (ii) ordinary creditor claims that were payable at the commencement of the liquidation, and (iii) Disputed Claims, as defined below;

- (b) “Disputed Claims” shall mean alleged policy loss claims in litigation that are ultimately determined in favour of the claimant and would, but for the liquidation, have been eligible for pre-judgment interest;
- (c) “Interim Dividend Payments” shall mean distributions authorized by this Court on policy loss claims and ordinary creditor claims;
- (d) “Authorized Policy Payments” shall mean those payments authorized by this Court on policy loss claims within certain thresholds as they were allowed and settled during the course of the liquidation.

5. **THIS COURT ORDERS** that the Liquidator is hereby authorized to pay a distribution from the estate of Reliance Canada, in payment of the interest entitlement pursuant to subsection 95(2) of the *Winding-up and Restructuring Act*, and declares that such payment is the only entitlement for post-liquidation interest pursuant to said subsection 95(2) or otherwise. The interest shall be paid on the unpaid portion of each Over-limits Claimant’s allowed claim according to the following methodology:

- (i) The interest shall be calculated from the time such claim was settled and allowed (or, (a) in the case of a Disputed Claim, from the time since the commencement of the winding-up that the Disputed Claim would have been eligible for pre-judgment interest, but for the winding-up, but not earlier than the commencement of the winding-up, and (b) in the case of an ordinary creditor claim that was already payable as of the commencement of the winding-up, from the commencement of the winding-up) until such portion was paid;

- (ii) The interest shall be simple interest at an annual rate of 5%;
- (iii) Any payments made to Over-limits Claimants by way of Interim Dividend Payments and/or Authorized Policy Payments during the course of the winding-up are allocated first toward any interest payable hereunder on the claim, and then to the principal portion of the claim.

Dec. 16, 2009 Peter A. Cumming J.

ENTERED AT / INSCRIT A TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO.:

DEC 16 2009

PER / PAR: TV

THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

Proceeding commenced at Toronto

ORDER
(December 16, 2009)

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Lawyers for KPMG Inc.,
Liquidator of Reliance (Canada)

File No. 016699

J

Court File No. 01-CL-4313

ONTARIO SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST

THE HONOURABLE) THURSDAY, THE 18th DAY
)
MR. JUSTICE FARLEY) OF DECEMBER, 2003

IN THE MATTER OF
RELIANCE INSURANCE COMPANY

AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED

AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance (Canada)"), was heard this day at 393 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated December 12, 2003 (the "Report"), filed, the Order of this Court dated December 3, 2001 appointing the Liquidator (the

"Appointment Order"), and on hearing submissions of counsel for the Liquidator, no other party appearing, although properly served as appears from the proof of service filed:

1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.

2. **THIS COURT ORDERS** that the accounts of the Liquidator for the periods December 3, 2001 to December 31, 2002 and January 1, 2003 to September 30, 2003, as reflected in the financial statements of Reliance (Canada) attached to the Report, and the fees and disbursements of the Liquidator, and of its counsel, Goodmans LLP, from the commencement of the liquidation to September 30, 2003, be and they are hereby passed and approved as submitted.

3. **THIS COURT ORDERS** that paragraphs 8, 9 and 11 of the Appointment Order, as amended by further orders of this Court, are hereby further amended *nunc pro tunc* to extend the date of December 31, 2003 to June 30, 2004 or such later date as this Court may order.

4. **THIS COURT ORDERS** that any claims payable in foreign currency shall be converted to Canadian currency at the Bank of Canada noon spot rate of exchange for exchanging such currency to Canadian currency on November 8, 2001.

Dec 18/03

order to assess
in this form
Francis

THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

**ONTARIO SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST**

Proceeding commenced at Toronto

ORDER

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Solicitors for KPMG Inc.,
Liquidator of Reliance (Canada)

K

Unaudited Financial Statements of

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

In our capacity as Liquidator, we have prepared the Balance Sheet of Reliance Insurance Company, Canadian Branch (in liquidation) as at March 31, 2011, September 30, 2009, December 31, 2007, September 30, 2006, September 30, 2005, June 30, 2004, September 30, 2003 and December 31, 2001, the Statement of Earnings and Changes in Surplus for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, fifteen months ended December 31, 2007, twelve months ended September 30, 2006, fifteen months ended September 30, 2005, nine months ended June 30, 2004, and twenty-two months ended September 30, 2003, and the Statement of Cash Flows for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, fifteen months ended December 31, 2007, twelve months ended September 30, 2006, fifteen months ended September 30, 2005, nine months ended June 30, 2004, and twenty-two months ended September 30, 2003 in our capacity as liquidator. These financial statements have not been audited or reviewed.

In view of the uncertainties surrounding a branch in liquidation, the ultimate realization of the assets and liabilities will differ from the recorded amounts and the differences may be material (see notes).

Readers are cautioned that these statements may not be appropriate for their purposes.

KPMG Inc., Liquidator.
Reliance Insurance Company, Canadian Branch

June 21, 2011

(Unaudited - See Cover Page)

RELIANCE INSURANCE COMPANY
Canadian Branch (In liquidation)
Balance Sheet
 As at March 31, 2011, September 30, 2009, December 31, 2007, September 30, 2006, September 30, 2005, June 30, 2004, September 30, 2003 and December 31, 2001
 (\$000)

(Unaudited - see cover page)	March 31, 2011	September 30, 2009	December 31, 2007	September 30, 2006	September 30, 2005	June 30, 2004	September 30, 2003	December 31, 2001
Assets								
Cash and short term investments (note 4)	\$ 1,216	\$ (29)	\$ 2,694	\$ 1,101	\$ 916	\$ 155,078	\$ 156,277	\$ 56,165
Investments (note 4)	127,167	136,062	138,240	147,761	141,308	-	-	108,949
(market value: Mar/11 - \$129,003; Sep/09 - \$139,111; Dec/07 - \$138,632; Sep/06 - \$148,049; Sep/05 - \$140,919; Jun/04 - \$0; Sep/03 - \$0; Dec/01 - \$114,392)								
Receivable from other insurers/reinsurers	4,337	5,054	9,849	11,965	26,863	27,576	13,908	6,090
Income and premium taxes recoverable	-	-	-	-	-	-	3,070	3,446
Receivable from Reliance US (note 7)	4,848	4,848	4,848	4,848	4,848	4,848	4,181	-
Receivable from Reliance US - current balance due (note 7)	-	35	-	159	222	870	-	-
Other receivables	337	386	348	361	621	600	958	1,978
Reinsurers' share of provision for								
Unpaid claims	10,326	22,730	22,942	34,928	42,172	71,704	51,761	57,538
Unearned premiums	-	-	-	306	2,564	4,847	5,430	9,670
Estimate for deductibles on unpaid claims	-	-	-	-	78	106	1,444	2,527
Total assets	\$ 148,231	\$ 169,086	\$ 178,721	\$ 201,429	\$ 219,592	\$ 265,629	\$ 237,029	\$ 246,361
Liabilities and Surplus								
Policy liabilities:								
Unpaid claims (note 5)	\$ 45,390	\$ 64,661	\$ 63,905	\$ 92,190	\$ 111,980	\$ 171,544	\$ 145,815	\$ 135,088
Unearned premiums (note 6)	-	-	-	421	3,989	8,216	9,177	15,189
Allowed claims (note 8)	-	-	12,802	20,340	24,163	33,106	17,269	-
Interest distribution (note 12)	-	5,200	-	-	-	-	-	-
Other liabilities	290	608	857	605	567	841	2,158	1,917
Total policy liabilities	45,680	70,469	77,564	113,556	140,699	213,707	174,419	152,194
Payables:								
Due to Reliance US (note 7)	4,848	4,848	4,848	4,848	4,848	4,848	4,848	-
Due to other insurers/reinsurers	849	1,101	539	576	260	142	189	192
Brokers	-	6	2,388	2,573	2,656	2,916	2,924	3,389
Taxes and other creditors	1,208	954	1,150	1,096	1,034	1,031	1,653	1,828
Reinsurance deposits	10	10	10	10	10	10	10	3,494
Total liabilities	52,595	77,388	86,499	122,659	149,507	222,654	184,043	161,095
Surplus (note 9)	95,636	91,698	92,222	78,770	70,085	42,975	52,986	85,266
Contingent liabilities (note 13)	-	-	-	-	-	-	-	-
Total liabilities and surplus	\$ 148,231	\$ 169,086	\$ 178,721	\$ 201,429	\$ 219,592	\$ 265,629	\$ 237,029	\$ 246,361

The accompanying notes are an integral part of the financial statements

(Unaudited - See Cover Page)

RELIANCE INSURANCE COMPANY
 Canadian Branch (in liquidation)

Statements of Earnings and Changes in Surplus

For the eighteen months ended March 31, 2011, the twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 2006, the fifteen months ended September 30, 2005, nine months ended June 30, 2004, and twenty-two months ended September 30, 2003 (\$000)

(Unaudited - see cover page)	October 1, 2009 to March 31, 2011	January 1, 2008 to September 30, 2009	October 1, 2008 to December 31, 2007	October 1, 2005 to September 30, 2008	July 1, 2004 to September 30, 2006	October 1, 2003 to June 30, 2004	December 3, 2001 to September 30, 2003
Revenue							
Gross premiums written	\$ -	\$ -	\$ -	\$ (5)	\$ (8)	\$ (12)	\$ (508)
Less: reinsurance ceded	-	1,113	-	938	323	(9)	(509)
Net written premiums	-	(1,113)	-	(943)	(331)	(3)	1
Net premiums earned	-	(1,113)	116	388	1,613	375	1,772
Expenses							
Claims incurred	(4,883)	4,534	(12,514)	(6,722)	(19,974)	12,539	42,317
Post liquidation interest	506	5,200	-	-	-	-	-
Commissions and premium taxes	-	-	(10)	20	49	21	5,115
General expenses (note 10)	4,309	1,264	4,963	2,022	2,789	1,212	6,856
Foreign exchange (net claims)	182	(951)	1,054	2,806	(3,486)	(856)	(62)
Brokers payables writeoff	-	(2,712)	-	-	-	-	-
	314	7,335	(6,507)	(3,874)	(20,602)	13,116	54,026
Investment Income							
Interest on cash and short term investments	-	125	120	80	1,991	2,807	5,188
Write-down of investments (note 4)	-	-	(444)	(1,656)	-	-	-
Interest on investments	4,855	8,730	8,383	6,219	3,031	-	7,752
Investment expenses	(272)	(293)	(220)	(167)	(123)	(36)	(74)
Realized gain (loss) on disposal of investments	54	65	(246)	-	-	-	7,245
	4,637	8,627	7,573	4,454	4,899	2,771	20,111
Income (loss) before capital taxes	4,323	179	14,196	8,694	27,114	(9,970)	(32,143)
Capital and other taxes	385	703	744	9	4	41	137
Net income (loss)	3,938	(524)	13,452	8,685	27,110	(10,011)	(32,280)
Surplus beginning of period	91,698	92,222	78,770	70,085	42,975	52,986	85,266
Surplus end of period	\$ 85,636	\$ 91,698	\$ 92,222	\$ 78,770	\$ 70,085	\$ 42,975	\$ 52,986

The accompanying notes are an integral part of the financial statements

(Unaudited - See Cover Note)

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Statement of Cash Flows

For the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and the twenty-two months ended September 30, 2003 (\$000)

(Unaudited - see cover page)	October 1, 2009 to March 31, 2011	January 1, 2006 to September 30, 2009	October 1, 2006 to December 31, 2007	October 1, 2005 to September 30, 2006	July 1, 2004 to September 30, 2005	October 1, 2003 to June 30, 2004	December 3, 2001 to September 30, 2003
Operating activities							
Premiums received	\$ -	\$ -	\$ -	\$ -	\$ (17)	\$ 1	\$ (82)
Reinsurance collected	14,560	14,388	18,957	25,090	32,692	8,163	8,601
Salvage, subrogation & deductibles received	1,481	168	578	355	1,545	578	2,332
Reduction in other receivables	212	316	(12)	42	31	481	697
Total sources	16,253	14,872	17,523	25,487	34,251	7,223	11,548
Gross claims paid	14,239	23,607	22,759	15,146	48,056	8,663	23,073
Claim expenses paid	2,628	2,218	2,623	2,661	3,406	3,136	8,393
Post liquidation interest on claims paid	5,706	-	-	-	-	-	-
Assumed Payable	282	130	-	-	-	-	-
Uncashed claim/expense cheques	-	-	-	-	-	-	(98)
Reinsurance premiums paid	-	-	-	41	23	(14)	(108)
Agents balance payable	6	-	-	-	-	-	-
General expenses							
Salaries	892	1,200	839	748	943	1,364	3,109
Office expenses	466	678	311	228	351	389	641
Legal/professional	57	70	170	135	306	138	273
Head office services	221	297	217	172	244	210	465
Sale of business expense	-	-	-	-	-	-	770
Liquidation expenses							
KPMG Inc.	690	762	771	339	1,013	818	3,121
Goodmans LLP	224	749	664	162	497	266	885
Legal - Post Liquidation interest	-	144	-	-	-	-	-
Legal - Reinsurance collections	12	(21)	509	-	-	-	-
Call for claims expenses	177	-	0	-	-	-	-
PACICC expenses	-	129	-	-	-	-	-
Foreign exchange (gain)/loss	2,505	(1,605)	2,943	645	624	(81)	56
Income & premium taxes (incl interest paid/rec'd)	234	951	352	6	(13)	(3,405)	(22)
Foreign exchange (gain)/loss(net claims)	182	(950)	1,054	2,806	(3,425)	(273)	(82)
Total uses	28,541	28,359	33,212	23,309	52,025	11,191	40,498
Net cash provided by (used) in operating activities	(12,288)	(13,487)	(15,689)	2,178	(17,774)	(3,968)	(28,950)
Investing activities							
Sale (purchase) of Investments	8,949	2,243	8,978	(8,111)	(141,308)	-	113,225
Investment expenses	(271)	(334)	(179)	(178)	(65)	(36)	(74)
Interest received	4,855	8,866	8,471	8,296	5,349	2,895	15,812
Investment income	-	(11)	12	-	(334)	(90)	89
Cash provided by (used) in investing activities	13,533	10,764	17,282	(1,993)	(136,368)	2,769	129,062
Increase in cash and short term investments	1,245	(2,723)	1,593	185	(154,162)	(1,199)	100,112
Cash and short term investments, at beginning of period	(29)	2,694	1,101	916	155,078	156,277	56,165
Cash and short term investments, at end of period	\$ 1,216	\$ (29)	\$ 2,694	\$ 1,101	\$ 916	\$ 155,078	\$ 156,277
Cash consists of:							
Cash	\$ 341	\$ (29)	\$ 1,053	\$ 1,101	\$ 916	\$ 2,856	\$ 420
Short term investments (note 4)	875	-	1,641	-	-	152,222	155,857
	\$ 1,216	\$ (29)	\$ 2,694	\$ 1,101	\$ 916	\$ 155,078	\$ 156,277

The accompanying notes are an integral part of the financial statements

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

1. Nature of the business:

The Canadian Branch of Reliance Insurance Company, which was primarily engaged in the writing of commercial property and liability insurance in Canada, commenced a voluntary wind down of its operations in Canada effective August 2000. In May 2001, Reliance Insurance Company's U.S. operations ("**Reliance US**") were placed under an order of rehabilitation. On October 3, 2001, Reliance US was put into liquidation and declared insolvent by the Court of Pennsylvania.

On December 3, 2001, the Ontario Superior Court of Justice (the "**Court**"), on the application of the Attorney General of Canada, granted an order appointing KPMG Inc. as provisional liquidator (the "**Liquidator**") of the insurance business in Canada of Reliance Insurance Company, including the assets in Canada of Reliance Insurance Company, together with its other assets held in Canada under the control of its chief agent ("**Reliance Canada**"). By further order of the same date, the Court ordered that Reliance Canada be wound up.

Since August 2000, existing insurance policies in force have been allowed to expire and Reliance Canada has neither renewed nor cancelled existing policies, nor has it written any new business. As of March 31, 2007, there were no policies in force.

The Court has approved several interim distributions on policy loss claims which have been settled and admitted by the Liquidator ("**Allowed Policy Loss Claims**"). The fifth interim distribution approved by the Court on April 8, 2008 brought the total Court authorized level of distributions to 100% of any Allowed Policy Loss Claims. With reference to Note 12, pursuant to an Order of the Court dated July 14, 2009 the Court approved the payment of post-liquidation interest ("**PLI**") by the Liquidator in December 2009.

On August 3, 2010, the Ontario Superior Court of Justice approved an order authorizing the Liquidator to undertake a call for policy loss claims ("**Call for Policy Loss Claims Process**"). The Court Order required that any proof of claims submitted pursuant to the Call for Policy Loss Claims Process be postmarked no later than midnight, December 17, 2010.

Reliance Canada continues to run off the existing policy and claim liabilities in an orderly fashion, dealing with policy liabilities and the collection of reinsurance on a commercially reasonable basis. The Liquidator continues to pay policy holders and claimants 100% of their Allowed Policy Loss Claims.

In the normal course of business, Reliance Canada sought to reduce the loss that may arise from catastrophes or other events that cause unfavourable underwriting results by reinsuring certain levels of risk, in various areas of exposure, with other insurers. Reliance Canada is not relieved of its primary obligation to policyholders as a result of its third party reinsurance. Failure of reinsurers to honour their obligations could result in losses to Reliance Canada. Reliance Canada's reinsurance program includes both reinsurance placed by Reliance Canada directly with Canadian licensed reinsurers and reinsurance entered into by Reliance US which reinsures both Reliance (Canada) policies and policies of Reliance US and other

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

companies in the Reliance group (the latter are referred to as the "International Reinsurance Treaties"). Certain reinsurance contracts are subject to reinstatement premiums.

2. Basis of preparation:

These financial statements are prepared in a manner consistent with the financial statements prepared by the Liquidator since its appointment. The accounting policies used in the preparation of these financial statements have been selected with a view to reflecting the financial position of an insurance company that is in liquidation, and are not necessarily in conformance with Canadian generally accepted accounting principles.

The preparation of these financial statements requires the use of estimates and assumptions that affect the reported assets and liabilities as at the date of the financial statements and the reported amount of revenue and expenses for the reporting period. The actual results will differ from these estimates and, in view of the additional uncertainties surrounding a company in liquidation, the differences may be material. Changes in estimates are recorded in the accounting period in which they are determined.

No provision has been made for future liquidation costs.

3. Significant accounting policies:

(a) Investments and investment income:

Short-term investments are readily convertible into cash and have maturities of less than 12 months. The carrying value of the short-term investments approximates their market value.

Investments in RBC funds (see note 4) are carried at book value equal to the net invested proceeds. Income distributions and any interest received are reinvested back into the funds. When the carrying amount is greater than the fair market value and the market rate valuation is considered temporary in nature, the carrying amount of these financial instruments is not reduced to fair market value. Where the carrying amount is greater than the fair market value, and after considering such factors as the length of time the carrying value has exceeded the fair market value and the significance of the difference in the values, and if the market rate valuation is considered to be other than temporary in nature, the investment is written down to fair market value.

Investments in term deposits and treasury bills (see note 4) are carried at cost plus accrued interest of \$11 at December 31, 2007, \$334 at June 30, 2004, \$424 at September 30, 2003 and \$325 at December 3, 2001.

Bonds, including accrued interest of \$3,128 at December 3, 2001 (see note 4), are carried at amortized cost, providing for the amortization of the discount or premium on an effective yield basis to maturity.

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

Investment income is recorded as it is earned. Gains and losses arising on disposal of investments are on a settlement date basis, and are calculated on the basis of amortized cost.

(b) Premium revenue and unearned premiums:

Unearned premiums represent the amount of premiums written which are applicable to the unexpired terms of the policies in force or to the remaining terms of certificates issued as part of program business. Accordingly, premiums written are taken into income when earned. Although policies were generally issued for one year, Reliance Canada also wrote some multi-year policies and some program business with underlying certificates which are multi-year.

If unearned premiums are not sufficient to pay expected claims and expenses, a premium deficiency is said to exist. Any changes in estimates of premium deficiencies recorded as net premium earned in the period in which they are determined.

The reinsurers' share of any unearned premiums, net of a provision for doubtful amounts, is recognized as amounts recoverable from reinsurers at the same time using principles consistent with the method for determining the unearned premium liability.

(c) Provision for Unpaid Claims:

The provision for unpaid claims ("**Unpaid Claims**") includes loss adjustment expenses and represents undiscounted estimates of the ultimate claim costs associated with claims occurring prior to but still outstanding as of the balance sheet date. The provision estimates do not take into account the time value of money or make explicit provision for adverse deviation.

The provision includes estimates for (i) outstanding Policy Loss Claims, being claims which have been reported to Reliance Canada and not yet resolved or settled and for which Reliance Canada has established an estimate of the amount to resolve or settle ("**Case Reserves**") and estimates for "incurred but not reported" ("**IBNR**") exposure, which includes claims not yet reported for which Reliance Canada may ultimately be put on notice and to which would have to respond, and potential development on the Case Reserves.

All provisions are periodically reviewed and evaluated in the light of emerging claim experience and changing circumstances. The resulting changes in estimates of the ultimate liability are recorded as incurred claims in the period in which they are determined.

On a periodic basis, the Liquidator instructs external actuaries to confirm their best estimate of policy liabilities and premium liabilities in accordance with accepted actuarial standards of practice except that time value of discount is not used and there is no explicit provision for adverse deviation. The actuarial analysis is performed on both a gross and net of reinsurance basis. The most recent actuarial reviews were performed as at December 31, 2010 and June 30, 2009.

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

In the normal course of settling claims, Reliance Canada acquires rights to subrogate its claims against other parties and, in some cases, recover a portion of the loss from the policyholder as a deductible amount. Salvage and subrogation are deemed not to be material and, as such, are recorded as received. Deductible amounts, which are recoverable on liability claims, have been recognized as assets.

Uncertainties

Considerable judgement is required to evaluate claims and establish claim liabilities. These estimates of future loss activity are based on known facts and interpretation of circumstances, and are selected from a wide range of possible outcomes. These estimates are subject to variability, and the process of determining the provision necessarily involves risks that the variability could be material. The variability arises because all events affecting the ultimate settlement of claims have not yet taken place and may not take place for some time. Additional factors affecting the variability include receipt of additional claim information, the continually evolving and changing regulatory and legal environment, court decisions, economic conditions, public attitudes, claims management practices, actuarial studies, the quality of the data used for projection purposes, the effect of inflationary trends on future claims handling and settlement practices, and significant changes in the severity or frequency of claims from historical trends.

It is also not possible to estimate the impact of the additional uncertainties surrounding a company in liquidation on the estimation process. In addition to underwriting direct insurance risks, Reliance Canada accepted certain insurance risks that other insurance companies have underwritten ("**Assumed Reinsurance**"). Because of the necessary reliance on the ceding companies for information regarding reported claims, and the resulting reporting lag between the dates of occurrence and the time Reliance Canada is notified of the claims, the inherent uncertainties of estimating reserves is greater for Assumed Reinsurance than for direct insurance.

(d) Ceded Reinsurance:

Claims incurred are recorded net of amounts ceded to, and recoverable from, reinsurers. To indicate the extent of the credit, collection and contractual risks related to third party reinsurance, estimates of amounts recoverable from reinsurers are recorded separately from the estimated provisions for unearned premiums and unpaid claims.

Amounts recoverable from reinsurers, net of a provision for doubtful amounts, are estimated and recognized at the same time and using principles consistent with Reliance Canada's method for establishing the related liability.

Reliance Canada makes specific provisions against reinsurance receivables and recoverables from companies who are in liquidation or run-off, with whom balances are in dispute or where the reinsurer is not settling balances due to Reliance Canada for reasons related to Reliance US. In addition, the Reliance Canada records a general allowance against reinsurance receivables and recoverables based upon the level of allowance already in place and

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

management's judgement. The general allowance reflects the view that a company in liquidation or run-off has a greater collection risk than a going concern company.

Reinstatement premiums are set up as amounts due to other insurers and reinsurers on the balance sheet and are included in reinsurance ceded on the Statement of Earnings.

Uncertainties

Reliance Canada is exposed to disputes on, and defects in, contracts with reinsurers and the possibility of default by its reinsurers. The establishment of the allowances for doubtful accounts for reinsurance recoverable involves judgement and therefore creates a degree of uncertainty as to adequacy at each reporting date.

(e) Foreign Exchange:

Realized gains and losses on foreign exchange transactions and unrealized gains and losses on the translation of certain monetary assets and liabilities are recognized in the statement of earnings. Certain monetary assets and liabilities are denominated in US dollars (e.g. cash and investments and facultative reinsurance payable/receivable) are translated to Canadian dollars using the applicable period end rate of exchange. These gains and losses are included in general expenses as are any realized gain/loss arising from transfers between Canadian and US dollar bank accounts.

Policyholder liability reserves and related reinsurance, excluding facultative reinsurance, are translated to U.S. dollars at a fixed rate. Further to an order from the Court, dated December 18, 2003 and amended on June 30, 2004, the Liquidator is authorized to pay claims payable in foreign currencies either in the applicable foreign currency or in Canadian currency converted at the Bank of Canada noon spot rate of exchange on November 8, 2001, which was \$1.5981 ("Liquidation FX Rate"). Further to this, case reserves or claims payable (and related reinsurance, excluding facultative reinsurance) denominated in U.S. dollars are set up using the Liquidation FX Rate.

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Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

4. Short term investments and investments:

Composition of the cash and short term investments:

	March 31, 2011	September 30, 2009	December 31, 2007	September 30, 2006
Cash	\$ 341	\$ (29)	\$ 1,053	\$ 1,101
Short term investments (including term deposits and treasury bills)	875	-	1,641	-
Total	\$ 1,216	\$ (29)	\$ 2,694	\$ 1,101

	September 30, 2005	June 30, 2004	September 30, 2003	December 3, 2001
Cash	\$ 916	\$ 2,856	\$ 420	\$ 1,263
Short term investments (including term deposits and treasury bills)	-	152,222	155,857	54,902
Total	\$ 916	\$ 155,078	\$ 156,277	\$ 56,165

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

Composition of investment portfolio:

	March 31, 2011		September 30, 2009		December 31, 2007		September 30, 2006	
	Book Value	Market Value	Book Value	Market Value	Book Value	Market Value	Book Value	Market Value
RBC Cdn Money Market fund	\$ 30,332	\$ 30,332	\$ 39,803	\$ 39,803	\$ 49,031	\$ 49,031	\$ 53,243	\$ 53,243
RBC Short Term Income fund	73,160	74,996	72,910	75,959	69,812	70,204	77,845	78,173
RBC US Money Market fund	23,675	23,675	23,349	23,349	19,397	19,397	16,673	16,673
Bonds - Cdn Government	-	-	-	-	-	-	-	-
Bonds - Cdn Corporate	-	-	-	-	-	-	-	-
Total Investments	\$ 127,167	\$ 129,003	\$ 136,062	\$ 139,111	\$ 138,240	\$ 138,632	\$ 147,761	\$ 148,089

	September 30, 2005		June 30, 2004		September 30, 2003		December 3, 2001	
	Book Value	Market Value	Book Value	Market Value	Book Value	Market Value	Book Value	Market Value
RBC Cdn Money Market fund	\$ 61,506	\$ 61,506	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
RBC Short Term Income fund	71,007	70,618	-	-	-	-	-	-
RBC US Money Market fund	8,795	8,795	-	-	-	-	-	-
Bonds - Cdn Government	-	-	-	-	-	-	99,959	105,415
Bonds - Cdn Corporate	-	-	-	-	-	-	8,990	8,977
Total Investments	\$ 141,308	\$ 140,919	\$ -	\$ -	\$ -	\$ -	\$ 108,949	\$ 114,392

The carrying value of the Short Term Income Fund was written down to fair value as at March 31, 2006 and September 30, 2007. The amounts of the adjustments were \$1,658 at March 31, 2006 and \$444 at September 30, 2007.

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

5. Provision for Unpaid Claims:

The changes in the unpaid claim provisions recorded in the balance sheet as at March 31, 2011, September 30, 2009, December 31, 2007, September 30, 2006, September 30, 2005, June 30, 2004 and September 30, 2003 and their impact on the claims and adjustment expenses for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, fifteen months ended December 31, 2007, twelve months ended September 30, 2006, fifteen months ended September 30, 2005, nine months ended June 30, 2004, and twenty-two months ended September 30, 2003, are as follows:

	<u>Oct 1, 2009 to</u> <u>Mar 31, 2011</u>	<u>Jan 1, 2008 to</u> <u>Sep 30, 2009</u>	<u>Oct 1, 2006 to</u> <u>Dec 31, 2007</u>	<u>Oct 1, 2005 to</u> <u>Sep 30, 2006</u>
Unpaid claims at beginning of period	\$ 64,661	\$ 63,905	\$ 92,190	\$ 111,980
Recoverable from reinsurers at beginning of period	<u>22,730</u>	<u>22,942</u>	<u>34,928</u>	<u>42,172</u>
Net unpaid claims at beginning of period	<u>41,931</u>	<u>40,963</u>	<u>57,262</u>	<u>69,808</u>
Increase(decrease) in estimated losses and Expenses for claims occurring in prior years	(4,683)	4,534	(12,514)	(8,722)
Increase(decrease) in outstanding deductibles	-	-	-	(60)
Paid on claims (net) occurring during current year (Gap Programs)	-	-	(283)	(171)
Paid on claims (net) occurring during prior years	<u>(2,184)</u>	<u>(3,566)</u>	<u>(3,502)</u>	<u>(3,593)</u>
Net reserves at end of period	35,064	41,931	40,963	57,262
Ceded reserves at end of period	<u>10,326</u>	<u>22,730</u>	<u>22,942</u>	<u>34,928</u>
Gross reserves at end of period	<u>\$ 45,390</u>	<u>\$ 64,661</u>	<u>\$ 63,905</u>	<u>\$ 92,190</u>
	<u>Jul 1, 2004 to</u> <u>Sep 30, 2005</u>	<u>Oct 1, 2003 to</u> <u>Jun 30, 2004</u>	<u>Dec 3, 2001 to</u> <u>Sep 30, 2003</u>	
Unpaid claims at beginning of period	\$ 171,544	\$ 145,815	\$ 135,088	
Recoverable from reinsurers at beginning of period	<u>71,704</u>	<u>51,761</u>	<u>57,536</u>	
Net unpaid claims at beginning of period	<u>99,840</u>	<u>94,054</u>	<u>77,552</u>	
Increase(decrease) in estimated losses and Expenses for claims occurring in prior years	(19,974)	12,539	42,317	
Increase(decrease) in outstanding deductibles	(30)	(65)	(1,060)	
Paid on claims (net) occurring during current year (Gap Programs)	(278)	(577)	(1,377)	
Paid on claims (net) occurring during prior years	<u>(9,750)</u>	<u>(6,111)</u>	<u>(23,348)</u>	
Net reserves at end of period	69,808	99,840	94,054	
Ceded reserves at end of period	<u>42,172</u>	<u>71,704</u>	<u>51,761</u>	
Gross reserves at end of period	<u>\$ 111,980</u>	<u>\$ 171,544</u>	<u>\$ 145,815</u>	

RELIANCE INSURANCE COMPANY
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Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

6. Unearned premium:

The provisions for unearned premiums include actuarially determined estimates for premium deficiencies. The process for estimating any provisions for premium deficiency involves the use of estimates concerning factors such as expected claims and expenses and future payout patterns. Any provisions are necessarily subject to uncertainty.

The provision estimates do not take into account the time value of money or make explicit provision for adverse deviation.

7. Head office:

(a) Payable to Head Office:

As at March 31, 2011, \$4,848 is recorded in Reliance Canada's books as due to Reliance US for underwriting commissions paid to ECS Managers (the "ECS Commission Payable"); at September 30, 2009 the payable to head office was \$4,848; at December 31, 2007 \$4,848; at September 30, 2006 \$4,848; at September 30, 2005 \$4,848; at June 30, 2004 \$4,848 at September 30, 2003 \$4,848 and at December 3, 2001 the payable was nil.

The liquidator for Reliance US (the "US Liquidator"), subsequent to the date of liquidation, advised Reliance Canada that Reliance US had settled the ECS Commission Payable with ECS Managers on behalf of Reliance Canada prior to the respective and separate liquidations of Reliance Canada and Reliance US. Additionally Reliance US receives reinsurance proceeds on behalf of Reliance Canada pursuant to the International Reinsurance Treaties. The US Liquidator has taken the position that it wishes to withhold payment to the Canadian Liquidator of reinsurance collected by Reliance US on behalf of Reliance Canada on the International Reinsurance Treaties ("Canadian Reinsurance Proceeds") up to the amount of the ECS Commission Payable of \$4,848 or US\$3,034. The Canadian Liquidator disputes that the US Liquidator is entitled to do this; however, the parties have agreed that, without prejudice, Reliance US will pay to Reliance Canada any Canadian Reinsurance Proceeds in excess of the ECS Commission Payable. The US Liquidator and the Canadian Liquidator have agreed to fix the Canadian dollar balance due to Reliance US for the ECS Commission Payable using the exchange rate of 1.5981 (see note 3).

(b) Receivable from Reliance US:

As at March 31, 2011, Reliance US has collected and is holding Canadian Reinsurance Proceeds of \$4,848, pending payment or resolution of the disagreement regarding the ECS Commission Payable. At September 30, 2009 the balance was \$4,848; December 31, 2007 \$4,848; September 30, 2006 \$4,848; at September 30, 2005 \$4,848; at June 30, 2004 \$4,848; at September 30, 2003 \$4,181; and at December 3, 2001 nil. While Reliance Canada has generally billed its reinsurance in Canadian dollars, Reliance US has generally collected the Canadian Reinsurance Proceeds in US dollars. The US dollar amount due

**RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)**

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

from the Reliance US to Reliance Canada has been fixed at a rate of 1.5981 (see note 3). The resulting foreign exchange gain was booked through the income statement in June 2004.

(c) Receivable from Reliance US – Current Balance Due:

Any Canadian Reinsurance Proceeds collected by Reliance US in excess of the amount of the ECS Commission Payable (the "Excess Canadian Reinsurance Proceeds"), are to be remitted to Reliance Canada within a reasonable timeframe. As at March 31, 2011 the Excess Canadian Reinsurance Proceeds were nil; at September 30, 2009 the balance was \$35; at December 31, 2007 nil; at September 30, 2006 \$159; at September 30, 2005 \$222; at June 30, 2004 \$870 at September 30, 2003 nil; and at December 3, 2001 nil. While Reliance Canada has generally billed its reinsurance in Canadian dollars, Reliance US has generally collected its reinsurance recoveries in US dollars. Reliance Canada will recognize a foreign exchange gain or loss upon the receipt of any reinsurance collections related to Reliance Canada claims collected by Reliance US.

(d) Protocol Agreement:

Further to a protocol agreement between the Liquidator and the US Liquidator, Reliance US provides various services to Reliance Canada, particularly in the areas of data processing, claims and reinsurance. For the eighteen months ended March 31, 2011 the cost of the services was \$243. From January 1, 2008 to September 30, 2009 the cost of the services was \$287; October 1, 2006 to December 31, 2007 \$223; October 1, 2005 to September 30, 2006 \$175; July 1, 2004 to September 30, 2004 \$262; October 1, 2003 to June 30, 2004 \$187; and December 3, 2001 to September 30, 2003 \$505.

8. Allowed Policy Loss Claims not fully paid:

As at March 31, 2011, the Allowed Policy Loss Claim balances due on claims which have been settled and admitted by the Liquidator, in excess of the Court authorized payments, were nil; at September 30, 2009 the Allowed Policy Loss Claim balances were nil; at December 31, 2007 \$12,802; at September 30, 2006 \$20,340; at September 30, 2005 \$24,163; at June 30, 2004 \$33,106; September 30, 2003 \$17,269; and December 3, 2001 nil. Pursuant to the fifth interim distribution approved by the Court in April 2008, the Liquidator is paying policy holders and claimants 100% of their valid and allowed loss claims.

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

9. Surplus:

As at March 31, 2011, Reliance Canada's estimated surplus was \$95,636; at September 30, 2009 \$91,698; at December 31, 2007 \$92,222; at September 30, 2006 \$78,770; at September 30, 2005 \$70,085; at June 30, 2004 \$42,975; at September 30, 2003 \$52,986; and at December 3, 2001 \$85,266. This estimate is subject to revision. In view of the uncertainties surrounding a company in liquidation, the ultimate realization of the assets and liabilities will differ from the estimated results as at March 31, 2011 and the difference may be material. The *Winding-up and Restructuring Act* ("WURA") provides that the Liquidator may, with the approval of the Court, release to Reliance US any balance of the assets remaining after the payment of claims in the order of priority prescribed by WURA.

10. General and claims expense information:

	October 1, 2009 to March 31, 2011			January 1, 2008 to September 30, 2009		
	Total	Other	Claims	Total	Other	Claims
Salaries	\$ 893	\$ 291	\$ 602	\$ 1,187	\$ 460	\$ 727
Office Expenses	333	165	168	371	178	193
Legal/Professional Services	24	14	10	117	61	56
Allowance for bad debts	(1)	(1)	-	1	1	-
Head Office Services	243	122	121	287	144	143
Interest (Income)/expense	(3)	(3)	-	(65)	(65)	-
Foreign exchange (gain)/loss	2,489	2,489	-	(1,232)	(1,232)	-
Sale of Business Expense:						
KPMG Corporate Finance	-	-	-	-	-	-
Scotia Capital	-	-	-	-	-	-
Other	-	-	-	-	-	-
Liquidation Expenses:						
KPMG Inc.	808	808	-	726	726	-
Goodmans LLP	232	232	-	698	698	-
Legal-Post Liquidation Interest	-	-	-	144	144	-
Legal-Reinsurance collections	15	15	-	22	22	-
PACICC expenses	-	-	-	129	129	-
Call for claims expenses	177	177	-	-	-	-
Total Expenses	\$ 5,210	\$ 4,309	\$ 901	\$ 2,383	\$ 1,264	\$ 1,119

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

	October 1, 2006 to December 31, 2007			October 1, 2005 to September 30, 2006			July 1, 2004 to September 30, 2005		
	Total	Other	Claims	Total	Other	Claims	Total	Other	Claims
Salaries	\$ 745	\$ 246	\$ 499	\$ 664	\$ 289	\$ 375	\$ 945	\$ 473	\$ 472
Office Expenses	273	106	167	247	122	125	342	171	171
Legal/Professional Services	87	35	52	135	67	68	311	155	156
Allowance for bad debts	(1)	(1)	-	(1)	(1)	-	(3)	(3)	-
Head Office Services	223	94	129	175	88	87	262	130	132
Interest (Income)/expense	19	19	-	14	14	-	27	27	-
Foreign exchange (gain)/loss	2,579	2,579	-	764	764	-	482	482	-
Sale of Business Expense:									
KPMG Corporate Finance	-	-	-	-	-	-	-	-	-
Scotia Capital	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Liquidation Expenses:									
KPMG Inc.	730	730	-	478	478	-	869	869	-
Goodmans LLP	632	632	-	201	201	-	485	485	-
Legal-Reinsurance collections	523	523	-	-	-	-	-	-	-
Total Expenses	\$ 5,810	\$ 4,963	\$ 847	\$ 2,877	\$ 2,022	\$ 655	\$ 3,720	\$ 2,789	\$ 931

	October 1, 2003 to June 30, 2004			December 3, 2001 to September 30, 2003		
	Total	Other	Claims	Total	Other	Claims
Salaries	\$ 1,079	\$ 539	\$ 540	\$ 2,663	\$ 1,331	\$ 1,332
Office Expenses	316	159	159	567	275	292
Legal/Professional Services	111	56	55	310	155	155
Allowance for bad debts	6	6	-	(108)	(108)	-
Head Office Services	187	93	94	505	262	243
Interest (Income)/expense	(406)	(406)	-	80	80	-
Foreign exchange (gain)/loss	(31)	(31)	-	(306)	(306)	-
Sale of Business Expense:						
KPMG Corporate Finance	-	-	-	227	227	-
Scotia Capital	-	-	-	214	214	-
Other	-	-	-	329	329	-
Liquidation Expenses:						
KPMG Inc.	622	622	-	3,180	3,180	-
Goodmans LLP	174	174	-	1,017	1,017	-
Legal-Reinsurance collections	-	-	-	-	-	-
Total Expenses	\$ 2,080	\$ 1,212	\$ 848	\$ 6,678	\$ 6,656	\$ 2,022

The claims expenses are included in Claims incurred on the statement of earnings and changes in surplus.

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

11. Capital and other taxes:

Reliance Canada is required to pay a 15% withholding tax on certain of its income from the RBC Funds. Reliance Insurance is a US incorporated insurance company that carries on business in Canada through a registered branch. For Canadian income tax purposes Reliance Canada can designate some of its assets as insurance investment properties. Investment income from these properties are included in Reliance Canada taxable income from its business. Any investment income included in taxable income is offset by available non-capital losses; as a result Reliance Canada does not pay any corporate income tax. For any investment income on any investment properties which Reliance Canada is not able to designate as insurance investment properties, such as trust distributions (in the case of Reliance, income received on the RBC funds), Reliance Canada must remit a 15% withholding tax. In 2006 and 2007 Reliance Canada was not able to include all of its investments in RBC funds as designated investment properties as defined in the Income Tax Regulations. In 2007 Reliance Canada expensed and paid \$341 in withholding tax for the 2006 taxation year. The accrued withholding tax was \$448 for the eighteen months ending March 31, 2011, \$703 for the twenty-one months ending September 30, 2009 and \$410 for the twelve months ending December 31, 2007. The 2006 financial statements have not been restated, as the amount for 2006 is not material.

12. Post Liquidation Interest:

In 2009 the Liquidator sought the advice and direction of the Court on the complex issue of PLI by way of a contested proceeding, with representative counsel for designated classes of stakeholders. By Order dated July 14, 2009 (the "**PLI Order**"), the Court provided its advice and directions with respect to the entitlement to PLI and the calculation methodology to be applied under subsection 95(2) of the *WURA*. Based on the PLI Order, the amount of PLI due to policyholders as at September 30, 2009 was approximately \$5,200, calculated on the basis that PLI accrues on the unpaid portion of the policyholder settlement amount from the date the claim is settled until the date that the policyholder is paid in full, using an interest rate of 5%.

The Court approved the distribution of PLI (the "**Interest Distribution**") by the Liquidator in December 2009. An Interest Distribution of \$5,454 was paid in December 2009, with an additional amount of \$252 being paid in the first quarter of 2010.

For all Allowed Policy Loss Claims that have been paid in full, including any PLI amounts, PLI no longer continues to accrue.

RELIANCE INSURANCE COMPANY
Canadian Branch (in liquidation)

Notes to Financial Statements for the eighteen months ended March 31, 2011, twenty-one months ended September 30, 2009, the fifteen months ended December 31, 2007, the twelve months ended September 30, 2006, the fifteen months ended September 30, 2005, the nine months ended June 30, 2004, and twenty-two months ended September 30, 2003

(unaudited – \$000)

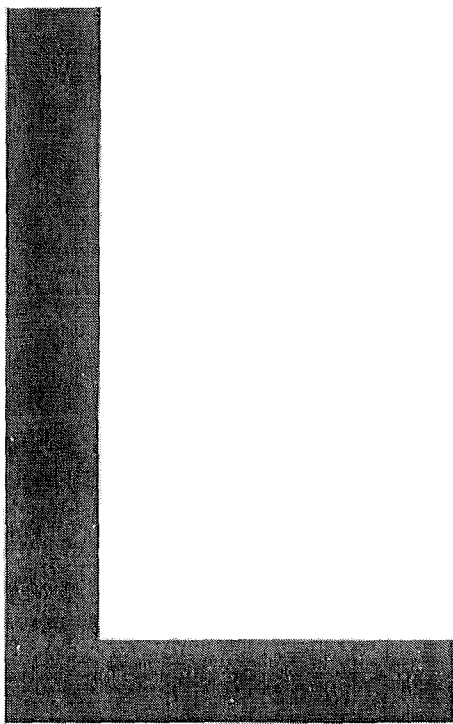
13. Contingent liabilities:

(a) Post-liquidation Interest:

Refer to note 12. Assuming that PLI was payable and accruing on the unpaid portion of each policyholder's settlement amount from the date the claim was settled until the date that the policyholder was paid in full, and using an interest rate of 5%, the Liquidator estimated the accrued PLI as at December 31, 2007 to be approximately \$4,200. After receiving the Court directions in 2009, an amount for PLI was booked as a payable on the September 30, 2009 financial statements.

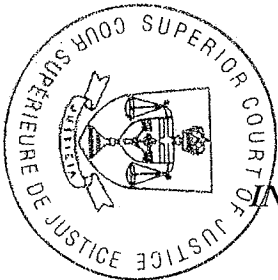
(b) Brokers Payable:

At December 31, 2007, the brokers payable balance was \$2,400. In the third quarter of 2008, the Liquidator conducted a court approved call for claims for ordinary creditors. Only one claim was filed and allowed for the Canadian equivalent of \$7 and was paid out in December 2009. The balance of the brokers payable balance has been written off.



**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

THE HONOURABLE) MONDAY, THE 22nd DAY
)
MR. JUSTICE FARLEY) OF NOVEMBER, 2004



**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

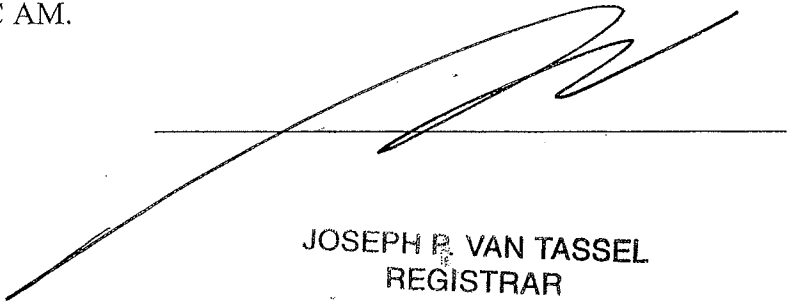
THIS MOTION, brought by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance (Canada)"), was heard this day at 393 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated November 10, 2004 (the "Report"), filed, and on hearing submissions of counsel for the Liquidator, no one else appearing although properly served as appears from the proof of service, filed:

1. **THIS COURT ORDERS** that the service of the Notice of Motion and materials herein is good and sufficient service of this motion, that the motion is properly returnable before this Court and that further service thereof upon any interested party other than those parties served be and is hereby dispensed with.

2. **THIS COURT ORDERS** that the arrangements (the "RBC Arrangements"), as discussed in the Report, with RBC Asset Management ("RBC AM") for the purchase by Reliance (Canada) of units of four mutual funds managed by RBC AM be and they are hereby approved.

3. **THIS COURT ORDERS** that the Liquidator is hereby authorized to enter into the RBC Arrangements with RBC AM.



JOSEPH P. VAN TASSEL
REGISTRAR

ENTERED AT / INSCRIT À TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO.:

NOV 23 2004

PER/PAR: 

THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

ONTARIO
**SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

Proceeding commenced at Toronto

ORDER

GOODMANS LLP
Barristers & Solicitors
250 Yonge Street
Suite 2400, Box 24
Toronto, Ontario
M5B 2M6

Gale Rubenstein\LSUC # 17088E

Tel: (416) 597-4148

Fax: (416) 979-1234

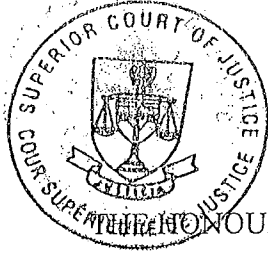
Solicitors for KPMG Inc.,
Liquidator of Reliance (Canada)

GOODMANS\5078563.1

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M

Commercial List Court File No. 01-CL-4313



**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

THE HONOURABLE MADAM
JUSTICE PEPALL

) TUESDAY, THE 7th DAY
)
) OF DECEMBER, 2010

**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER

THIS MOTION made by KPMG Inc., liquidator ("Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance Canada"), for an order amending the Order of the Honourable Mr. Justice Lederman made August 3, 2010, a copy of which is attached hereto as Schedule "A" ("Call for Policy Loss Claims Order"), was heard this day at 330 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated November 29, 2010, filed, and upon hearing the submissions of the lawyers for the Liquidator, no other party appearing, although properly served as appears from the proof of service, filed:

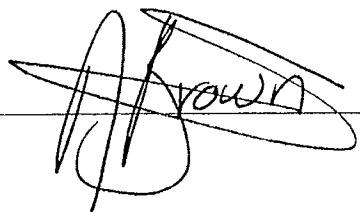
1. THIS COURT ORDERS that the service made of the Notice of Motion and supporting materials herein is good and sufficient notice of this motion, that this motion is properly returnable today, and that any further service or notice of the Notice of Motion and supporting materials be and the same is hereby dispensed with.

2. THIS COURT ORDERS that the Call for Policy Loss Claims Order be and is hereby amended *nunc pro tunc* by deleting paragraph 4 in its entirety and replacing it with the following:

“4. THIS COURT ORDERS that the Liquidator shall cause:

- (i) a notice substantially in the form of Schedule “O” to the Report (the “General (English) Publication”) to be published in the national edition of *The Globe and Mail* and in *The Toronto Star* once on or before September 10, 2010 and once after September 30, 2010 but on or before November 10, 2010;
- (ii) a notice substantially in the form of Schedule “O” to the Report as translated into French (the “General (French) Publication”) to be published in *La Presse* once on or before September 10, 2010 and once after September 30, 2010 but on or before November 10, 2010;
- (iii) a notice substantially in the form of Schedule “P” attached to the Report (the “FUML Publication”) to be published in *The Vancouver Sun*, on or before September 10, 2010;

- (iv) the General (English) Publication to be published in the *Canada Gazette* and the official Gazette of each of the Provinces, other than in the province of Quebec, on or before November 10, 2010;
- (v) the General (French) Publication to be published in the *Canada Gazette* and the official Gazette of each of the Provinces, on or before November 10, 2010;
- (vi) the FUML Publication to be published in the official Gazette of the province of British Columbia on or before November 10, 2010;
- (vii) the General (English) Publication, the General (French) Publication and the FUML Publication to be posted on the website www.relianceinsurance.ca on or before August 17, 2010;
- (viii) the General (English) Publication, General (French) Publication and the FUML Publication to be published in the September 2010 issue of the *Canadian Underwriter*.”



ENTERED AT / INSCRIT A TORONTO
 ON / BOOK NO:
 LE / DANS LE REGISTRE NO.:

DEC 07 2010

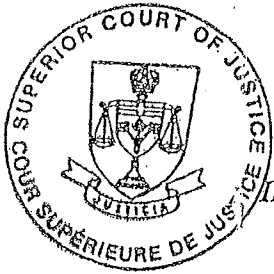
PER / PAR: NB

Schedule "A"

Commercial List Court File No. 01-CL-4313

ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

THE HONOURABLE MR.) TUESDAY, THE 3RD DAY
JUSTICE LEDERMAN) OF AUGUST, 2010



IN THE MATTER OF
RELIANCE INSURANCE COMPANY

AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED

AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

ORDER
(Call for Policy Loss Claims)

THIS MOTION made by KPMG Inc., liquidator ("Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance Canada"), was heard this day at 330 University Avenue, Toronto, Ontario.

ON READING the Report of the Liquidator dated July 26, 2010 ("Report"), filed, and upon hearing the submissions of the lawyers for the Liquidator, no other party appearing, although properly served as appears from the proof of service, filed:

1. THIS COURT ORDERS that the service made of the Notice of Motion and supporting materials herein is good and sufficient notice of this motion, that this motion is properly returnable today, and that any further service or notice of the Notice of Motion and supporting materials be and the same is hereby dispensed with.

2. THIS COURT ORDERS that, under Section 74 of the *Winding-up and Restructuring Act*, December 17, 2010 is hereby fixed as the last day on or before which policyholders, insureds or other claimants with claims, whether existing, certain or uncertain, new, future, contingent, known or unknown, matured or not matured, reported or unreported, and liquidated or unliquidated, under or arising out of policies issued by Reliance Canada ("Policy Loss Claims"), may send in such claims.

3. THIS COURT ORDERS that, on or before August 17, 2010, the Liquidator shall cause:

(i) a copy of the package, substantially in the form attached as Schedule "K" to the Report, to be sent by ordinary mail to (a) the policyholders of occurrence-based policies written by Reliance Canada, other than those described in subparagraph (ii) below, and (b) the Liability Reinsureds (as defined in the Report), at the last known address of each such policyholder and Liability Reinsured as shown on the books and records of Reliance Canada;

(ii) a copy of the package, substantially in the form attached as Schedule "L" to the Report, to be sent by ordinary mail to the policyholders of occurrence-based

policies of Reliance Canada written through Family Underwriting Management Limited ("FUML"), as further described in the Report, at the last known address of each such policyholder as shown on the books and records of FUML;

- (iii) a copy of the package, substantially in the form attached as Schedule "M" to the Report, to be sent by ordinary mail to the brokers or managing general agents that brokered or managed insurance programs for Reliance Canada's business, at the last known address of each such broker or managing general agent as shown on the books and records of Reliance Canada; and
- (iv) a copy of the package, substantially in the form attached as Schedule "N" to the Report, to be sent by ordinary mail to the policyholders, insureds or claimants, or representatives as the case may be, with Open Claims (as defined in the Report), at the last known address of each such policyholder, insured, claimant or representative as shown on the books and records of Reliance Canada.

4. **THIS COURT ORDERS** that the Liquidator shall cause:

- (i) a notice substantially in the form of Schedule "O" to the Report (the "General (English) Publication") to be published in the national edition of *The Globe and Mail* and in *The Toronto Star* once on or before September 10, 2010 and once after September 30, 2010 but on or before November 10, 2010;
- (ii) a notice substantially in the form of Schedule "O" to the Report as translated into French (the "General (French) Publication") to be published in *La Presse* once on

or before September 10, 2010 and once after September 30, 2010 but on or before November 10, 2010

- (iii) a notice substantially in the form of Schedule "P" attached to the Report (the "FUML Publication") to be published in *The Vancouver Sun*, on or before September 10, 2010;
- (iv) the General (English) Publication, General (French) Publication and FUML Publication to be published in the *Canada Gazette* and the official Gazette of each of the Provinces, on or before November 10, 2010;
- (v) the General (English) Publication, the General (French) Publication and the FUML Publication to be posted on the website www.relianceinsurane.ca on or before August 17, 2010;
- (vi) the General (English) Publication, General (French) Publication and the FUML Publication to be published in the *Canadian Underwriter* on or before September 15, 2010.

5. **THIS COURT ORDERS** that the Liquidator shall send by ordinary mail, e-mail or by fax transmission a copy of the General Proof of Claim Package or the FUML Proof of Claim Package, as the case may be, to anyone making a request for such on or before December 17, 2010, at the mailing address, e-mail address or fax number, as the case may be, provided by the requesting party, within seven (7) business days of the request being received by the Liquidator.

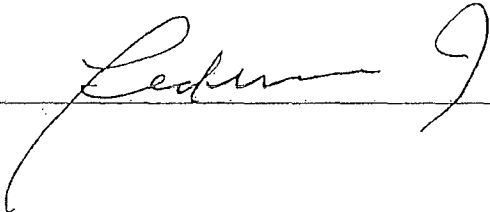
6. **THIS COURT ORDERS** that a Policy Loss Claim shall be considered to have been sent in in accordance with this Order and Section 74 of the *Winding-up and Restructuring Act* only if:

- (i) the Policy Loss Claim has been sent in, by ordinary mail, on the Proof of Claim for Policy Loss Claim form ("POC") as contained in the packages above-referenced, and in accordance with the "Instructions for Completion of the Proof of Claim for Policy Loss Claim" contained therein;
- (ii) such POC has been postmarked no later than midnight, December 17, 2010; and
- (iii) the person or entity submitting such POC has either (a) received an Acknowledgment of Filing, substantially in the form attached as Schedule "Q" to the Report, within one month of sending in the POC, or (b) notified the Liquidator in writing, within 6 weeks of sending in the POC, of non-receipt of such Acknowledgment of Filing.

For greater certainty, if a person submitting a POC has not received an Acknowledgement of Filing within one month of submitting the POC to the Liquidator, and has not, within 6 weeks of submitting the POC to the Liquidator, notified the Liquidator in writing of the non-receipt of such Acknowledgment of Filing, the POC shall be deemed for all purposes not to have been sent in or filed.

7. **THIS COURT ORDERS** that this Order has no application to any claim that may be asserted by the Liquidator of Reliance Insurance Company in the winding-up of Reliance Canada.

8. THIS COURT ORDERS that the allowance, disallowance, appeal, and/or claims determination procedures in respect of any Policy Loss Claims that may be filed pursuant to the call for Policy Loss Claims directed by this Order shall be as determined by this Court upon further motion of the Liquidator.



ENTERED AT / INSCRIT A TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO.:

AUG 03 2010

PER / PAR: 

THE ATTORNEY GENERAL OF
CANADA

and

RELIANCE INSURANCE COMPANY

Commercial List Court File No: 01-CL-4313

Applicant

Respondent

ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

Proceeding commenced at Toronto

ORDER
(Call for Policy Loss Claims)

GOODMANS LLP
Barristers & Solicitors
Bay Adelaide Centre
333 Bay Street, Suite 3400
Toronto, Ontario
M5H 2S7

Graham D. Smith LSUC# 26377D

Tel: (416) 597-4161
Fax: (416) 979-1234

Lawyers for KPMG Inc.,
Liquidator of Reliance Insurance Company -
Canadian Branch

THE ATTORNEY GENERAL OF
CANADA

and

RELIANCE INSURANCE COMPANY

Commercial List Court File No: 01-CL-4313

Applicant

Respondent

ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

Proceeding commenced at Toronto

ORDER
(Amending Call for Policy Loss Claims Order)

GOODMANS LLP
Barristers & Solicitors
Bay Adelaide Centre
333 Bay Street, Suite 3400
Toronto, Ontario
M5H 2S7

Gale Rubenstein LSUC# 17088E
Graham D. Smith LSUC# 26377D

Tel: (416) 979-2211
Fax: (416) 979-1234

Lawyers for KPMG Inc.,
Liquidator of Reliance Insurance Company -
Canadian Branch

N



Reliance Insurance Company
Canadian Branch, by its Liquidator KPMG
Inc.

**ACKNOWLEDGMENT OF FILING OF
PROOF OF CLAIM FOR POLICY LOSS CLAIM ("POC")**

**IN THE MATTER OF THE WINDING-UP OF RELIANCE INSURANCE COMPANY-
CANADIAN BRANCH ("Reliance Canada")**

Date: [•]
To: [Insert Policyholder, Insured, Claimant or Representative]
Address: [Insert Address of Policyholder, Insured, Claimant or Representative]
Policy #: [Insert Policy number]
POC date: [Insert date POC was filed]

Pursuant to the Order of the Ontario Superior Court of Justice made August 3, 2010, this Acknowledgment of Filing confirms the receipt of the above-referenced Proof POC filed with the Liquidator of Reliance Canada.

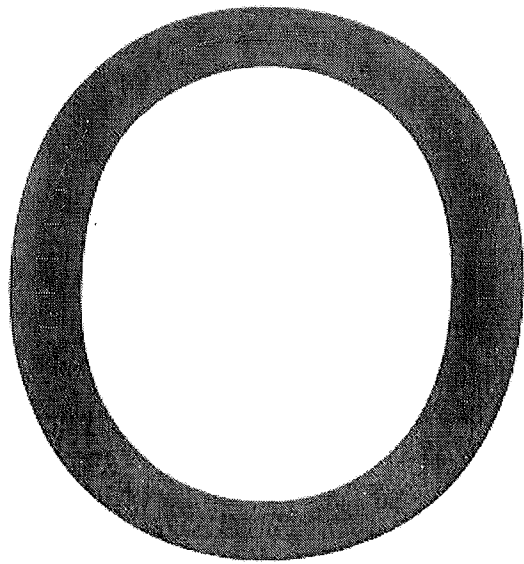
Please note that this Acknowledgment of Filing does not mean or imply that the claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

Yours very truly,

KPMG Inc.
Liquidator of Reliance Insurance Company – Canadian Branch, in Liquidation

Per: Janine M. Bradley
Senior Manager

15870233



April 1, 2011

KPMG Inc.
Suite 3300, Commerce Court West
Stn. Commerce Court
Toronto, Ontario
M5L 1B2

Attention: Elizabeth J. Murphy

OUR FILE NOS. KPMG/016699

Re: Reliance Insurance Company, in Liquidation ("Reliance")

TO OUR PROFESSIONAL SERVICES RENDERED in connection with the above-noted matter for the period October 1, 2009 to March 31, 2011, including the following:

Attendances with respect to claims and liabilities issues, including review and settlement of claims; preparation of settlement documents; liaison and communication with policyholders, adjusters, defence and plaintiff's counsel; applications for leave to proceed; call for claims issues; and proofs of claim issues;

Attendances with respect to liquidation issues, including preparation of motion materials and attendance at Ontario Superior Court of Justice re passing of accounts and distribution of post-liquidation interest entitlement; post-liquidation interest issues; attendances on preparation of court materials and attendance at Ontario Superior Court of Justice on motion for call for policy loss claims and motion to amend call for policy loss claims order, including publication of notices; sublease issues; liaison with inspectors; and attendance at management committee meetings; and

Attendances with respect to U.S. issues, including U.S. claims review.

OUR FEE:	\$ 203,728.00
DISBURSEMENTS:	\$ 6,810.13
GST:	<u>\$ 21,407.06</u>
TOTAL:	<u>\$ 231,945.19</u>

GOODMANS LLP

E. & O. E.

\5971710

P

RELIANCE (CANADA)
(in Liquidation)

**LISTING OF GOODMAN'S LLP PERSONNEL
HOURS AND AVERAGE HOURLY RATES
FOR THE PERIOD OCTOBER 1, 2009 TO MARCH 31, 2011**

<u>Name</u>	<u>Rank</u>	<u>Area</u>	<u>HOURS</u>	<u>AVG. HRLY RATE</u>
Smith, Graham	Partner	Litigation	227.6	\$674
Paquette, Fanny	Law Clerk	Insolvency	154.9	\$249
Individuals with less than 30 hours			<u>43.5</u>	<u>\$273</u>
			<u>426</u>	<u>\$478</u>

\5972365

Q

GOODMANS LLP**LITIGATION**

GRAHAM SMITH is a partner in the litigation section. He dealt with litigation and acted as liaison with policyholders, adjusters, defence counsel and plaintiffs' counsel, acted on applications for leave to proceed, provided advice and prepared settlement documentation on the settlement of various claims, attended management committee meetings, prepared motion materials, and attended at the Ontario Superior Court of Justice on various motions. He also advised on post-liquidation interest issues, U.S. claims issues, call for claims and proofs of claim issues.

GENERAL LIQUIDATION RESPONSIBILITY

FANNY PAQUETTE is a senior law clerk in the insolvency area. She drafted court documents and prepared materials in connection with motions to the Ontario Superior Court of Justice and attended to service of motion materials. She also had responsibility for internal accounting control and meeting the requirements of the Liquidator with respect to accounting and billings.

R

Schedule "R"

June 15, 2011

Reliance Insurance Company, in Liquidation
Suite 1100, 393 University Ave
Toronto ON M5G 2N9

GST #122363153

BILL OF COSTS

To our professional services rendered in connection with the above-noted matter for the period October 1, 2009 to March 31, 2011:

- Review and approval of financial statements and related analysis for the quarters ending September 30th, 2009, December 31st, 2009, March 31st 2010, June 30th, 2010, September 30th, 2010, December 31st, 2010 and March 31st 2011;
- Review and approval of Management Reports for the quarters ending September 30th, 2009, December 31st, 2009, March 31st 2010, June 30th, 2010, September 30th, 2010, December 31st, 2010 and March 31st 2011;
- Review and approval of investment transactions;
- Ongoing liaison with the U.S. Liquidator, including the potential return of surplus funds from the Canadian estate to the U.S. estate, discussions as to the status of reinsurance collections, IT systems administration, runoff models, and obtaining additional information required for the proper administration and strategy of the Canadian estate, and matters of mutual interest;
- Receipt, review, discussion and attendance at meetings with estate legal counsel to review ongoing matters, reinsurance collections issues including setoff issues, claims settlement issues and various other estate matters as required;
- Continued monitoring of the Reliance staff, including providing appropriate direction and assistance;
- Meetings, discussions, review of assumptions and analysis of runoff scenarios projecting the runoff of the estate;
- Continuing to deal with policyholder and claimants' telephone calls, e-mails and correspondence requesting specific information pertaining to the liquidator or their specific claims;
- Performing a number of detailed claims review, discussion of potential outcomes with claims staff and attendance at meetings with the U.S. Liquidator's claims staff to review same;
- Attendance at meetings with actuarial consultant to perform an extensive review of policy liabilities as at December 31, 2010;

- Receipt, review and discussion with the actuarial consultant, the results of his extensive review as performed above;
- Continued to review existing claims bordereaux in order to stratify claims as to dollar amounts and lines of business;
- Review of new reported claims, discussions with claims adjudication staff and approving set up of appropriate reserves;
- Continued review and approval of defense and adjustment costs and authorizing payment of same;
- Continued monitoring and supervision of claims adjudication staff, approval of reserve changes, approval of claims settlements, approval of claims settlement costs and authorization of payment of same;
- Continued follow-up on reinsurance billings and collections;
- Responding to requests of reinsurers to perform claims audits and for commutations, development of and execution of confidentiality agreements, obtaining requested claim files from storage and responding to their queries;
- Continued liaison with U.S. Liquidator as to international reinsurance collections and commission expenses associated therewith;
- Providing information and analysis for the Inspectors as required;
- Preparation of appropriate accounting information and filing of appropriate non-tax statutory returns;
- Preparation of the December 31st, 2009 and December 31st, 2010 tax returns and tax accrual estimations for the financial statements;
- Updating of the Reliance Canada website for the benefit of policyholders, claimants and creditors to enable them to obtain access to current information as to the status of the liquidation and their claims therein;
- Performed a detailed review of internal controls to ensure that the financial and operational controls are functioning as set forth in the Policies and Procedures;
- Preparation, filing and arguing a motion before the Ontario Superior Court of Justice with respect to a call for policyholder loss claims;
- Oversight of the administration and completion of a call for policyholder loss claims;
- Payment with respect to post liquidation interest;
- Overall administration of the estate and the Reliance staff consisting of approximately four people, dealing with day-to-day administrative issues, responding to policyholder, claimants and creditor inquiries and attendance at all meetings, proceedings and/or Court appearances as required.

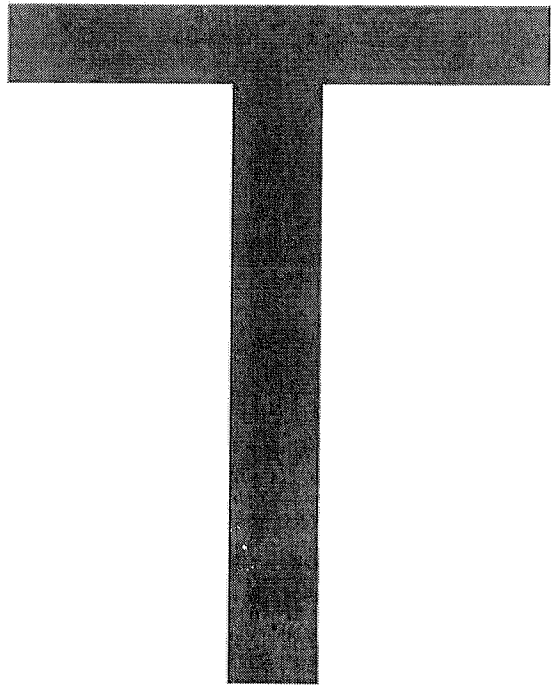
Our fee	\$ 729,703.50
Disbursements	<u>6,052.97</u>
	735,756.47
GST/HST	<u>73,330.20</u>
Total	<u>\$ 809,086.67</u>

S

RELIANCE INSURANCE COMPANY
(in liquidation)

LISTING OF KPMG INC. PERSONNEL
HOURS AND AVERAGE HOURLY RATE
EIGHTEEN MONTH PERIOD FROM OCTOBER 1, 2009 TO MARCH 31, 2011

<u>Name</u>	<u>Rank</u>	<u>Area</u>	<u>HOURS</u>	<u>AVG. HRLY RATE</u>
E. Murphy	Associate Partner	Financial Report/Reinsurance	252.50	\$687
G. Gutfreund	Senior Manager	Admin	31.90	\$633
J. Bradley	Senior Manager	Insolvency/Claims/Reinsurance	580.00	\$567
M. Knoll	Technican	Admin	671.30	\$222
Individuals with less than 30 hours			122.30	\$383
			<u>1,658.00</u>	<u>\$409</u>



Schedule "T"

KPMG Inc.

(For the Period from October 1, 2009 to March 31, 2011)

ELIZABETH J. MURPHY – is a Vice President of KPMG Inc. and a Chartered Accountant. Ms Murphy has general responsibility for all reinsurance matters, management of the investment portfolio, communications with the U.S. Liquidator and determination of actuarial liabilities. She is also responsible for financial reporting and overseeing the accounting department. Additionally, commencing November 1, 2008, Ms. Murphy took over the primary responsibility for the liquidation as a whole. During this period, Ms. Murphy oversaw a motion before the Ontario Superior Court of Justice with respect to the call for policyholder loss claims.

I. GEORGE GUTFREUND – is a Vice President of KPMG Inc. and a Chartered Accountant, a Certified Insurance Receiver and licensed trustee in bankruptcy. Mr. Gutfreund assisted with insolvency matters.

JANINE M. BRADLEY – is a Senior Manager of KPMG Inc. She is responsible for overseeing the claims adjudication staff, reviewing and approving all significant reserve adjustments and liaising with PACICC and Reliance US concerning claims matters. Within the period, Ms Bradley oversaw a motion before the Ontario Superior Court of Justice with respect to the call for policyholder loss claims. Ms. Bradley assists with the general administration of the liquidation, including oversight of all financial and internal controls, liaising with the U.S. Liquidator, human resources and office management.

MARION KNOLL – is a Technician of KPMG Inc. She assisted the Reliance staff with financial reporting and general administrative matters.

3

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

AFFIDAVIT OF PUBLICATION AND MAILING

I, **JANINE M. BRADLEY**, of the City of Toronto, in the Province of Ontario, MAKE OATH AND SAY AS FOLLOWS:

1. I am a Senior Manager employed by KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance Canada") and, as such, have knowledge of the matters hereinafter deposed to.

2. I instructed the national edition of *The Globe and Mail* and *The Toronto Star* to publish a notice (the "General (English) Publication"), substantially in the form of Schedule "O" to the Report of the Liquidator dated July 26, 2010 (the "Report").

3. As a result of my review of tear sheets evidencing publication, I verily believe that the General (English) Publication appeared in the national edition of *The Globe and Mail* and *The Toronto Star* on September 1, 2010 and November 3, 2010. Annexed hereto as Exhibits “A” to “D”, respectively, are copies of the General (English) Publication as it appeared in each of *The Globe and Mail* and *The Toronto Star*.
4. I instructed *La Presse* to publish a notice (the “General (French) Publication”), substantially in the form of Schedule “O” to the Report as translated into French.
5. As a result of my review of tear sheets evidencing publication, I verily believe that the General (French) Publication appeared in *La Presse* on September 1, 2010 and November 3, 2010. Annexed hereto as Exhibits “E” and “F”, are copies of the General (French) Publication as it appeared in *La Presse*.
6. I instructed *The Vancouver Sun* to publish a notice (the “FUML Publication”), substantially in the form of Schedule “P” to the Report.
7. As a result of my review of tear sheets evidencing publication, I verily believe that the FUML Publication appeared in *The Vancouver Sun* on September 1, 2010 and November 3, 2010. Annexed hereto as Exhibits “G” and “H”, are copies of the FUML Publication as it appeared in *The Vancouver Sun*.
8. I instructed the *Canadian Underwriter* to publish notices (the “General (English) Publication” and the “General (French) Publication”), substantially in the form of Schedule

“O” to the Report, and the “FUML Publication”, substantially in the form of Schedule “P” to the Report.

9. As a result of my review of tear sheets evidencing publication, I verily believe that the General (English) Publication, the General (French) Publication and the FUML Publication appeared in the September issue of *Canadian Underwriter*. Annexed hereto as Exhibits “I” to “K”, respectively, are copies of the General (English) Publication, the General (French) Publication and the FUML Publication as they appeared in *Canadian Underwriter*.

10. On the 16th day of August, 2010, I caused to be mailed individual notices with respect to the call for policy loss claims as follows:


- (i) a copy of the package, substantially in the form attached as Schedule “K” to the Report, was sent by ordinary mail to (a) the policyholders of occurrence-based policies written by Reliance Canada, other than those described in subparagraph (ii) below, and (b) the Liability Reinsureds (as defined in the Report), at the last known address of each such policyholder and Liability Reinsured as shown on the books and records of Reliance Canada;
- (ii) a copy of the package, substantially in the form attached as Schedule “L” to the Report, was sent by ordinary mail to the policyholders of occurrence-based policies of Reliance Canada written through Family Underwriting Management Limited (“FUML”), as further described in the


Report, at the last known address of each such policyholder as shown on the books and records of FUMML;

(iii) a copy of the package, substantially in the form attached as Schedule "M" to the Report, was sent by ordinary mail to the brokers or managing general agents that brokered or managed insurance programs for Reliance Canada's business, at the last known address of each such broker or managing general agent as shown on the books and records of Reliance Canada; and

(iv) a copy of the package, substantially in the form attached as Schedule "N" to the Report, was sent by ordinary mail to the policyholders, insureds or claimants, or representatives as the case may be, with Open Claims (as defined in the Report), at the last known address of each such policyholder, insured, claimant or representative as shown on the books and records of Reliance Canada.

SWORN before me at the City of Toronto, in the Province of Ontario this 29th day of November, 2010


Commissioner for taking Affidavits, etc.


JANINE M. BRADLEY

15910707

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

This is Exhibit.....*"A"*.....referred to in the
affidavit of.....*Janine Bradley*.....
sworn before me, this.....*29th*.....
day of.....*November*.....2010.....

Fanny Paquette
.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

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LEGALIS

If you purchased Methionine or Methionine Products in Canada between January 1, 1985 and December 31, 1998, your legal rights could be affected.

"Methionine" means any and all forms of the synthetic amino acid methionine, including, but not limited to, DL-methionine, DL-methionine hydroxy analog free acid (HMTBA), sodium methionine, 2-hydroxy-4-(methylthio) calcium salt, and synthetic methionine-derived products, any products containing these chemicals, and all methionine chemical intermediates, including, but not limited to, methyl mercaptan, acrolein, and methyl mercaptopyropionamide, and any products sold under the trade name ALUNET®. "Methionine Products" means products that directly or indirectly contain or are derived from Methionine or from animals which had consumed Methionine.

ALUNET is a registered trademark of Novus International, Inc. and is registered in the United States and other countries.

COURT APPROVAL OF CLASS ACTION SETTLEMENTS

Class proceedings have been initiated in Ontario, British Columbia and Quebec alleging that the Defendants conspired to fix prices for Methionine and Methionine Products in Canada.

Settlements have been reached with Novus International Inc. and Novus International (Canada) Inc. (collectively "Novus"), and with Degussa-Huls AG (now known as Evonik Degussa GmbH), Degussa Corporation (now known as Evonik Degussa Corporation), and Degussa Canada Inc. (now known as Evonik Degussa Canada Inc.) (collectively "Degussa"). Under the terms of the Settlement Agreements, Novus and Degussa have each agreed to pay Cdn \$1,250,000 in exchange for a full release of claims against them and their related entities. The settlement funds are being held in trust in an interest bearing account for the benefit of Settlement Class Members. The settlements represent resolutions of disputed claims. Neither Novus nor Degussa admit any wrongdoing or liability. The settlements resolve the litigation.

The Novus and Degussa settlements were approved as being fair, reasonable and in the best interests of Settlement Class Members by the Ontario Court on May 13, 2010, the British Columbia Court on June 28, 2010, and the Quebec Court on July 27, 2010.

A prior settlement relating to Methionine and Methionine Products was entered into with Avesta Animal Nutrition S.A. and Rhone-Poulenc Canada Inc. as part of the National Vitamins Class Action Agreement, which settlement has already been approved by the Ontario, British Columbia and Quebec courts. Under the terms of that settlement, approximately \$6 million of Avesta/Rhone-Poulenc's settlement payment was allocated to compensate purchasers of Methionine and Methionine Products. Those settlement funds are being held in an interest bearing account for the benefit of Settlement Class Members.

If you have purchased Methionine in Canada between January 1, 1985 and December 31, 1998, you may be

eligible for direct compensation under the settlements and you should immediately review the full legal notice in this matter to ensure you understand your legal rights. Settlement Class Members who purchased Methionine Products will be compensated through a copy press distribution made to national organizations whose purposes generally benefit these Settlement Class Members.

In order to be eligible for compensation under the settlements, you must file a completed Claim, together with all required information, postmarked no later than November 30, 2010.

The deadline for opting out of the National Vitamins Class Action Settlement has already passed. The deadline for opting out of the Novus and Degussa settlements is October 31, 2010. If you filed a claim under the National Vitamins Class Action Settlement, you may not opt out of the Novus or Degussa settlements. If you would like to opt out (i.e., exclude yourself) of the Novus and/or Degussa settlements, you must submit a written request to opt out postmarked no later than October 31, 2010.

If you do not timely and properly opt out of the Novus and/or Degussa settlements or file a Claim, you will be forever barred from receiving any benefits under the Novus and/or Degussa settlements, and from instituting or continuing any action against Novus and/or Degussa related to the pricing of Methionine and Methionine Products.

QUESTIONS ABOUT THE SETTLEMENTS

Copies of the full legal notice, the Settlement Agreements and the Distribution Protocol can be viewed online at www.vitaminsettlement.com or can be obtained from the Claims Administrator by calling toll-free 1-866-669-8615 or by email at claims@vitaminsettlement.com. The Claims Administrator can also assist with answering any questions that we not answered online at www.vitaminsettlement.com.

The law firms of Siskinds & Sutt, Srossberg & Srossberg represent Settlement Class Members in Ontario, and in provinces other than British Columbia or Quebec, as well as corporations of more than 50 employees in Quebec. Siskinds & Sutt can be reached toll free at 1-800-461-6166 ext. 2435 or by email at claims@siskinds.com. Srossberg & Srossberg can be reached toll free at 1-800-222-5323 ext. 8236 or by email at hprasson@srossberg.com.

The law firm of Camp Fiorante Matthews represents Settlement Class Members in British Columbia, British Columbia Class Counsel can be reached at 604-689-7555 or by email at lit@campfiormatthews.com.

The law firm of Stoddin Desmeures s.e.s.c. represents individuals and corporations of 50 or less employees who are Settlement Class Members in Quebec. Quebec Class Counsel can be reached at 418-694-2009 or by email at alison.hebert@stoddin.com.

This notice has been authorized by the Ontario Superior Court of Justice, the British Columbia Supreme Court and the Superior Court of Quebec.

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY - CANADIAN BRANCH ("RELIANCE CANADA")

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

On December 3, 2009, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the Winding-up and Restructuring Act, and appointed KPMG Inc. as Liquidator.

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 11, 2010 as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim (PLOC) and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is provable as a claim under or arising out of a policy of Reliance Canada, or that it bears any particular priority if it is provable.

For further information or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator
Reliance Insurance Company - Canadian Branch, in Liquidation
Bay Adelaide Centre
253 Bay Street
Suite 4000
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8233
Email Inquiry: reliance@kpmg.ca



TENDERS

Trans Mountain Pipeline OPEN SEASON NOTICE

Kinder Morgan Canada Inc. ("KMCI") hereby issues a notice of Open Season for capacity on the Trans Mountain pipeline. Trans Mountain delivers crude petroleum and refined products from Edmonton, Alberta to Kamloops, Surmas and Burnaby, British Columbia. The 1,150 km pipeline has a current capacity of 300,000 barrels per day (bpd).

The binding Open Season will see approximately 50,000 bpd of existing capacity on Trans Mountain converted to firm service contracts for crude oil destined to the Westridge Marine Terminal. Subject to satisfactory shipper response in the Open Season and receiving necessary regulatory approvals, firm service transportation will begin starting in 2011.

The open season will commence at 8:00 am MDT on September 1, 2010, and end at 4:00 pm MDT September 30, 2010. For more details on the Open Season, please visit our website at www.kindermorgan.com. For specific details about the Open Season, please contact:

Mr. N.F. (Norm) Rinne
Sr. Director, Business Development
Kinder Morgan Canada Inc.
(403) 514-6430
email: norm_rinne@kindermorgan.com



TENDERS



REQUEST FOR EXPRESSIONS OF INTEREST RETAIL OPPORTUNITY SINCLAIR CENTRE, VANCOUVER, BC

SNC-Lavalin O&M, on behalf of Public Works and Government Services Canada (PWSSC), seeks submissions from qualified retailers interested in leasing approximately 8262 square feet of space (currently fully tenanted as restaurant space with an entrance off Cordova Street located at Sinclair Centre, 757 West Hastings Street, Vancouver, B.C.).

An information package outlining qualifying requirements and evaluation criteria may be obtained by contacting Denise Souliere, Licensed Real Estate Representative, (604) 405-5974; Denise.Souliere@snc-lavalin.com.

All submissions should be received by SNC-Lavalin O&M by September 30, 2010.

This is not a formal competitive bid process and PWSSC will not necessarily accept any of the submissions. Submissions will be evaluated and acceptable submissions will be short-listed for a subsequent competitive offer.

SNC-Lavalin Operations & Maintenance Inc.,
Real Estate Brokerage
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RESOURCES

Potash Corp. irked by BHP calls to clients

Suitor trying to 'sow seeds of doubt'

BY DAVID EBERER

Potash Corp. of Saskatchewan Inc. has accused suitor BHP Billiton Ltd. of attempting to "sow seeds of doubt and confusion" among the company's customers.

In a letter sent to its customers, dated Monday, Potash Corp.'s president of fertilizer sales, Stephen Dowdle, sought to reassure buyers of the company's products. The letter, filed Tuesday with the U.S. Securities and Exchange Commission, said the company recently heard that BHP director of potash marketing Chris Ryder "has begun to cold call many of you."

Mr. Dowdle said BHP was trying to "undermine" Potash Corp.'s relationship with its customers. "We consider this contact to be inappropriate and highly unethical," Mr. Dowdle wrote in the Potash Corp. letter. "We can only assume BHP Billiton's purpose is to sow seeds of doubt and confusion about the future of Potash Corp. by raising questions about our ability to do business across the nutrient spectrum as well as the future location and makeup of our sales organization."

BHP is the world's largest mining company, and in mid-August launched a hostile \$2.8-billion (U.S.) bid for Saskatchewan-based Potash Corp., the world's largest miner of potash, a key ingredient in fertilizers.

BHP said it had no comment on the accusation. Mr. Dowdle's letter was filed with the SEC because its content mentions the takeover, according to Bill Johnson, a Potash Corp. spokesman. The letter emphasizes the company's focus on delivering quality service to customers, even as it is embroiled in a takeover fight. "We are always here for you," the letter concludes.

"We felt it was important to reach out to our customers," Mr. Johnson said Tuesday.

Melbourne-based BHP, which has offered \$29 a share for Potash Corp., does not sell potash but has a large project in early-stage development in Saskatchewan. It was because of this that Potash Corp. became suspicious. "The purpose of BHP Billiton's call clearly was not to solicit your potash order from BHP Billiton's Jensen project," the letter said.

Hugh Loomans, president of agriculture supplier Syvite Group of Companies in Burlington, Ont., said he hadn't heard from BHP but did receive the Potash Corp. letter. "I was surprised to hear about BHP," he said. "If they've been calling people, it seems odd. At this stage of the game, I don't understand it."

Potash sellers are rebuilding interest among customers after demand for the product evaporated during the recession in 2009. In the second quarter this year, Potash Corp. potash sales were 1.9 million tonnes, almost quintuple sales of 400,000 tonnes in the second quarter of 2009.

POTASH (POT)
Close: 57 1/2
BHP (BHP)
Close: \$66.50 (U.S.), unchanged

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1-866-36 GLOBE

This is Exhibit "B" referred to in the
affidavit of Janine Bradley
sworn before me, this 29th
day of November 2010.

Fanny Paquette
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 10, 2013.

Scotiabank profit rises, shares dip

'Unsurprising' quarter follows trend of other banks as savings offset by weaker trading revenues

DANA FLAVELLE
BUSINESS REPORTER

Bank of Nova Scotia reported higher profit and revenue, but its share price fell after the bank narrowly missed analysts' expectations.

The bank was the fifth to report its quarterly earnings and, like others in the sector, it found savings on lower loan loss provisions were offset by weaker trading revenues.

"The bank is performing as it was expected to perform. It was a really unsurprising type of quarter," Edward Jones analyst Craig Fehr said in an interview after bank executives held a conference call Tuesday with analysts.

The bank said profit jumped 14 per cent to \$106 million, or 98 cents a share, as revenue held steady at \$3.85 billion, up 11 million from last year.

However, the per share cash earnings, at 59 cents, missed analysts' forecast by a penny, according to a survey by Thomson Reuters.

Revenue was relatively flat at \$3.85 billion, up \$1 million from the year-earlier period, the bank said.

Scotiabank's third-quarter earnings

repeated many of the themes that we have seen in the Canadian bank reporting season. Lower-than-forecast provisions largely offset greater than anticipated weakness in trading revenues," Barclays Capital Corp. analyst John Aiken wrote in a note to clients earlier in the day.

"While better than some of the results reported by its peers, we would be surprised if today's earnings received more than a lukewarm reception."

The bank's share price fell for the second day in a row to close at \$32.25 down 65 cents on the Toronto Stock Exchange, after following the sector higher for three days. It remains 11 per cent higher than a year ago.

It's been a mixed quarter for the country's big six banks so far.

The Royal Bank of Canada and Bank of Montreal both missed analysts' consensus estimates, while National Bank of Canada and Canadian Imperial Bank of Commerce beat them.

Toronto-Dominion Bank is the last to report, on Thursday.

The third largest bank by assets,



Scotiabank delivered a solid quarter, CEO Rick Waugh said, adding that lower lending volumes hurt corporate lending revenues.

the Bank of Nova Scotia is also Canada's most international.

In its domestic banking business, the bank said it enjoyed another record quarter, earning \$604 million, up 21 per cent from the year earlier period, on strong asset

growth and higher contributions from wealth management.

Revenue rose \$16 million, or 9 per cent, on gains in mortgage loans and mutual funds.

The bank cut its loan-loss provisions, funds set aside to cover de-

3 The bank is performing as it was expected to perform

EDWARD JONES,
ANALYST

faults on loans, by half to \$276 million from \$554 million, as sign credit conditions are improving.

However, earnings at Scotia Capital, its securities dealer, fell 35 per cent to \$305 million, while total revenue fell 37 per cent to \$697 million as investors sat on the sidelines amid growing uncertainty about the global economic recovery.

Scotiabank delivered a solid quarter, notwithstanding a decline in trading revenues, as expected, from the records set in previous quarters," chief executive officer Rick Waugh said in a release.

"Corporate lending revenues were negatively impacted by lower lending volumes, in part due to slower than expected merger and acquisition activities," Waugh also noted.

Trading revenue plunged 43 per cent to \$293 million, as revenue from securities trading fell 66 per cent and derivatives trading revenue fell 51 per cent. Foreign exchange and precious metals trading slipped to \$122 million.

In its international operations, the bank said earnings rose 2 per cent to \$37 million, despite the negative impact of a \$89 million hit in foreign currency translation as the Canadian dollar rose.

International revenue rose 9 per cent to \$1.38 billion. The bank has operations in 80 countries. It said conditions in some countries are improving, but the Caribbean remains challenging.

Magna-Stronach stock buyout over last hurdle

Shareholders abandon challenge of deal that gives founder \$1 billion to relinquish control of firm

TONY VAN ALPHEN
BUSINESS REPORTER

Frank Stronach will soon be a lot richer.

The legendary entrepreneur, who opened a small tool and die shop in west end Toronto in 1957 and turned it into global manufacturing Magna International, prevailed Tuesday on a controversial proposal that will provide him with a huge payout to give up control of the company.

A Stronach family trust, which consists of Stronach, his wife, Elfriede, son Andrew and daughter Belinda, will receive \$300 million (US) in cash, \$563 million in new A stock and \$120 million in consulting contracts plus a controlling stake in an electric car venture with Magna.

In exchange, the family trust will give up all of Magna's super-B shares that allowed it to control two-thirds of the votes with less than one per cent of the company's equity for more than three decades.

The payout of about \$1 billion in cash and stock alone to the Stronach trust followed confirmation from the Ontario Teachers' Pension Plan Board and Alberta Investment Management Corp. that they would not appeal a court decision upholding a judge's earlier ruling that said the proposal is "fair and reasonable."

The Canada Pension Plan Investment Board had already decided not to pursue the fight against the proposal for the B stock cancellation in exchange for the payout, which it had described as "monstrous."

The 77-year-old Stronach, who will remain Magna's chairman and the biggest single shareholder albeit with a minority voting stake of 7.4 per cent, was out of the country and not available for comment on what he will do with the windfall.

He has already received more than \$415 million in compensation from Aurora-based Magna during the last decade.

Stronach, who loves thoroughbred horses more than the auto industry, still has significant racing interests which have cost him dearly in recent years.

Stronach is also pumping funds into the electric car venture, which he views as a major strategic business opportunity as auto manufacturers move away from the internal combustion engine.

He visited federal and Ontario politicians with an electrical car containing Magna parts last summer in

efforts to win government financial support.

Many A shareholders criticized the payout, which represented an unprecedented 1800 per cent premium for Stronach's shares and diluted their own investments. But they said the elimination of the B class would unlock more value in the long run and improve corporate governance.

The courts leaned heavily on the outcome of a vote where investors with about 78 per cent of the company's A shares favoured the proposal in July.

"We are very pleased with the court's decision and that we are finally in a position to close the arrangement, which has received strong support from Magna's

shareholders," said chief financial officer Vinco Galati, who sparked the historic change by raising the subject with Stronach in March.

In view of the decision by the three pension funds, Magna, one of the world's biggest and strongest auto parts companies, implemented the proposal on Tuesday to eliminate the company's B shares and redesignate the A class as common shares.

Magna shocked shareholders at its annual meeting in May with the proposal that would eliminate the company's dual class voting structure which had dragged the firm's A shares for years.

Since the announcement of the latest proposal to cancel the B shares and pay out Stronach in early May, the company's A shares have climbed almost 30 per cent to \$83.04 by the close of trading on the Toronto Stock Exchange Tuesday.



Magna International chair Frank Stronach, left, will get a large payout in return for giving up control of the firm. The Stronach family trust will get \$300 million (U.S.) in cash, \$563 million in new A stock and \$120 million in consulting contracts plus a controlling stake in an electric car venture with Magna. In exchange, the trust will give up all of Magna's super B shares.

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Public MOBILE

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY, CANADIAN BRANCH ("RELIANCE CANADA")

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the Winding-up and Restructuring Act and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 17, 2001 as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy, if you have any claim for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claim), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2001.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.relianceinsurance.ca.

This Notice is being pursuant to the Order of the Court made August 3, 2001.

KPMG Inc. Liquidator
Reliance Insurance Company - Canadian Branch, in Liquidation
Bay Adelaide Centre
323 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333
Email inquiry: reliance@kpmg.ca

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affidavit of.....Janine Bradley.....
sworn before me, this.....29th.....
day of.....November.....2010.....

.....Fanny Paquette.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

Ontario Energy
BoardCommission de l'énergie
de l'Ontario

EB-2010-0291

**NOTICE OF APPLICATION AND HEARING
GREAT LAKES POWER TRANSMISSION INC.
CHANGE TO ELECTRICITY TRANSMISSION REVENUE REQUIREMENT
AND RATES FOR 2011 AND 2012**

Great Lakes Power Transmission Inc. on behalf of Great Lakes Power Transmission LP ("GLPT") filed an application with the Ontario Energy Board (the "Board") on September 29, 2010 under section 78 of the Ontario Energy Board Act, 1998, 1999 S.O. c.15, (Schedule 5). GLPT is seeking Board approval for updated Uniform Transmission Rates for Ontario for 2011 and 2012 so as to permit GLPT to recover its forecasted revenue requirement for 2011 and for 2012. The Board has assigned the application Board file number EB-2010-0291.

GLPT is forecasting a revenue requirement of \$36,416,900 for 2011 and \$38,237,500 for 2012. GLPT is requesting that its current rates be made interim as of January 1, 2011, and that its proposed rates be made effective as January 1, 2011.

GLPT indicates that if the application is approved as filed, the overall resulting increase in Ontario's transmission revenue requirement pool, with adjustments to certain variance and deferral accounts, will be 0.04% for 2011 and 0.15% for 2012. For a residential customer consuming 1,000 kWh per month, there will be a negligible increase (less than \$0.01 per month) on the customer's total bill for 2011 and 0.006% increase or \$0.01 per month for 2012.

The noted impacts do not reflect any impacts that can occur by Board approved changes to the revenue requirements of other transmitters for the year 2011 and 2012.

The Board's decision on the rate application may have an effect on all electricity consumers in Ontario. Any change to the uniform transmission rates will cause the rates charged to consumers through their local distribution companies to change commensurately. Transmission charges (which are determined by the uniform transmission rates) are one of the four regular items that appear on all residential and general service electricity bills.

How to see GLPT's Application

Copies of the application are available for inspection at the Board's offices in Toronto, and at the GLPT head office:

2 Sackville Road, Suite B
Sault Ste. Marie, ON P6B 6J6

Electronic copies are available for review or download at the Ontario Energy Board website, www.oeb.gov.on.ca, and on the GLPT website, www.glp.on.ca.

Participation

You may participate in this proceeding in one of three ways:

1. Become an Intervenor

You may wish to become an Intervenor if you wish to actively participate in the proceeding. Intervenor's are eligible to receive evidence and other material submitted by participants in the hearing. Likewise, Intervenor's will be expected to send copies of any material they file to all parties to the hearing.

Your request for intervenor status must be made by letter of intervention and be received by the Board no later than 10 days from the publication or service date of this notice. Your letter of intervention must include a description of how you are, or may be, affected by the outcome of this proceeding; and if you represent a group, a description of the group and its membership. The Board may order costs in this proceeding. You must indicate in your letter of intervention whether you expect to seek costs from GLPT and the grounds for your eligibility for costs.

You must provide a copy of your letter of intervention to GLPT.

Note that as an Intervenor, everything you file with the Board will be placed on the public record, including your name and contact information. This means that it will be available for viewing at the Board's offices and it will be placed on the Board's website and available to anyone with internet access.

The Board intends to proceed with this application by way of an oral hearing. This approach will enable the Board to address certain matters more effectively than would be possible in a proceeding conducted on a written basis. If you object to the Board proceeding in this fashion, your letter of intervention must state the type of proceeding you believe is appropriate and the reasons why.

If you already have a user ID, please submit your intervention request through the Board's web portal at www.oeb.gov.on.ca. Additionally, two paper copies are required.

If you do not have a user ID, please visit the Board's website under e-filing and fill out a user ID request. For instructions on how to submit and naming conventions please refer to the RESS Document Guidelines found at www.oeb.gov.on.ca/OEB/industry_e-filing_Services.

The Board also accepts interventions by e-mail, at the address below, and again, two additional paper copies are required. Those who do not have internet access are required to submit their intervention request on a CD in PDF format, along with two paper copies.

2. Send a Letter with your Comments to the Board

If you wish to comment on the proceeding without becoming an Intervenor, you may write a letter of comment to the Board. A secretary clearly stating your views. A copy of your letter of comment will be provided to the Hearing Panel.

A complete copy of your letter of comment will also be provided to GLPT (which means it will include your name, contact information, and everything written in the letter).

All letters of comment will become part of the public record in the proceeding. This means that it will be available for viewing at the Board's offices and it will be placed on the Board's website and available to anyone with internet access.

Before placing the letter of comment on the public record, the Board will sever from the letter of comment any contact information for the individual writing the letter. This includes the address, fax number, phone number, and e-mail address of the individual. However, the name of the individual and anything written in the letter of comment will become part of the public record.

Your letter of comment must be received by the Board no later than 30 days from the publication or service date of this notice. The Board accepts letters of comment by either post or e-mail at the addresses below.

3. Become an Observer

Observers do not actively participate in the proceeding but monitor the progress of the proceeding by receiving documents issued by the Board. You may request observer status in order to receive documents issued by the Board in this proceeding. There is no fee for observers to receive documents issued by the Board.

If as an observer, you wish to receive documents with respect to the proceeding issued by GLPT and other parties to the proceeding, you may request these documents directly from the individual parties. However, you may be required to pay the provider of the information for the preparation and delivery of these documents to you.

Most documents filed in this application will also be available on the Board's website.

All letters for observer status will become part of the public record in the proceeding. This means that it will be available for viewing at the Board's offices and it will be placed on the Board's website and available to anyone with internet access.

Before placing the request for observer status on the public record, the Board will sever from the request any contact information for the individual making the request. This includes the address, fax number, phone number, and e-mail address of the individual. However, the name of the individual and anything written in the request for observer status will become part of the public record.

Your request for observer status must be made in writing and be received by the Board no later than 10 days from the publication or service date of this notice. The Board accepts observer request letters by either post or e-mail at the addresses below.

How to Contact Us

In responding to this notice, please reference Board file number EB-2010-0291 in the subject line of your e-mail or at the top of your letter. It is also important that you provide your name, telephone number and postal address and, if available, an e-mail address and fax number. All communications should be directed to the attention of the Board Secretary at the address below, and received no later than 4:45 pm on the required date.

Need More Information?

Further information on how to participate may be obtained by visiting the Board's Web site at www.oeb.gov.on.ca or by calling the Consumer Relations Centre at 1-877-632-2727.

IMPORTANT

IF YOU DO NOT FILE AN OBJECTION TO AN ORAL HEARING OR DO NOT PARTICIPATE IN THE HEARING BY FILING A SUBMISSION IN ACCORDANCE WITH THIS NOTICE, THE BOARD MAY PROCEED WITHOUT YOUR PARTICIPATION AND YOU WILL NOT BE ENTITLED TO FURTHER NOTICE IN THIS PROCEEDING.

ADDRESSES

The Board:

Ontario Energy Board
P.O. Box 2319
2300 Wynn Street
Toronto, ON M4P 1E4
Attention: Board Secretary
Filing: https://www.oeb.gov.on.ca
E-mail: boardsec@oeb.gov.on.ca
Tel: 1-888-632-6273 (Toll free)
Fax: 416-440-7556

The Applicant:

Mr. Andy McPhoe
Vice President and General Manager
Great Lakes Power Transmission Inc.
on behalf of Great Lakes Power
Transmission LP
2 Sackville Road, Suite B
Sault Ste. Marie, ON P6B 6J6
Tel: (705) 941-5961
Fax: (705) 941-5900
Email: amcphoe@glp.ca

DATED at Toronto, October 28, 2010
ONTARIO ENERGY BOARD

Original signed by

Kristen Wall
Board Secretary

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LEGALS

**IN THE MATTER OF THE WINDING-UP OF
THE INSURANCE BUSINESS IN CANADA OF
RELIANCE INSURANCE COMPANY -
CANADIAN BRANCH ("RELIANCE CANADA")**

**IMPORTANT NOTICE TO POLICYHOLDERS,
INSURED AND CLAIMANTS WITH POLICY
LOSS CLAIMS**

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the Winding-up and Restructuring Act, and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 11, 2010 as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy, if you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc., Liquidator,
Reliance Insurance Company - Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2E5

General Inquiry Line: (416) 771-8333
Email Inquiry: reliance@kpmg.ca



**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMON LAW)**

**IN THE MATTER OF THE COMPANIES'
CREDITORS ARRANGEMENT ACT,
R.S.C. 1985, c. C-36, AS AMENDED
APPLICATION OF TETRASTAR
NETWORKS INC.**

**UNDER SECTION 10 OF THE
COMPANIES CREDITORS ARRANGEMENT ACT,
R.S.C. 1985, c. C-36, AS AMENDED
NOTICE OF RECOGNITION ORDERS**

PLEASE BE ADVISED that this Notice is being published pursuant to an order of the Ontario Superior Court of Justice (Common Law) (the "Court"), granted on October 21, 2010.

PLEASE TAKE NOTICE that on October 19, 2010, TetraStar Networks Inc. ("TSN"), Mojnet Holdings Inc., Mojnet Communications Inc., Mojnet License Inc., Mojnet Services Inc., Mojnet Holdings Inc., Mojnet Western Holdings Inc., TetraStar Networks Services Inc., TetraStar License Inc., TetraStar New York Inc., 082729 R.C. Ltd., TetraStar Networks Holdings (Canada) Inc., and TetraStar Networks (Canada) Inc. (collectively, the "Chapter 11 Debtors") each filed voluntary petitions under chapter 11 of title 11 of the United States Code (the "Bankruptcy Code") in the United States Bankruptcy Court for the Southern District of New York (collectively, the "Chapter 11 Cases"). In connection with the prosecution of their Chapter 11 Cases, the Chapter 11 Debtors have appointed TSN as their foreign representative (the "Foreign Representative").

PLEASE TAKE FURTHER NOTICE that an Initial Recognition Order and a Stay/Protection Order (together, the "Recognition Orders") have been issued by the Canadian Court under Part IV of the Companies Creditors Arrangement Act, R.S.C. 1985, c. C-36, with, among other things: (i) respect to the Chapter 11 Cases and/or any proceedings; (ii) recognize TSN as the Foreign Representative of the Chapter 11 Debtors; (iii) recognize certain orders granted by the United States Bankruptcy Court in the Chapter 11 Cases; (iv) stay all proceedings against the Chapter 11 Debtors and their directors and officers; and (v) appoint Deloitte & Touche Inc. ("Deloitte") as the Information Officer with respect to the Chapter 11 Cases.

PLEASE TAKE FURTHER NOTICE that persons who wish to receive a copy of the Recognition Orders or obtain any further information in respect thereof or in respect of the matters set forth in this Notice, should contact the Information Officer at the address below.

DELOITTE & TOUCHE INC. (solely in its capacity as Information Officer)
181 Bay Street, Brookfield Place, Suite 1400,
Toronto, ON M5J 1Y1

Attention: Support Desk, C.A. (U.S.)
Tel: (416) 461-6533
Fax: (416) 461-6690
E-mail: info@deloitte.ca

PLEASE FURTHER NOTE that the Recognition Orders, and any other orders that may be granted by the Canadian Court, can be viewed at www.deloitte.com/na/asset-protection.

DATED AT TORONTO, ONTARIO, this 21st day of October 2010.

DELOITTE & TOUCHE INC.
(solely in its capacity as Information Officer)

Deloitte.

DIVIDENDS

**GENWORTH MI
CANADA INC.
Dividend Notice**

The Board of Directors of Genworth MI Canada Inc. has declared a quarterly shareholder dividend of \$0.26 per common share, payable December 3, 2010 to shareholders of record at the close of business on November 15, 2010.

TENDERS

**INVITATION FOR
OFFERS TO PURCHASE
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Precision Metal Processing 2005 Inc. ("Company") processes steel, stainless steel, and aluminum coils for customers in Canada and the USA.

Kunjw Sharma & Associates Inc., in its capacity as the Proposal Trustee, is offering for sale of the Company's title and interest in the assets and undertakings.

Offers must be received in writing in a sealed package and marked DO NOT OPEN - OFFER Re: Precision Metal Processing 2005 Inc. no later than 12 noon, Eastern Daylight Time by November 17, 2010. The highest or any offer will not necessarily be accepted. Any agreement of purchase and sale entered into by the Proposal Trustee or as Interim Receiver, if necessary, will be subject to approval by Ontario Superior Court of Justice.

An information package, including the form of offer and conditions of sale may be obtained by contacting:

Kunjw Sharma & Associates Inc.
707-120 Eglinton Street East
Toronto, ON M4P 1E2
Phone: (416) 975 0910
Anil Sharma
Corporate Restructuring and
Advisory Services
anil@kunjwsharma.com

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This is Exhibit.....^{'D'}.....referred to in the
affidavit of.....*Janine Bradley*.....
sworn before me, this...*29th*.....
day of.....*November*.....20*10*.....

.....*Fanny Paquette*.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 18, 2013.

BUSINESS

Fire put development plans on hold

FIRE from B1

Eventually, he gathered some investors and struck out on his own with Curry Leaf Foods, which made frozen foods under its own brand and for private labels.

When the headhunter called him about Pine River Cheese, with its postal address in Ripley, Ont., Kumar was intrigued but puzzled. "I didn't know where Ripley was," Kumar acknowledges. He tried to find the plant by GPS and got lost. (Ripley is in fact about 10 km from the cheese factory.)

But after finally locating it and talking to the board, he got interested. "They were keen to really grow the place," he recalls. "I saw a lot of opportunity."

He took the job in December. It took some getting used to. He first lived in what's primarily a summer cottage community at Point Clark, on the shore of Lake Huron.

"It was a bit lonely," he concedes. "Not too many people, a lot of cottages. I didn't mind. It was close to the lake, it was nice. But my cellphone didn't work."

Kumar has since moved to Kincardine, about 10 km north of the cheese factory. But his wife remains in Mississauga, to be close to her parents. Kumar travels home on weekends.

While his personal life took some adjusting, Kumar had clear ideas of where he wanted to go on the job. He started pushing employees to upgrade the plant's credentials. By summer, the plant had a certification from the Canadian Food Inspection Agency attesting that it has stringent food safety systems in place.

The certification opens the door for Pine River to sell to big volume customers, including those who package and distribute private label cheese.

The factory was already selling to some large stores — National Grocers, Loblaw's wholesale operation is its single biggest customer. But Kumar wants to expand, and has been working to qualify Pine River as a supplier to Wal-Mart.

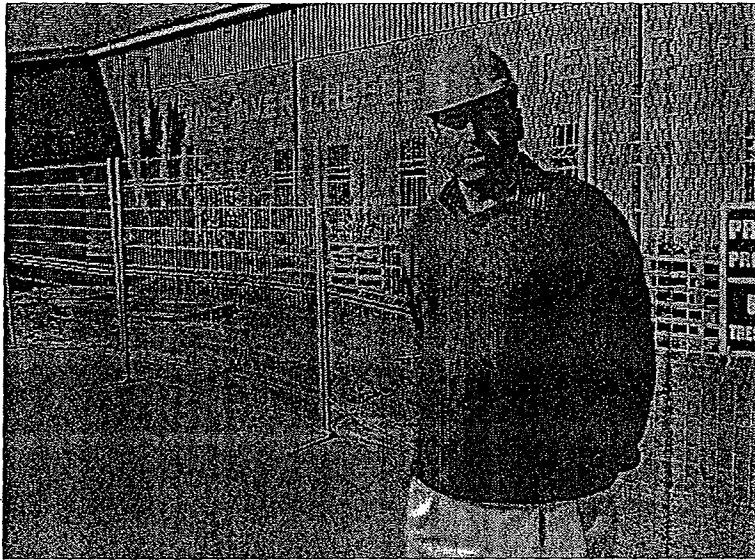
Kumar has his eye on growing Pine River as a brand name as well. He wants to break into Greater Toronto, with its population of close to six million.

"We can do a lot better than we're doing right now," he insists. "In downtown Toronto you can't get Pine River at all. That is something we want to change."

He found a receptive audience in Harris and the board. "People always told us it's too competitive in there," said Harris. "You just couldn't get in there."

Kumar persuaded them they could, and began laying plans to grow the brand, stressing the factory's tradition and quality.

He talked to local tourism authorities to encourage visitors to drop



JOHN SPEARS/TORONTO STAR

Vijay Kumar joined the co-op in December but has been spending a lot of time in a hard hat as workers repair damage from a fire that closed the plant.

by the factory. They can look down on the production floor from a glassed-in gallery, view displays of the history of cheese-making in the area, and buy cheese in the factory shop.

But Pine River's hopes were put on hold when a passing motorist saw smoke pouring out of a corner of the building and called in the alarm.

The cause of the fire remains a mystery, but plant manager Bill Rutledge and the staff didn't let it get them down.

"The next day we started right back in looking at what we had to do," said Rutledge.

The plant needs a new roof, but the worst damage was from smoke and soot, which blanketed almost every nook and cranny of the plant and its equipment.

A few things broke Pine River's

way. The old room, where uncut blocks of cheese worth about \$3 million were stored, was not much affected. The inventory now sits in cold storage in Kitchener.

And one of the first things Rutledge and the employees set to work on was getting the soot off the cheese-making equipment. Soot corrodes stainless steel. Had it been left on the vats and other equipment, they would have been ruined.

Still, the damage is bad enough. Interior walls and ceilings must all be ripped out and replaced. Production is halted until spring.

"You go through days of frustration, and you're tired, and you're

basically working seven days a week since the fire started," said Rutledge. "But all the employees have been really good; coming in, working weekends if they have to."

The cheese factory has been able to keep its 30 permanent employees on staff, although many have been handed hard hats and hammers and put to work doing demolition and reconstruction.

Keeping the employees is a key element, since they have expertise that can't easily be replaced. And there are other job opportunities in the area.

"It's hard to get people in this area with Bruce Nuclear right around the corner," said Harris. The Bruce

plant is about 25 kilometres north of the cheese factory. "They're hard to compete with for wages. It makes it tough."

The staff are now at work burning the factory's retail outlet into an area where the salvaged blocks of cheese can be cut and packaged. The co-op also plans to open a temporary retail outlet in Kincardine.

Once the factory damage is repaired, Harris said Pine River will face the real question:

"When this is all done we're going to have a nice new plant inside. That's the positive side. But it's our concern with the market share loss in the meanwhile, can we get those customers back again?"

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CAFE-BISTRO

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY - CANADIAN BRANCH ("RELIANCE CANADA")

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the Winding-up and Restructuring Act, and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 12, 2010 as the last day for policyholders, insureds or claimants with Policy Loss claims to inform the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claim for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claim), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy as in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.reliancecanada.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company - Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca

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www.treats.com

This is Exhibit "E" referred to in the affidavit of Janine Bradley sworn before me, this 29th day of November 2010.

Fanny Paquette
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 10, 2010.

This is Exhibit.....*F*.....referred to in the
affidavit of.....*Janine Bradley*.....
sworn before me, this.....*29th*.....
day of.....*November*.....20*10*.....

.....*Fanny Paquette*.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 10, 2019.

AVIS LEGAUX - APPELS D'OFFRES - SOUMISSIONS - ENCAIS

INVITATION

Assemblée publique annuelle

La Fondation canadienne pour l'innovation

La Fondation canadienne pour l'innovation (FCI) est un organisme autonome créé par le gouvernement du Canada pour financer l'infrastructure de recherche. Le mandat de la FCI est de renforcer la capacité des universités, des collèges et des hôpitaux de recherche, de même que des établissements de recherche à haut rendement du Canada à mener des projets de recherche et de développement technologique de calibre mondial qui produisent des retombées pour les Canadiens et les Canadiennes.

Depuis sa création en 1999, la Fondation a engagé 5,3 milliards de dollars pour financer 8 800 projets répartis dans 192 établissements de recherche situés dans 65 municipalités sur quatre coins du Canada. Les investissements de la FCI ont mené à des percées dans des domaines tels que les énergies renouvelables, les technologies de l'information et des communications, l'énergie et l'environnement.

Conférencier invité : M. Tom Jordan, Président-directeur et stratège en chef, Open Text Corporation, et président, Groupe d'experts sur la recherche et développement du gouvernement du Canada.

Managing content in the cloud: L'impact des médias numériques et l'accès sur les sociétés et sur l'innovation dans le monde.

Le vendredi 3 décembre 2010 à 6 h
MUSÉE CANADIEN DE LA NATURE
LE SALON
240, rue MacLeod
Ottawa

RSVP d'ici le 26 novembre 2010 au 613-996-4426 ou à rsvp@innovation.ca

Le nombre de places étant limité pour cet événement gratuit, veuillez vous inscrire tôt.

Fondation canadienne pour l'innovation
Canada Foundation for Innovation
www.innovation.ca

APPELS D'OFFRES

APPROVISIONNEMENT

Les entrepreneurs et les fournisseurs de biens et services peuvent obtenir plus d'informations sur nos appels d'offres en cours en consultant la section « APPELS D'OFFRES » dans notre site Internet à l'adresse suivante : www.admit.com

APPEL D'OFFRES

NO : DA10-063

OBJET : FOURNITURE DE PERSONNEL TECHNIQUE POUR LES TECHNOLOGIES DE L'INFORMATION DE TRAINS DE BANQUE

Les offres peuvent obtenir de l'information sur cet appel d'offres en visitant le site Internet de l'AMT : www.amt.qc.ca/fournisseurs/

EN L'AFFAIRE DE LA LIQUIDATION DU SECTEUR CANADIEN DES ASSURANCES DE RELIANCE INSURANCE COMPANY - FILIALE CANADIENNE (« RELIANCE CANADA »)

AVIS IMPORTANT À L'INTENTION DES TITULAIRES DE POLICE, DES ASSURÉS ET DES DEMANDEURS AYANT PRÉSENTÉ DES RÉCLAMATIONS D'ASSURANCE

Le 3 décembre 2010, la Cour supérieure de justice de l'Ontario (« Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la Loi sur les liquidations et les reconstructions, et a nommé RPMG Inc. à titre de liquidateur (« Liquidateur »).

Le Liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle il devra soumettre ses réclamations formelles d'indemnité relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnité et/ou toute autre demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signifiée ou non signifiée, d'une somme déterminée ou indéterminée, vous devez remplir une demande de réclamation pour indemnité d'assurance et le soumettre au Liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veuillez prendre note que si le présent avis et l'accusé de réception ne signifient que la demande déposée soit payée au tant que réclamation d'assurance en date du ordre de la liquidation de Reliance Canada et, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec RPMG Inc., à l'adresse des coordonnées fournies ci-dessous, ou visiter le site www.reliancecanada.com.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

RPMG Inc.
Liquidateur
Reliance Insurance Company - Filiale canadienne, en liquidation
Bay Adelaide Centre
255, rue Bay
Toronto, Ontario M5H 2S5

Coordonnées générales : 416-777-6333
Courriel : info@rmpg.ca

Submission publique

Centre de transport Mont-Royal - Démolition et reconstruction de trois fosses de véris

Disciplines concernées: coffrage, électricité, béton, plomberie, peinture, soudure, électricité et occupation

Documents disponibles: à compter du mercredi 3 novembre 2010. Veuillez transmettre par la poste ou par voie électronique au montant de 50 \$ NON REMBOURSABLE, à l'adresse de la STM, Bureau subalterne: M. Laurent Rivest, 6045, boul. St-Laurent, Montréal (Québec), H2N 1M2. Dès réception, les documents vous seront transmis par notre service de courrier express. Il est important de noter que vous ne pouvez pas vous présenter sur place pour recevoir les documents d'appel d'offres.

Information: 514 280-5564

Visite de chantier: Les pièces de visiter pour les visiter pendant la soumission auront lieu du 3 au 10 novembre 2010 entre 8 h 30 et 14 h 30. Si vous désirez faire une visite de chantier, veuillez communiquer avec M. Christian Portman, Directeur adjoint, à l'adresse: 514 280-6326 qui fixera un rendez-vous.

Dépôt des soumissions: STM, 800, de la Cascaduelle (Dane), bureau 1100, Mont-Royal-Est, Montréal, au plus tard le mardi 23 novembre 2010 à 15 h. Délivrance publique suivra.

Garantie de soumission: cautionnement de soumission équivalent à 10%. La STM ne s'engage à accepter ni la plus favorable, ni aucune des soumissions.

Référence: STM-2219
Christian Portman
Secrétaire général adjoint

LA PRESSE AFFAIRES



PHOTO TIMOTHY A. CLARY, ARCHIVES AGENCE FRANCE PRESSE
PepsiCo se joint de nouveau à la fête du Super Bowl. Après un an d'absence, l'entreprise devrait mettre en ondes trois messages publicitaires pour PepsiCo et trois autres de Doritos.

Pepsi de retour au Super Bowl

et à caractère « développement durable ».

Sur son site hier, le magazine spécialisé Advertising Age (adage.com) a dévoilé une liste sommaire des annonceurs qui ont été présents cette année ainsi que le nombre de messages achetés dans certains cas. Sa liste « Qui fera quoi? », que la rédaction peaufinera régulièrement d'ici la fin de l'année, compte ainsi Anheuser-Busch InBev qui diffuserait jusqu'à huit pubs, Bridgestone (deux pubs), CareerBuilder (une pub au troisième quart), Cars.com (deux pubs au troisième et quatrième quart), Coca-Cola, E-trade, Goadaddy.com (deux pubs), General Motors (de retour après deux ans d'absence) et Mars.

Fox n'a pas voulu dévoiler la somme demandée au annonceurs. Mais celui-ci aurait payé entre 1,8 millions US et 3 millions US pour des cases de 30 secondes. L'an dernier, la moyenne se situait entre 2,5 millions US et 2,8 millions US pour 30 secondes diffusés au réseau CBS.

L'événement n'aura lieu que le 6 février, au stade des Cowboys à Arlington, mais déjà les annonceurs se mettent à l'heure du XFL Super Bowl. Non seulement le réseau Fox, diffuseur de la rencontre, peut se réjouir du retour de PepsiCo, mais aussi de l'achat de toutes les cases publicitaires disponibles durant la diffusion de la finale de la NFL.

PepsiCo, qui revient après un an d'absence, devrait mettre en ondes trois messages de retour après deux ans d'absence de PepsiMax et trois autres de Doritos. L'an dernier, l'entreprise avait diffusé pour 1,8 millions de messages sur les réseaux sociaux

AVIS LEGAUX - APPELS D'OFFRES SOUMISSIONS - ENCAIS

DEMANDE DE RENSEIGNEMENTS SUR LA DISPONIBILITÉ DE LOGIS À BUREAUX À LOUER DANS LA VILLE DE VILLE-MARIE (QUÉBEC)

Dossier # 622498

Travaux publics et Services gouvernementaux Canada souhaite obtenir des renseignements, au plus tard le 17 novembre 2010, sur des locaux à louer dans des immeubles de Ville-Marie, dont le date de début de location est prévue au plus tard le 1^{er} février 2012, pour une période de 10 ans.

Pour répondre à cette demande de renseignements et en voir le contenu intégral, veuillez visiter le site Web de la rubrique « Services: Location à bail ou location d'installations immobilières », au 514-950-3851.

OACIO

AVIS DE SUSPENSION DU PERMIS DE M. DONALD ABDELHAY

(Dossier: 23-89-1183)

AVIS est donné par le présent avis M. Donald Abdelhay, conseiller immobilier agréé au 514-722-1111, dont l'établissement est situé à Lével, et notamment de l'avis de suspension de son permis de courtage d'intermédiation de courtage immobilier de Québec des relations résidentielles comme suit:

1^{er} point: Le 10 novembre 2007, intervenant à son domicile, après avoir été informé par le propriétaire de cet immeuble que « l'annonce de vente de cet immeuble n'est pas valide », il a été informé, par le propriétaire de cet immeuble, que l'annonce de vente de cet immeuble n'est pas valide.

2^e point: Le 14 décembre 2007, après avoir été informé par le propriétaire de cet immeuble que « l'annonce de vente de cet immeuble n'est pas valide », il a été informé, par le propriétaire de cet immeuble, que l'annonce de vente de cet immeuble n'est pas valide.

3^e point: Le 14 décembre 2007, après avoir été informé par le propriétaire de cet immeuble que « l'annonce de vente de cet immeuble n'est pas valide », il a été informé, par le propriétaire de cet immeuble, que l'annonce de vente de cet immeuble n'est pas valide.

Le 12 août 2010, le permis de courtage a été suspendu à l'égard de M. Donald Abdelhay en vertu de l'article 11 de la Loi sur l'accès à l'information (LAI) en vertu de l'article 11 de la Loi sur l'accès à l'information (LAI).

Le présent avis est donné en vertu de l'article 11 de la Loi sur l'accès à l'information (LAI), C-78, et de l'article 33 du Règlement sur la diffusion des permis de courtage d'agence.

En vertu de l'article 11 de la Loi sur l'accès à l'information (LAI), l'Association des courtiers et agents immobiliers du Québec est tenue de publier, jusqu'au 1^{er} mai 2010, l'origine de l'avis de suspension de courtage immobilier de Québec.

Brossard, le 17 septembre 2010
Chantal Pélissier

APPEL D'OFFRES PUBLIC

ACHAT D'UN TRACTEUR À CHENILLES MUNI D'UN BROUËUR FORESTIER

La Société des établissements de plein air du Québec (SEPAC) demande des soumissions pour l'achat d'un tracteur à chenilles d'acier muni d'un broyeur forestier.

Seules seront considérées les propositions présentées par des personnes physiques ou morales ayant un établissement au Québec et ayant communiqué les documents d'appel d'offres au même jour que celui sous lequel elles soumissionnent.

Les documents de soumission pourront être obtenus à compter du 4 novembre 2010, au lundi au vendredi, entre 8 h et 16 h, moyennant un montant non remboursable de 100 \$ par dossier (20 \$). Les offres doivent être accompagnées d'une garantie de soumission au montant de QUINZE MILLE DOLLARS (15 000 \$).

Les propositions seront reçues jusqu'au mardi 30 novembre, à 15 h et 25, chemin des Forestiers, Port-Moënie, R. d'Anticosti (Québec) G0G 2Y0.

Le SEPAC n'est en aucun cas tenue d'accepter une proposition, pas même la plus avantageuse.

Dave Boulet
Directeur de SEPAC Anticosti

Appel d'offres

Montreal

Carrière de l'eau potable
Des soumissions sont demandées et devront être reçues, avant 14 h à la date ci-dessous, à la Direction du grille de la Ville de Montréal à l'adresse du greffier, 275, rue Notre-Dame Est, bureau R-134, Montréal H2Y 1G6, pour: Catégorie: Construction Structure et Mécanique de piscine

Dossier: 10-1181
Description: 10-1181
Dossier: 10-1181
Mise à niveau d'égout - Mécanique de procédé, pompes

Date d'ouverture: 01 décembre 2010
Délai de garantie: 10% (cautionnement ou autre forme)

Renseignements: www.montreal.qc.ca
Ville de Montréal, 275, rue Notre-Dame Est, bureau R-134, Montréal H2Y 1G6
Pour les cahiers des charges: Liste des documents et des documents relatifs à cet appel d'offres sont disponibles à compter de 8 h 30 et 12 h et entre 13 h et 15 h, au paiement de 250,00 \$, non remboursable.

Remarque: Les soumissions reçues seront ouvertes publiquement dans les locaux de la Direction du grille à l'adresse: 275, rue Notre-Dame Est, bureau R-134, Montréal H2Y 1G6, le mardi 2 novembre 2010 à 10 h 30. Cette visite n'est pas obligatoire.

Pour les cahiers des charges: Liste des documents et des documents relatifs à cet appel d'offres sont disponibles à compter de 8 h 30 et 12 h et entre 13 h et 15 h, au paiement de 250,00 \$, non remboursable.

La Ville de Montréal ne s'engage à accepter ni la plus basse ni aucune des soumissions reçues et n'assume aucune obligation de répondre même dans le cas où elle accepte une soumission.

Montreal, le 3 novembre 2010
Le greffier de la Ville
M^{re} Yves Saindon

Appel d'offres

Montreal

Direction générale
Des soumissions sont demandées et devront être reçues, avant 14 h à la date ci-dessous, à la Direction du grille de la Ville de Montréal à l'adresse du greffier, 275, rue Notre-Dame Est, bureau R-134, Montréal H2Y 1G6, pour: Catégorie: Divers et services

Appel d'offres: 10-1181
Description: 10-1181
Mise à niveau d'égout - Mécanique de procédé, pompes

Date d'ouverture: 01 décembre 2010
Délai de garantie: 10% (cautionnement ou autre forme)

Renseignements: www.montreal.qc.ca
Ville de Montréal, 275, rue Notre-Dame Est, bureau R-134, Montréal H2Y 1G6
Pour les cahiers des charges: Liste des documents et des documents relatifs à cet appel d'offres sont disponibles à compter de 8 h 30 et 12 h et entre 13 h et 15 h, au paiement de 250,00 \$, non remboursable.

La Ville de Montréal ne s'engage à accepter ni la plus basse ni aucune des soumissions reçues et n'assume aucune obligation de répondre même dans le cas où elle accepte une soumission.

Montreal, le 3 novembre 2010
Le greffier de la Ville
M^{re} Yves Saindon

This is Exhibit "G" referred to in the
affidavit of Janine Bradley
sworn before me, this 29th
day of November 2010

Fanny Paquette
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 18, 2013.

OPINION

Domestic measures can't solve worker shortage

DON CAYO VANCOUVER SUN



immigration arguments I made in a column last week, and analyzes the potential alternatives.

"While other options for growing the Canadian labour force are available and should be pursued," it says, "immigration remains one of the most effective means of underpinning Canadian economic growth over the medium term."

Canada could lessen its economic imperative to continue accepting new immigrants, but the realistic alternatives — although worth pursuing — won't be enough to take up the slack when baby boomers retire.

That's the nub of the case made by the Conference Board of Canada in a new paper that reinforces several pro-

immigration arguments I made in a column last week, and analyzes the potential alternatives. "While other options for growing the Canadian labour force are available and should be pursued," it says, "immigration remains one of the most effective means of underpinning Canadian economic growth over the medium term."

One of the other options — delaying retirement for existing workers — is already catching on, thanks largely to recession-related losses on most older Canadians' retirement savings. Many will simply have to work a few years longer to rebuild their portfolios.

But this labour pool is certain to be tapped out within a few years, and it'll merely defer an inevitable sharp drop in available workers when the huge baby boom generation retires at more or less the same time.

Three groups who are already here — women, aboriginals and disabled people — could be part of a longer-term solution if a higher percentage can become active in the workforce, the Conference Board said.

But the numbers of new workers coming from these groups is relatively small compared with the contribution of immigration to labour force growth.

In Canada today, about 75 per cent of working-age men and 65 per cent of women are active in the labour force. For disabled men and women, the numbers are 56 and 46 per cent respectively (up seven or eight percentage points from a few years ago).

And for aboriginals, the number is about 63 per cent.

If the participation of these groups were to increase a few percentage points to the national average, it would provide a big boost in workers, but not big enough to sustain the continuing need.

For example, the Conference Board makes a detailed calculation of the impact of increased participation among the fast-growing population of aboriginals.

It concludes it would draw in about 50,000 working-age people who aren't in the labour force now, and about 200,000 by 2026 as today's children

become tomorrow's workers. "This is equivalent to a one-per-cent increase in total Canadian employment, or about 80 per cent of a single year's immigration at current levels," the report said.

Of course, there are still many competing reasons to focus on education and employment for disadvantaged groups like aboriginals and the disabled. But the impact on Canada's shrinking labour force, while welcome and worthwhile, will be relatively small.

The other thing Canada could and should do, the Conference Board says, is focus on productivity — on working smarter to get more output from each hour a worker spends on the job.

"We have under-performed on productivity growth for about 25 years relative to our Organization for Economic Cooperation and Development comparators, particularly the United States," the report states. "The result is an income gap with the U.S. that is currently estimated ... at around \$7,000 per capita."

A final alternative, I suppose, would be to forget about growth and settle for the population we have now. Certainly this was a popular choice from anti-immigration critics of my last column on the subject.

The trouble is that choosing no growth won't maintain the status quo. It's a recipe for strife.

First of all, we wouldn't have a workforce large enough to keep our GDP — the collective earnings of the country — at the level we enjoy today, let alone find caregivers and service providers for the fast-growing legions of old people that we can expect.

Secondly, the only way for someone to get ahead in a no-growth society is at the expense of someone else.

Young people, now at the low end of their lifetime earning expectations, could improve their lot only if the older generations relinquish some of what they've accumulated over the years.

Hands up if you think that would ever happen gracefully.

Don Cayo is a financial advisor and Certified Financial Planner with Raymond James Ltd. (www.gregorythomas.ca) Tel: 604-663-4235. E-mail: gregory.thomas@raymondjames.ca. The views expressed do not necessarily reflect those of Raymond James. This article is for informational only. Raymond James Ltd. is a member of CIPFF.

TRADING DAY

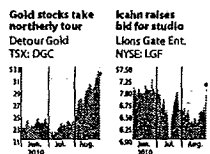
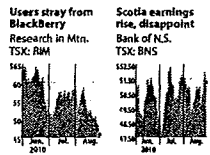
TSX rises in August, buoyed by gold stocks

GREGORY THOMAS



Canadian stock markets closed higher Tuesday after giving back most of their early gains, while traders south of the border digested the minutes from the latest meeting of the U.S. Federal Reserve, casting a nervous eye ahead to the week's remaining economic reports.

The S&P/TSX Composite closed up 18.30 points, or 0.2 per cent, at 11,913.86, after coming within 10 points of the 12,000 level. The senior Canadian equity benchmark advanced 1.7 per cent in August.



Gold stocks take northward turn. Detour Gold, TSX:DGC, rose 7.25% to 27.00.

Gold bullion helped move Canada's markets in a different direction than Wall Street: The most active December gold contract jumped \$1.10 Tuesday, to \$1,250.30 US, closing in on the all-time high of \$1,266.50 US set June 21. Gold rose 5.8 per cent in August, pacing the S&P/TSX global gold index to a rise of 15 per cent, its biggest monthly advance since May 2009. Mid-tier producers made huge monthly gains: Allied Nevada rose 41 per cent in August, adding 89 cents, or 3.7 per cent Tuesday to \$25. Andrea Resources climbed 21 cents, or 4.7 per cent, to \$4.73, capping a 39-per-cent monthly rise. Detour Gold moved up 10 cents to \$31.85, climbing 33 per cent in August. The world's biggest bullion miner, Barrick Gold, rose 74 cents, or 1.5 per cent, to \$49.95, for gains in August of 18 per cent. Vancouver-based Goldcorp was close behind, rising 89 cents, or 1.9 per cent, to \$47.30, climbing 17 per cent for the month. The gold-sensitive S&P/TSX Venture composite rose 2.46 to 1,499.62, up five per cent for August.

Gold's rise is tracking a sell-off in U.S. equity markets and a corresponding rally in U.S. Treasury bonds. Major U.S. indexes gave up most of the day's gains Tuesday, with the Nasdaq composite sliding into the red, 30 minutes from the August meeting of U.S. central bankers revealed widespread unease over the slackening pace of the U.S. recovery. Consumer confidence unexpectedly improved in August, but the widely followed Chicago purchasing managers' index moved lower, setting the stage for today's national purchasing report, data Thursday on factory orders, and national employment numbers on Friday. The Dow Industrials closed up 4.99 points at 10,014.72, trimming losses in August to 4.3 per cent, still the worst August performance for the Dow in nine years. The S&P 500 edged up 0.41 to 1,049.33, dropping 4.7 per cent in August. The Nasdaq composite shed 5.94, or 0.3 per cent, to 2,114.03, to end August with losses of 6.2 per cent.

Research It Motion, maker of the BlackBerry smartphone, dropped \$2.67, or 5.5 per cent, to \$45.70, its lowest level since Dec. 2008. A new survey of corporate clients, the BlackBerry's traditional stronghold, showed rising interest in competing products from Apple and Google.

Shares of Lion's Gate Entertainment jumped 65 cents, or 10 per cent, to \$7.14 US after billionaire investor Carl Icahn raised his hostile bid for the film studio to \$1 billion US, or \$7.50 a share.

Scotiabank joined the Royal Bank and BMO, reporting a profitable quarter that fell short of expectations. Shares slipped 65 cents, or 1.3 per cent, to \$51.25 after Q3 earnings rose 14 per cent to \$1.06 billion, or 98 cents a share, missing the Street consensus by a penny.

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Gregory Thomas is a Financial Advisor and Certified Financial Planner with Raymond James Ltd. (www.gregorythomas.ca) Tel: 604-663-4235. E-mail: gregory.thomas@raymondjames.ca. The views expressed do not necessarily reflect those of Raymond James. This article is for informational only. Raymond James Ltd. is a member of CIPFF.

Live in Seattle's Belltown Neighborhood. GALLERY THE NEW LOOK OF BELLTOWN LIVING. Live at Gallery in Belltown, Seattle's most sought after downtown destination...

Notice of Intention. Winters Expansion Project. Columbia Power. Includes contact information for Michael Deighton and Jim Szabo.

INVENTOR SEEKS MANAGING PARTNER (Energy related). Eighty year old inventor, father of 6, grandfather of 16, a cancer survivor, seeks a managing partner to take charge of an important invention.

Court Ordered Sale - Apartment Building. Surrey, British Columbia. 228 units, 6.25 acres of land, Great upside potential, \$17,500,000. Contact: Michael Deighton, Jim Szabo.

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY - CANADIAN BRANCH ("RELIANCE CANADA") AND IN CONNECTION WITH FAMILY UNDERWRITING MANAGEMENT LIMITED.

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS. On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada...

This is Exhibit.....^H.....referred to in the
affidavit of.....*Tahine Bradley*.....
sworn before me, this...*29th*.....
day of.....*November*.....20..*10*.....

.....*Fancy Paquette*.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Fancy Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

OPINION

Voluntary long-form census will show a rosy Canada — and it won't be true

DOH
CAVO
VANCOUVER SUN



So they'll spend more to get less data. Much worse data than they would have got (if the mandatory long-form census wasn't scrapped).

How will the Canada of the not-very-distant future look through the eyes of a statistician?

"Rosy," predicts Ivan Fellegi, who retired two years ago after 51 years at Statistics Canada, 23 of them as chief statistician.

We'll be seen to be richer than we were just a few years earlier, not to mention better educated and more universally able to communicate in Canada's two official languages.

Of course, it won't be true. This will be a distorted picture painted by the 2011 census. Thanks to the federal government's decision to scrap the mandatory long-form questionnaire, it can be expected to seriously under-represent huge groups of lower-income Canadians who'd make the picture grayer — not to mention more realistic. And much more useful.

Of course, even though it's fairly easy to predict which groups are likely to be under-represented, there is — without the mandatory long-form data — no way to know the magnitude or distribution of the under-count for any given group. This matters.

The census is used enormously widely," Fellegi told me when we talked shortly after a private meeting of the cabinet-appointed National Statistics Council last week. "City planners, for example. Or business people who want to decide where to put a plant, and whether they can

find the kind of labour they need in a neighbourhood, or where they should open another retail outlet or shopping centre. Or a school, for that matter, or an immigrant assistance centre, or a home for the elderly."

John Richards, a public policy professor at Simon Fraser University and a member of the Statistics Council, noted that StatsCan has gone to unusual lengths to figure out who it's most likely to miss when the long-form survey becomes voluntary. It has re-examined its 2006 data from three cities — Toronto, Winnipeg and Bathurst, N.B. — to see which respondents replied readily and which ones had to be chased and cajoled. The assumption is that the former group will be more likely to respond to the voluntary survey and the latter less likely.

What this study showed first is that it's the smaller centres — places such as Bathurst, with about 15,000 people — whose results are most likely to be seriously skewed. And those results will under-count immigrants and aboriginals in particular, as well as some other lower-income groups.

Richards, who has done extensive research on aboriginal issues in B.C. and across Canada, says the under-

counting will particularly hurt non-status Indians and Métis people, who are identified only through census data. Programs for them — or for other groups such as immigrants who need second-language instruction — cannot be targeted fairly and proportionately if there's no data on where they are.

Francophones outside Quebec faced the same problem, he said, and for them there was a particular twist. They have a charter right to French-language schools "where numbers warrant." But there is no way other than through the census data, to know where those numbers are.

The government backed down when faced with a legal action from francophone groups, and they've revised the census short form — at a cost of \$5-\$10 million — to include two additional language questions.

Fellegi said other additional costs will drive up the total cost of next year's census, already in the half-billion-plus range, by an additional \$30 million. This money is mainly to deal with the expected confusion when citizens assume the still-mandatory short form is also voluntary. But it will also be to print and distribute millions of additional long forms, which used to go to one citizen in five, but now will go to one in three in the hope of getting enough back to extract at least some meaningful data.

"So they'll spend more to get less data," he said. "Much worse data than they would have got" if they'd left the mandatory long form alone.

doan@vancouversun.com
Visit Doan Cavo's blog at www.vancouversun.com/cavo

EUROPE

German economy minister urges creation of syndicate to prevent Chinese monopoly

OTTAWA — German Economy Minister Rainer Brüderle called on companies in Germany to form a commodities syndicate to focus investment on obtaining rare-earth metals and push back on a Chinese monopoly.

"There's the danger that we could get an iron-ore OPEC or a rare-earths OPEC," Brüderle said in Ottawa.

China has been called upon to restore exports after it announced cuts in production of the elements used in everything from TVs to weapons systems. China produces more than 90 per cent of the world's rare-earth metals.

Brüderle, on a trip to Canada, said the formation of a "Raw Materials Inc." would constitute an effort by German industry to press back against the formation of a monopoly.

Bloomberg

vancouversun.com

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IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY, CANADIAN BRANCH ("RELIANCE CANADA") AND IN CONNECTION WITH FAMILY UNDERWRITING MANAGEMENT LIMITED

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

On December 3, 2009, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the Winding-up and Restructuring Act, and appointed KPMG Inc. as liquidator (the "Liquidator").

For the period from May 1, 2008 to August 31, 2009 (the "Period"), Reliance Canada wrote residential insurance policies and issued automobile licenses in the province of British Columbia through a managing general agency known as Family Underwriting Management Limited ("FUM").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 17, 2010 as the last day for policyholders, insureds or claimants with Policy Loss Claims to use in their claims for loss under or arising out of a Reliance Canada policy (including a policy written through FUM). If you have any claim for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, pending, known or unknown, reported or unreported, paid or unpaid claim), you must complete a Proof of Claim for Policy Loss Claim ("PCLC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim will be payable as a claim under a policy in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.reliancecanadawindingup.com.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc., Liquidator:
Reliance Insurance Company - Canadian Branch, in Liquidation
Bay Adelaide Centre
323 Bay Street
Suite 4025
Toronto, ON M5H 2S5

General Inquiries Line: 1-811-777-8332
Email Inquiries: info@kpmg.ca

KPMG

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Kevin O'Leary: Investment Strategies for Today

Must Attend Event

Presented by the
Dekker Hewett Group

Renowned investor and entrepreneur Kevin O'Leary, will host an informative evening on yield and capital preservation. Learn about his winning philosophy for success and how to realize your own financial dreams.

Monday, November 8th, 7:00PM
Four Seasons Hotel, Vancouver

RSVP to Natalie at 604.643.0285. Qualified Investors only*. Seating is limited.

* Minimum \$100,000 investment.

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ing for site attendance by the restoration subcontractor.

For the insured, the first party prime contract is the first order of business. Work completion must go on at all times. Any builders risk scenario is generally a delay in the overall completion. Therefore, it will need to be determined whether or not these delays fall within the defined thresholds outlined in the Delay of Completion section of the policy. It is important to review and become comfortable with the coverage and extensions to that coverage that might include (but not be limited to) expediting expense and delay in completion. A thorough understanding of what the coverage entails is imperative to allow for proper indemnity.

Tracing the connections between the prime contract, subcontract and certificates of insurance is essential for properly adjusting valuation during damages quantification. The connection between the certificate of insurance and the insurance policy for soft costs coverage and what this coverage provides is often overlooked. An experienced independent adjuster can promptly identify

Many insurance restoration contractors cannot act without a combination of onsite sub-trades and outside insurance contractors. The independent adjuster can make this a seamless and cooperative effort.

the need for and the application of soft cost coverage.

Damage to a pre-existing adjacent property is often a source of deliberation. Does the affected area fall just outside of the project and yet forms a part of the overall pre-existing property? A complete understanding of the coverage grant and policy endorsements to ascertain whether pre-existing site coverage may apply will eliminate the need for other policies being triggered.

Other policy provisions include (but



are not limited to) wrap-around coverage. What policies are primary and what is the intent of this coverage? A thorough understanding of this section of the policy is necessary in the professional handling of the builders risk claim.

Builders risk claims handling should not be seen as an unwieldy undertaking. In fact, with experience and expertise in hand, the independent adjuster can provide a one-stop claims handling solution. ≡

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY - CANADIAN BRANCH ("RELIANCE CANADA")

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the *Winding-up and Restructuring Act*, and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed **December 17, 2010** as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company - Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca



This is Exhibit....."J".....referred to in the
affidavit of.....*Janine Bradley*.....
sworn before me, this.....*29th*.....
day of.....*November*.....20..*10*.....

.....*Fanny Paquette*.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

ifying that the reinsurer must continue to make full payments to an insolvent cedant without any reduction resulting from the cedant's insolvency). Reinsurance contracts should not contain provisions that may limit a troubled or insolvent cedant's ability to enforce the contractual obligations of a reinsurer (e.g., off-set and cut-through clauses). In a funds withheld arrangement, the FRI should ensure that the funds are under the continuous control of the FRI and form part of the property of the FRI's general estate.

OSFI expects all reinsurance contracts in which a FRI is a cedant to be subject to Canadian laws or to the laws of another acceptable jurisdiction. In the latter case, OSFI expects to receive a submission from the FRI's counsel regarding why the applicability of non-Canadian laws will not disadvantage the FRI. Reinsurance contracts should also provide that any disputes will be subject to the non-exclusive jurisdiction of a Canadian court and that any foreign or non-Canadian counterparty has taken steps to ensure it may be served in Canada to commence a legal proceeding.

SUPERVISORY INFORMATION

The draft guideline says FRIs must provide a copy of their RRMP and a complete description of all reinsurance arrangements to OSFI upon request. OSFI expects a FRI to promptly inform the regulator if the FRI makes a material change to its RRMP, or if a problem has arisen or is likely to arise in connection with its reinsurance arrangements.

CAPITAL/ASSET REQUIREMENTS

The draft guideline states that if a FRI fails to meet the principles set out in the guideline, OSFI may not grant a capital/asset credit for the reinsurance arrangement, or it might adjust the FRI's capital/asset requirements or target solvency ratios. The draft guideline also states that federally approved provincial or territorial reinsurers may lose their status if they fail to meet the expectations set out in the guideline.

REINSURANCE DECLARATION

The draft guideline states that a senior officer of a FRI should make an annual reinsurance declaration to the board addressing specified matters relating to Guideline B-3 and attesting that:

- the reinsurance arrangements convey a true transfer of risk,
- the FRI's reinsurance arrangements are

properly documented and binding, and
 • all reinsurance arrangements with related parties are on terms and conditions at least as favourable to the FRI as market terms and conditions.

When a deviation from Guideline B-3 has taken place over such year, the nature, extent and proposed plan to address such deviation should be disclosed to the board and to OSFI. ≡

EN L'AFFAIRE DE LA LIQUIDATION DU SECTEUR CANADIEN DES ASSURANCES DE RELIANCE INSURANCE COMPANY – FILIALE CANADIENNE (« RELIANCE CANADA »)

AVIS IMPORTANT À L'INTENTION DES TITULAIRES DE POLICE, DES ASSURÉS ET DES DEMANDEURS AYANT PRÉSENTÉ DES RÉCLAMATIONS D'ASSURANCE

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la Loi sur les liquidations et les restructurations, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc.
 Liquidateur
 Reliance Insurance Company – filiale canadienne, en liquidation
 Bay Adelaide Centre
 333, rue Bay,
 bureau 4600
 Toronto (Ontario) M5H 2S5

Renseignements généraux : 416-777-8333
 Courriel : reliance@kpmg.ca



This is Exhibit.....'K'.....referred to in the
affidavit of.....Janine Bradley.....
sworn before me, this..29th.....
day of.....November.....2010.....

Fanny Paquette
.....
A COMMISSIONER FOR TAKING AFFIDAVITS

**Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.**

To even the casual observer, it should be apparent that change in auto insurance is long overdue. Currently, legislation has been enacted to control unnecessary medical costs and to bring some semblance of order and rationale to a runaway system that is hemorrhaging premium reserve for unqualified claims dollars. The general fear is that because the expectation of early recovery never runs true to form, the time it

could take for the reforms to successfully modify the system might continue to draw dollars away from the premium coffer, perpetuating auto insurance to be more worrisome than workable.

WHERE WE ARE GOING

Is there an alternative? Auto insurance has been stretched well into its breaking point because of its convenience of availability; it has been given an unwar-

ranted elasticity for lack of an alternative. It has become a cistern for all manner of loss situations, even the kind that involves reckless and wanton driving. It's time to stop using the product for anything but the true "accident" — an "accident" interpreted to mean an "unexpected happening."

Perhaps the alternative could be split into two considerations.

First, the government could take over the liability when the loss cause is attributable to flagrant and lawless driving resulting in unspeakable carnage. Added to this could be losses attributable to stunt driving and auto surfing. The fundamental precepts of insurance do not and have never considered that a loss cause other than an unexpected happening should visit the door of an insurance company. That is anathema to the very nature of insurance.

The second alternative? That could be "Maria's" swan song: as explained above, this might mean turning the current system into an excess function as adopted in B.C.

The recent legislative reforms enacted on injuries and related costs under auto insurance may have the anticipated effect on profitability. Only time will tell. If they do not, then the reforms can be added to a long list of events that have exposed the dichotomy between premium favourable to the public and premiums sufficient for the insurance companies to make the system work. You can try, but I doubt if you will ever find the nexus. Right now, the auto reforms can be likened to a labour situation in which a position is created before the existence of a human resources department, with HR currently reviewing the position's past performance.

Let me make this point abundantly clear: insurance companies are doing the best they can to run their businesses successfully. It is simply that auto insurance has all the earmarks of no longer making the grade as a pure insurance product. All one can do is accept that reasonableness in claims will prevail. Otherwise, expect more and possibly cataclysmic legislation. ≡

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY- CANADIAN BRANCH ("RELIANCE CANADA") AND IN CONNECTION WITH FAMILY UNDERWRITING MANAGEMENT LIMITED

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the *Winding-up and Restructuring Act*, and appointed KPMG Inc. as liquidator (the "Liquidator").

For the period from May 1, 1998 to August 31, 1999 (the "Period"), Reliance Canada wrote residential insurance protection and excess automobile insurance in the province of British Columbia through a managing general agency known as Family Underwriting Management Limited ("FUML").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed **December 17, 2010** as the last day for policyholders, insureds or claimants with Policy Loss Claims to send in their claims for loss under or arising out of a Reliance Canada policy (including a policy written through FUML). If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company – Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca



THE ATTORNEY GENERAL
OF CANADA

and

RELIANCE
COMPANY

INSURANCE Commercial List Court File No: 01-CL-4313

Applicant

Respondent

ONTARIO
SUPERIOR COURT OF JUSTICE
– COMMERCIAL LIST

Proceeding commenced at Toronto

AFFIDAVIT OF PUBLICATION AND MAILING

GOODMANS LLP
Barristers & Solicitors
Bay Adelaide Centre
333 Bay Street, Suite 3400
Toronto, Ontario
M5H 2S7

Gale Rubenstein LSUC# 17088E
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Tel: (416) 979-2211
Fax: (416) 979-1234

Lawyers for KPMG Inc.,
Liquidator of Reliance Insurance Company – Canadian Branch

4

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

B E T W E E N:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

RESPONDENT

AFFIDAVIT OF PUBLICATION

I, **FANNY PAQUETTE**, of the City of Pickering, in the Province of Ontario, MAKE OATH AND SAY AS FOLLOWS:

1. I am a Law Clerk employed by GOODMANS LLP, lawyers for KPMG Inc., liquidator (the "Liquidator") of the insurance business in Canada of Reliance Insurance Company ("Reliance Canada") and, as such, have knowledge of the matters hereinafter deposed to.

2. I instructed the Canada Gazette and the official gazette of each of the Provinces (collectively, the "Gazettes") to publish a notice (the "General (English) Publication"),

substantially in the form of Schedule "O" to the Report of the Liquidator dated July 26, 2010 (the "Report"), and to publish a notice substantially in the form of Schedule "O" to the Report as translated into French (the "General (French) Publication").

3. I was advised by the official gazette for the Province of Quebec that they would publish the General (French) Publication, but would not publish the General (English) Publication.

4. I instructed the official gazette for the Province of British Columbia (the "B.C. Gazette") to also publish a notice substantially in the form of Schedule "P" attached to the Report (the "FUML Publication").

5. As a result of my review of copies of the Gazettes or of tear sheets evidencing publication, I verily believe that the General (English) Publication and the General (French) Publication appeared in the following Gazettes on the respective following dates shown:

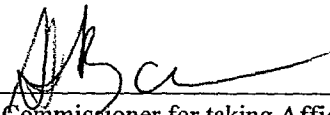
	Publication	Date
(a)	Canada Gazette	September 25, 2010
(b)	British Columbia Gazette	September 23, 2010
(c)	Alberta Gazette	October 15, 2010
(d)	Saskatchewan Gazette	September 24, 2010
(e)	Manitoba Gazette	September 25, 2010
(f)	Ontario Gazette	September 25, 2010
(g)	The Royal Gazette for New Brunswick	September 29, 2010
(h)	The Royal Gazette for Nova Scotia	September 22, 2010
(i)	The Royal Gazette for P.E.I.	September 25, 2010
(j)	Newfoundland and Labrador Gazette	September 24, 2010,

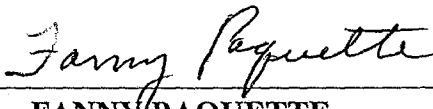
and that the General (French) Publication appeared in the Gazette Officielle du Quebec on September 25, 2010.

6. Annexed hereto as Exhibits "A" to K", respectively, are copies of the General (English) Publication and the General (French) Publication as they appeared in each of the Gazettes.

7. As a result of my review of a copy of the B.C. Gazette, I verily believe that the FUML Publication appeared on September 23, 2010. Annexed hereto as Exhibit "L" is a copy of the FUML Publication as it appeared in the B.C. Gazette.

SWORN before me at the City of Toronto, in the Province of Ontario this 23 day of November, 2010.


A Commissioner for taking Affidavits, etc.


FANNY PAQUETTE

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

This is Exhibit.....^{"A"}.....referred to in the
affidavit of.....*Fanny Paquette*.....
sworn before me, this.....*23rd*.....
day of.....*November*.....*2010*.....

.....*Shazia Banduk*.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

after the date of publication of this notice. Although all comments conforming to the above will be considered, no individual response will be sent.

St. Stephen, September 13, 2010

R. H. SWEENEY

[39-1-o]

**NATIONAL BROWNFIELD ASSOCIATION CANADA /
ASSOCIATION NATIONALE BROWNFIELD CANADA**

SURRENDER OF CHARTER

Notice is hereby given that NATIONAL BROWNFIELD ASSOCIATION CANADA / ASSOCIATION NATIONALE BROWNFIELD CANADA intends to apply to the Minister of Industry for leave to surrender its charter pursuant to subsection 32(1) of the *Canada Corporations Act*.

September 15, 2010

ROBERT COLANGELO
President

[39-1-o]

**THE PRUDENTIAL INSURANCE COMPANY
OF AMERICA**

RELEASE OF ASSETS

Pursuant to section 651 of the *Insurance Companies Act* (Canada) [the "Act"], notice is hereby given that The Prudential Insurance Company of America ("Prudential"), intends to apply to the Superintendent of Financial Institutions (Canada), on or after November 5, 2010, for the release of the assets that it maintains in Canada in accordance with the Act.

Any policyholder or creditor in respect of Prudential's insurance business in Canada opposing that release must file notice of such opposition with the Office of the Superintendent of Financial Institutions, Legislation and Approvals Division, 255 Albert Street, Ottawa, Ontario K1A 0H2, on or before November 5, 2010.

September 18, 2010

GOWLING LAFLEUR HENDERSON LLP
Barristers and solicitors

Note: The publication of this Notice should not be construed as evidence that an Order will be issued. The granting of the Order will be dependant upon the normal *Insurance Companies Act* application review process.

[38-4-o]

**RELIANCE INSURANCE COMPANY — CANADIAN
BRANCH IN LIQUIDATION ("RELIANCE CANADA")**

**NOTICE TO POLICYHOLDERS, INSURED AND
CLAIMANTS WITH POLICY LOSS CLAIMS**

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under

30 jours suivant la date de publication de cet avis seront considérés. Même si tous les commentaires répondant à ces exigences seront considérés, aucune réponse individuelle ne sera envoyée.

St. Stephen, le 13 septembre 2010

R. H. SWEENEY

[39-1]

**NATIONAL BROWNFIELD ASSOCIATION CANADA /
ASSOCIATION NATIONALE BROWNFIELD CANADA**

ABANDON DE CHARTE

Avis est par les présentes donné que NATIONAL BROWNFIELD ASSOCIATION CANADA / ASSOCIATION NATIONALE BROWNFIELD CANADA demandera au ministre de l'Industrie la permission d'abandonner sa charte en vertu du paragraphe 32(1) de la *Loi sur les corporations canadiennes*.

Le 15 septembre 2010

Le président
ROBERT COLANGELO

[39-1-o]

**LA PRUDENTIELLE D'AMÉRIQUE,
COMPAGNIE D'ASSURANCE**

LIBÉRATION D'ACTIF

Conformément à l'article 651 de la *Loi sur les sociétés d'assurances* (Canada) [la « Loi »], avis est par les présentes donné que La Prudentielle d'Amérique, Compagnie d'Assurance (« Prudentielle »), a l'intention de faire une demande auprès du surintendant des institutions financières (Canada), le 5 novembre 2010 ou après cette date, afin de pouvoir effectuer la libération des actifs qu'elle gère au Canada conformément à la Loi.

Tout souscripteur ou créancier à l'égard des activités de la Prudentielle au Canada qui s'oppose à cette libération doit déposer un avis d'opposition auprès du Bureau du surintendant des institutions financières, Division de la législation et des approbations, situé au 255, rue Albert, Ottawa (Ontario) K1A 0H2, au plus tard le 5 novembre 2010.

Le 18 septembre 2010

GOWLING LAFLEUR HENDERSON S.E.N.C.R.L.
Avocats — Agents de brevets et de marque de commerce

Nota : La publication du présent avis ne doit pas être interprétée comme une preuve que l'ordonnance sera octroyée. L'octroi de l'ordonnance sera fait en accord avec le processus normal de révision des demandes en vertu de la *Loi sur les sociétés d'assurances*.

[38-4-o]

**RELIANCE INSURANCE COMPANY — FILIALE
CANADIENNE EN INSTANCE DE LIQUIDATION
(« RELIANCE CANADA »)**

**AVIS À L'INTENTION DES TITULAIRES DE POLICE, DES
ASSURÉS ET DES DEMANDEURS AYANT PRÉSENTÉ DES
RÉCLAMATIONS D'ASSURANCE**

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en

the provisions of the *Winding-up and Restructuring Act*, and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 17, 2010, as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made on August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. at the following address: KPMG Inc., Liquidator of Reliance Insurance Company — Canadian Branch in Liquidation, Bay Adelaide Centre, Suite 4600, 333 Bay Street, Toronto, Ontario M5H 2S5, 416-777-8333 (general inquiries), reliance@kpmg.ca (email), or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made on August 3, 2010.

KPMG INC.
*Liquidator of Reliance Insurance
Company — Canadian Branch*

[39-1-o]

THE SCHAD FOUNDATION

RELOCATION OF HEAD OFFICE

Notice is hereby given that The Schad Foundation has changed the location of its head office to the city of Vaughan, province of Ontario.

September 1, 2010

ROBERT D. SCHAD
Director

[39-1-o]

THE TERRA FOUNDATION

RELOCATION OF HEAD OFFICE

Notice is hereby given that The Terra Foundation has changed the location of its head office to the city of Vaughan, province of Ontario.

September 1, 2010

ROBERT D. SCHAD
Director

[39-1-o]

vertu des dispositions de la *Loi sur les liquidations et les restructurations*, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée est payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc. à l'adresse suivante : KPMG Inc., Liquidateur de Reliance Insurance Company — filiale canadienne en liquidation, Centre Bay Adelaide, bureau 4600, 333, rue Bay, Toronto (Ontario) M5H 2S5, 416-777-8333 (renseignements généraux), reliance@kpmg.ca (courriel) ou visitez le site Web suivant : www.relianceinsurance.ca.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

*Le liquidateur de Reliance Insurance
Company — Filiale canadienne*
KPMG INC.

[39-1-o]

THE SCHAD FOUNDATION

CHANGEMENT DE LIEU DU SIÈGE SOCIAL

Avis est par les présentes donné que The Schad Foundation a changé le lieu de son siège social qui est maintenant situé à Vaughan, province d'Ontario.

Le 1^{er} septembre 2010

Le directeur
ROBERT D. SCHAD

[39-1-o]

THE TERRA FOUNDATION

CHANGEMENT DE LIEU DU SIÈGE SOCIAL

Avis est par les présentes donné que The Terra Foundation a changé le lieu de son siège social qui est maintenant situé à Vaughan, province d'Ontario.

Le 1^{er} septembre 2010

Le directeur
ROBERT D. SCHAD

[39-1-o]

This is Exhibit....."B".....referred to in the
affidavit of.....Fanny Paquette.....
sworn before me, this.....23rd.....
day of.....November.....2010.....

.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Brike Contracting Ltd.** (723913) to the register of companies for a period of two years.

Dated at Vancouver, BC, this 20th day of September 2010. — *Jasvinder S. Basran, Solicitor.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **C.C.&S. Holdings Ltd.** (532633).

Dated at Vancouver, BC, this 9th day of September 2010. — *Scott A. Murtha, Solicitor.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **C-T Ranch Ltd.** (710017).

Dated at Dawson Creek, BC, this 21st day of September 2010. — *Dennis Michael Madden, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Dai Chong Roofing & Construction Ltd.** (665268).

Dated at Vancouver, BC, this 19th day of September 2010. — *Tai Wai Wong, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Darcen Contracting Ltd.** (587739).

Dated at Vancouver, BC, this 20th day of September 2010. — *Jasvinder S. Basran, Solicitor.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Evergreen Punjabi Corner Inc.** (669912).

Dated at Vancouver, BC, this 20th day of September 2010. [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Golden Time Trading Ltd.** (730893).

Dated at Burnaby, BC, this 14th day of September 2010. — *Tammy Tang, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Li Qiao Enterprises Ltd.** (663982).

Dated at Vancouver, BC, this 14th day of September 2010. — *Li Qiao Huang, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Nakina Resources Inc.** (720319).

Dated at Vancouver, BC, this 15th day of September 2010. — *Paul M. Fang, Solicitor.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **QuenMar Music Incorporated** (599634).

Dated at Nanaimo, BC, this 21st day of September 2010. — *Gayle Dunsmoor, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Satori Cuisine Inc.** (767869).

Dated at Vancouver, BC, this 14th day of September 2010. — *Maria Huynh, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Shun Wo Enterprises Ltd.** (632453).

Dated at Vancouver, BC, this 21st day of September 2010. — *Xu Dong Situ, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **Slavkovic Holdings Inc.** (578308).

Dated at Vancouver, BC, this 16th day of September 2010. — *Milorad Slavkovic, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **SMDA Boat Repair and Services Ltd.** (691616).

Dated at Delta, BC, this 26th day of August 2010. — *Asuncion B. Cuevas, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **S R L Enterprises, Inc.** (570396).

Dated at Surrey, BC, this 14th day of September 2010. — *Rajinder Loomba, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **TFD Productions, Inc.** (802879).

Dated at Vancouver, BC, this 15th day of September 2010. — *Tomislav Dolanjski, Agent.* [se23]

RESTORATION APPLICATION

Take notice that a restoration application will be made to the Registrar of Companies to restore **TM Miller Developments Ltd.** (694967).

Dated at Victoria, BC, this 20th day of September 2010. — *Tim Miller, Agent.* [se23]

IMPORTANT NOTICE TO POLICY HOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

In the matter of the winding-up of the insurance business in Canada of **Reliance Insurance Company - Canadian Branch** ("Reliance Canada").

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of **Reliance Canada**, under the provisions of the *Winding-up and Restructuring Act*, and appointed **KPMG Inc.** as liquidator (the "Liquidator").

The Liquidator of **Reliance Canada** hereby gives notice that the Court has fixed December 17, 2010 as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a **Reliance Canada** policy. If you have any claims for loss under or arising out of a policy of **Reliance Canada** (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of **Reliance Canada**, or that it bears any particular priority if it is payable.

For further information, or for a POC package, please contact **KPMG Inc.** as set out below, or visit www.relianceinsurance.ca.

This notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc., Liquidator, **Reliance Insurance Company - Canadian Branch**, in Liquidation, Bay Adelaide Centre, 4600-333 Bay Street, Toronto ON M5H 2S5. General Inquiry Line: 416-777-8333. Email Inquiry: reliance@kpmg.ca. [se23]

AVIS IMPORTANT À L'INTENTION DES TITULAIRES DE POLICE, DES ASSURÉS ET DES DEMANDEURS AYANT PRÉSENTÉ DES RÉCLAMATIONS D'ASSURANCE

En l'affaire de la liquidation du secteur Canadien des Assurances de **Reliance Insurance Company - Filiale Canadienne** («**Reliance Canada**»).

Le 3 décembre 2010, la Cour supérieure de justice de l'Ontario (la «**Cour**») a ordonné la liquidation de **Reliance Canada**,

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en vertu des dispositions de la *Loi sur les liquidations et les restructurations*, et a nommé KPMG Inc. à titre de liquidateur (le «liquidateur»).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc., Liquidateur, Reliance Insurance Company – filiale canadienne, en liquidation, Bay Adelaide Centre, 4600-333 rue Bay, Toronto ON M5H 2S5. Renseignements généraux : 416-777-8333. Courriel : reliance@kpmg.ca. [se23]

IMPORTANT NOTICE TO POLICY HOLDERS, INSUREDS AND CLAIMANTS WITH POLICY LOSS CLAIMS

In the matter of the winding-up of the insurance business in Canada of Reliance Insurance Company – Canadian Branch (“Reliance Canada”) and in connection with Family Underwriting Management Limited.

On December 3, 2001, the Ontario Superior Court of Justice (the “Court”) ordered the winding-up of Reliance Canada, under the provisions of the *Winding-up and Restructuring Act*, and appointed KPMG Inc. as liquidator (the “Liquidator”).

For the period from May 1, 1998 to August 31, 1999 (the “Period”), Reliance Canada wrote residential insurance protection and excess automobile insurance in the province of British Columbia through a managing general agency known as Family Underwriting Management Limited (“FUML”).

The Liquidator of Reliance Canada hereby gives notice that the Court has

fixed December 17, 2010 as the last day for policyholders, insureds or claimants with Policy Loss Claims to send in their claims for loss under or arising out of a Reliance Canada policy (including a policy written through FUML). If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim (“POC”) and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada; or that it bears any particular priority if it is payable.

For further information, or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.relianceinsurance.ca.

This notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc., Liquidator, Reliance Insurance Company – Canadian Branch, in Liquidation, Bay Adelaide Centre, 4600-333 Bay Street, Toronto ON M5H 2S5. General Inquiry Line: 416-777-8333. Email Inquiry: reliance@kpmg.ca. [se23]

INCORPORATIONS

The Registrar of Companies hereby gives notice of the incorporation of the following cooperative:

September 17, 2010

CP-2096 Weaving Wellness Co-operative. [se23]

CHANGES TO REGISTRATION

The Registrar of Companies hereby gives notice that the following limited liability partnership has changed its registered office address:

September 13, 2010

LL/00118 Complete Tubesteel Building LLP. [se23]

CHANGES TO REGISTRATION

The Registrar of Companies hereby gives notice that the following limited liability partnership has changed their name:

September 17, 2010

LL/00424 A Chan & Company LLP. at 14:08. [se23]

REGISTRATIONS

The Registrar of Companies hereby gives notice that the following partnerships have been duly registered as limited liability partnerships:

September 14, 2010

LL/00430 Infolobby Online Information Provider LLP at 16:01.

September 15, 2010

LL/00431 McKenzie Towers LLP at 15:56.

September 16, 2010

LL/00432 Drysdale Bacon McStravick LLP at 13:33.

September 17, 2010

LL/00433 Citimark West Project LLP at 16:19. [se23]

CHANGES OF NAME

The Registrar of Companies hereby gives notice that the following society has registered a change of name:

September 15, 2010

S-56906 247 Health Care Society for Ronald Inouye to Ronald Inouye 247 Health Care Society. [se23]

DISSOLUTIONS

The Registrar of Companies hereby gives notice that the following societies were struck from the register and dissolved, under section 71 of the *Society Act*, or under section 257 or 258 of the *Company Act*:

September 10, 2010

- S-51777 Ahimsa Healing Arts Association.
- S-42120 Capital Region Stroke Recovery Foundation.
- S-32135 Chem-Salt-Cr Minor Softball Association.
- S-50683 Cloverdale Youth Athletic Society.
- S-48360 Fulford Community Nature School Society.
- S-37643 Greenwood and District Business Association.
- S-51757 Noel C. Sale Support Group Society.
- S-27586 Okanagan Business Students' Association.
- S-51136 Opportunities in Education Foundation.
- S-33622 Roderick St. Jacques Society.
- S-43883 The Canada Chinese Opera Association.
- S-17587 The Pacific Pinto Horse Association.
- S-51764 The United Church of Love & Agape.
- S-31643 The Vancouver Island Pipers Club.

September 13, 2010

S-39093 Columbia-Shuswap HIV/Aids Resource Project Society (C-Sharp). [se23]

INCORPORATIONS

The Registrar of Companies hereby gives notice of the incorporation of the following societies:

September 13, 2010

- S-57206 Achieve a Dream Foundation.
- S-57207 Africar Canada Community Development Foundation.

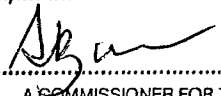
September 14, 2010

- S-57212 Ambleside Business Association.
- S-57215 Bulkley Valley Economic Development Association.
- S-57208 CCI, Caribbean Children's Foundation.
- S-57209 Fernie Mountain Music Festival Society.
- S-57210 INSAAF Foundation.
- S-57211 Morning Star Youth Services Society.
- S-57216 Nolan's Friendship Society.
- S-57214 Right Nuts ATV Club.
- S-57213 Smart Step Youth Association.

September 15, 2010

- S-57217 Child of Mine Society.
- S-57220 Chinese-Canada Construction & Trade Association.

This is Exhibit "C" referred to in the
affidavit of Fanny Paquette
sworn before me, this 23rd
day of November 2010



A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

ADVERTISEMENTS**Erratum**

The following notice which was published in the September 30, 2010 issue of the Alberta Gazette contained errors. It should have read as follows:

Notice of Winding-Up

In the matter of the winding-up of the insurance business in Canada of Reliance Insurance Company- Canadian Branch ("Reliance Canada")

Important Notice to Policyholders, Insureds and Claimants with Policy Loss Claims

(Winding-up and Restructuring Act)

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the Winding-up and Restructuring Act, and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 17, 2010 as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company – Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca

En l'affaire de la liquidation du secteur canadien des assurances de Reliance Insurance Company – filiale canadienne (« Reliance Canada »)

Avis important à l'intention des titulaires de police, des assurés et des demandeurs ayant présenté des réclamations d'assurance

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la Loi sur les liquidations et les restructurations, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc.
Liquidateur
Reliance Insurance Company – filiale canadienne, en liquidation
Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5

Renseignements généraux : 416-777-8333
Courriel : reliance@kpmg.ca

NOTICE OF WITHDRAWAL

Notice is hereby given that *Metlife Canada/Metvie Canada* ceased transacting the business of insurance in Saskatchewan on the 30th day of June, 2010.

There are no liabilities in respect of policies of insurance issued by *Metlife Canada/Metvie Canada*. The Canadian Head Office of *Metlife Canada/Metvie Canada* is located at 750-360 Albert St., Ottawa ON K1R 7X7.

Dated at Ottawa ON, this 1st day of September, 2010.

Karen C. Sauvé,
Chief Executive Officer,
Metlife Canada Inc.

24/01

Winding-up and Restructuring Act/Loi sur les liquidations et les restructurations (Canada)

NOTICE OF CALL FOR POLICY LOSS CLAIMS —
RELIANCE INSURANCE COMPANY – CANADIAN BRANCH

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY – CANADIAN BRANCH (“RELIANCE CANADA”)

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

On December 3, 2001, the Ontario Superior Court of Justice (the “Court”) ordered the winding-up of Reliance Canada, under the provisions of the *Winding-up and Restructuring Act*, and appointed KPMG Inc. as liquidator (the “Liquidator”).

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 17, 2010 as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim (“POC”) and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company – Canadian Branch,
in Liquidation
Bay Adelaide Centre
4600-333 Bay Street
Toronto ON M5H 2S5
General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca

EN L'AFFAIRE DE LA LIQUIDATION DU SECTEUR CANADIEN DES ASSURANCES DE RELIANCE
INSURANCE COMPANY – FILIALE CANADIENNE (« RELIANCE CANADA »)

AVIS IMPORTANT À L'INTENTION DES TITULAIRES DE POLICE, DES ASSURÉS ET DES
DEMANDEURS AYANT PRÉSENTÉ DES RÉCLAMATIONS D'ASSURANCE

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la *Loi sur les liquidations et les restructurations*, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc. Liquidateur
Reliance Insurance Company – filiale canadienne,
en liquidation
Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5
Renseignements généraux : 416-777-8333
Courriel : reliance@kpmg.ca

LEGISLATIVE ASSEMBLY OF THE PROVINCE OF SASKATCHEWAN/
ASSEMBLÉE LÉGISLATIVE DE LA SASKATCHEWAN

Rules Relating to Petitions and Private Bills

The Rules of the Legislature with regard to the time for filing Petitions and Private Bills with the Clerk and other matters relating thereto can be obtained at any time by those interested, by visiting the Legislative Assembly website or on application to:

Gregory A. Putz
Clerk of the Legislative Assembly
Room 239, Legislative Building
Regina SK S4S 0B3
Telephone: (306)787-0603
E-mail: clerk@legassembly.sk.ca

* For further information regarding the Private Bills Committee, visit the Committees pages of the Legislative Assembly Website at www.legassembly.sk.ca.

This is Exhibit.....^{"E"}.....referred to in the
affidavit of.....*Fanny Paquette*.....
sworn before me, this...*23rd*.....
day of.....*November*.....20*10*.....

.....*Shazia Banduk*.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

UNDER MISCELLANEOUS

**IN THE MATTER OF THE WINDING-UP OF THE
INSURANCE BUSINESS IN CANADA OF RELIANCE
INSURANCE COMPANY- CANADIAN BRANCH
("Reliance Canada")**

**IMPORTANT NOTICE TO POLICYHOLDERS,
INSUREDS AND CLAIMANTS WITH POLICY LOSS
CLAIMS**

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the Winding-up and Restructuring Act, and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed **December 17, 2010** as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company -
Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca

1768-39

**EN L'AFFAIRE DE LA LIQUIDATION DU SECTEUR
CANADIEN DES ASSURANCES DE RELIANCE
INSURANCE COMPANY - FILIALE CANADIENNE
("Reliance Canada")**

**AVIS IMPORTANT À L'INTENTION DES TITULAIRES
DE POLICE, DES ASSURÉS ET DES DEMANDEURS AYANT
PRÉSENTÉ DES RÉCLAMATIONS D'ASSURANCE**

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la Loi sur les liquidations et les restructurations, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au **17 décembre 2010** la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

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KPMG Inc.
Liquidateur
Reliance Insurance Company -
filiale canadienne, en liquidation
Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5

Renseignements généraux : 416-777-8333
Courriel : reliance@kpmg.ca

1768-39

PREVIOUS NAME

NEW NAME

KIRTON, DAVID.LOUIS.
 KOJEKO, LUBA.
 KOTSOPoulos, PATSY.
 ASPASIA.
 LEGER, JOSEPH.ANDRÉ.
 ULYSSE.
 LEIS, CADENCE.
 BREEZE.
 LI, HAN.YI.
 LIOTA, NATALIE.CHRISTINA.
 LUHAR, NISAR.HUSSEIN.E.
 MABENA, ISAAC.MOSES.
 MAPALO.
 MACNEIL, ALEXANDRA.
 CLARA..
 MACNEIL, NAEDINE.ALYSHIA.
 MAHAMALLAN, NADARASA.
 MARROUCH, WAEL.
 MARTIN, PATRICIA.
 DIANA.
 MARVEY-JOHN, MERCY.
 FLORENCE.
 MCDONALD, SHELBY.JEAN.
 MERHI, YOUSSEF.SALIM.
 MERZLIKINA, KSENIA.
 MICHAEL, MICHAEL.JOHN..
 MOHAMID-MITCHELL,
 HANNAH.CLARA.MAY.
 MOHAMMED,
 ALI.
 MORETTI, RAYMOND..
 MORRIS, ASHLEY.
 KATE.
 NADER, MOHAMMAD.ANAS.
 NAHAR,
 MUNMUN.
 NOORY,
 HASEEBULLAH.
 QIONG, FANG.LI.
 RAMNANAN, HOMNATH.RAVI.
 ROYER, KAYLA.RACHELLE.
 RUPOLO, ADAM.JAMES.
 SANCHEZ, FRANCISCO.
 SAMUEL.
 SANTANA, RENY.DE.
 OLIVEIR.
 SINGH, RAM.RAS.
 SKORSKA, MALWINA.
 SUE, PING.NI.
 SULEIMAN, ZAHER.
 TAO, WEN.HAO.
 TROTTIER BAKER, COLETTE.
 MARIE.ANNETTE.
 UNDERWOOD, RICHARD.
 WILLIAM.
 VANDERHILL, SUSAN.
 DIANE.
 VARKARIS, EDWARD.COSTAS.
 VERMEERSCH, ALEXANDRA.
 MARIE.
 VOLPATO, MICHAEL.JON.
 WAN, QING.YUN.
 WANG, BOAN.
 WAY, LUCAS.RANDALL.
 WENG, YUNG.CHE.
 WILKINSON, TANIA.
 ANN-MARIE.
 WOLKOWSKI, MICHAEL.
 SCOTT.
 ZHANG, KAIYI.

VIVA, DAVID.LOUIS.
 KAY, LUBA.LOVE.
 KOTSOPoulos,
 ASPASIA.
 LEGER, ULYSSE.JOSEPH.
 ANDRÉ.
 VROENHOVEN, CADENCE.
 BREEZE.
 LI, AMANDA.HANYI.
 LIOTA, NATALINA.CHRISTINA.
 ESMail, NISAR.HUSSEIN.
 CHINSAM, ISAAC.
 MAPALO.
 HERON, ALEXANDRA.
 CLARA.
 HERON, NAEDINE.ALYSHIA.
 NADARASA, MAHA.
 MARROUCH, WOODY.WAEL.
 VERNON MILLS, PATRICIA.
 DIANA.
 VAMBOI, MERCY.
 FLORENCE.
 SCHEDLER, SHELBY.JEAN.
 MERHI, JOSEPH.
 LANSKY, KSENIA.
 CROZIER, JAMES.MICHAEL.
 MOHAMID-MITCHELL, CLARA.
 MAY.
 CHOWDHURY, ALI.
 MOHAMMED.
 MORETTI, REMO.
 VANDERMORRIS, ASHLEY.
 KATE.
 NADER, ANAS.
 CHOWDHURY, MUNMUN.
 NAHAR.
 NASRATULLAH,
 HASEEBULLAH.
 FONG, LAI.KING.
 RAMNANAN, RAVI.
 ROY, KAYLA.RACHELLE.
 RUPOLO, DIEGO.ADAM.JAMES.
 SANTHS,
 SAMUEL.F.
 BURROWS, RENY.DE.
 OLIVEIRA.
 SINGH, RAMRAS.
 SKORSKA, MALVINA.NINA.
 SUE, SANDY.PINGNI.
 SLEIMAN, ZACK.
 HUANG, JOHNNY.
 TROTTIER, COLETTE.MARIE.
 ANNETTE.
 BOJANGLES,
 DYNAMO..
 VANDERMORRIS, SUSAN.
 DIANE.
 VAUGHAN, LYNN.EDWARD.
 DUWYN, ALEXANDRA.
 MARIE.
 ABRAMS, MICHAEL.JON.
 WAN, KIANNA.
 WANG, BRIAN.
 MINICOLA, LUCAS.RANDALL.
 WENG, RICHARD.YUNG-CHE.
 ORLANDI, TANIA.
 ANN-MARIE.
 SCOTT, MICHAEL.
 FRANCIS.
 CHEUNG, CONNIE.

(143-G492)

JUDITH M. HARTMAN,
 Deputy Registrar General/
 Registrare générale adjointe de l'état civil

**Applications to
 Provincial Parliament — Private Bills
 Demandes au Parlement
 provincial — Projets de loi d'intérêt privé**

PUBLIC NOTICE

The rules of procedure and the fees and costs related to applications for Private Bills are set out in the Standing Orders of the Legislative Assembly. Copies of the Standing Orders, and the guide "Procedures for Applying for Private Legislation", may be obtained from the Legislative Assembly's Internet site at <http://www.ontla.on.ca> or from:

Committees Branch
 Room 1405, Whitney Block, Queen's Park
 Toronto, Ontario M7A 1A2
 Telephone: 416/325-3500 (Collect calls will be accepted)

Applicants should note that consideration of applications for Private Bills that are received after the first day of September in any calendar year may be postponed until the first regular Session in the next following calendar year.

(8699) T.F.N.

DEBORAH DELLER,
 Clerk of the Legislative Assembly.

**Corporation Notices
 Avis relatifs aux compagnies**

**IN THE MATTER OF THE WINDING-UP OF THE INSURANCE
 BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY-
 CANADIAN BRANCH ("Reliance Canada")**

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 CLAIMANTS WITH POLICY LOSS CLAIMS**

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KPMG Inc. Liquidator,
Reliance Insurance Company – Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca

(143-P327E)

**EN L'AFFAIRE DE LA LIQUIDATION DU SECTEUR CANADIEN
DES ASSURANCES DE RELIANCE INSURANCE COMPANY –
FILIALE CANADIENNE (« Reliance Canada »)**

**AVIS IMPORTANT À L'INTENTION DES TITULAIRES DE
POLICE, DES ASSURÉS ET DES DEMANDEURS AYANT
PRÉSENTÉ DES RÉCLAMATIONS D'ASSURANCE**

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KPMG Inc.
Liquidateur
Reliance Insurance Company – filiale canadienne, en liquidation
Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5

Renseignements généraux : 416-777-8333
Courriel : reliance@kpmg.ca

(143-P327F)

NOTICE

NOTICE IS HEREBY GIVEN pursuant to s231 of the *Corporations Act*, R.S.O. 1990, Chapter C.38 (the "*Act*") that the members of the Listowel School of Dance, Ontario Corporation Number 1081347 (the "*Corporation*") passed a resolution on the 31st day of August, 2010, to voluntarily wind up the Corporation pursuant to the provisions of s.230 of the *Act*. At the same meeting, the members appointed (Bev Bowman) as Liquidator of the estate and effects of the Corporation

DATED this 31st day of August, 2010.

(143-P328) By its liquidator, Bev Bowman

NOTICE OF INTENTION TO DISSOLVE

Notice is hereby given that OIKIA CO-OPERATIVE INC., at a general meeting of members held April 28, 2010, authorized dissolution of the Corporation and intends to submit Articles of Dissolution to the Minister of Finance pursuant to s. 163(a) of the Co-operative Corporations Act.

Dated: September 15, 2010

(143-P329)

Joseph Koole
President

**Sheriff's Sale of Lands
Ventes de terrains par le shérif**

UNDER AND BY VIRTUE OF WRIT OF SEIZURE AND SALE issued out of the Superior Court of Justice at Orangeville dated the 1st of May 2009, Court File Number 252/09 to me directed, against the real and personal property of Anthony W. Tapper also known as Anthony Wayne Tapper also known as Anthony Papper, Defendant, at the suit of Citi Cards Canada Inc., Plaintiff, the Enforcement Office of the Superior Court of Justice located at 150 Bond Street East, Oshawa, Ontario L1G 0A2 has seized and taken in execution all the right, title, interest and equity of redemption of Anthony Wayne Tapper Defendant in, and to:
Parcel 84-1, Section 40M-1378, Lot 84, Plan 40M-1378 PIN #26452-0277(LT), Regional Municipality of Durham, municipally known as 194 Angus Drive, Ajax, Ontario L1S 5E2.

All of which said right, title, interest and equity of redemption of Anthony Wayne Tapper, Defendant, in the said lands and tenements described above, shall be offered for sale by Public Auction subject to the conditions set out below at the Superior Court of Justice, 150 Bond Street East, Oshawa, Ontario L1G 0A2 on Wednesday, October 27, 2010 at 2:00 p.m.

CONDITIONS:

The purchaser to assume responsibility for all mortgages, charges, liens, outstanding taxes, and other encumbrances. No representation is made regarding the title of the land or any other matter relating to the interest to be sold. Responsibility for ascertaining these matters rests with the potential purchaser(s).

TERMS:

- Deposit 10% of bid price or \$1,000.00 which ever is greater
- Payable at time of sale by successful bidder
- To be applied to purchase price
- Non-refundable
- Ten business days from date of sale to pay balance in full at Court Enforcement Office, 150 Bond Street East, Oshawa, Ontario L1G 0A2.
- All payments in cash or by certified cheque made payable to the Minister Finance.
- Deed Poll provided by Sheriff only upon satisfactory payment in full of purchase price.
- Other conditions as announced.

THIS SALE IS SUBJECT TO CANCELLATION BY THE SHERIFF WITHOUT FURTHER NOTICE UP TO THE TIME OF SALE.

Note: No employee of the Ministry of the Attorney General may purchase any goods or chattels, lands or tenements exposed for sale by a Sheriff under legal process, either directly or indirectly.

September 8, 2010

Andrew McNabb and Alain Billington
Court Enforcement Officers
150 Bond Street East, Oshawa, Ontario
L1G 0A2
(143-P330)

This is Exhibit.....*"G"*.....referred to in the
affidavit of.....*Fanny Paquette*.....
sworn before me, this...*23rd*.....
day of.....*November*.....*2010*.....

.....*Shazia Banduk*.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

194

Thi Tina Mang Nguyen

Prenez avis que Mui Ho, dont l'adresse du domicile est le 2801, boulevard des Promenades, appartement 381, Sainte-Marthe-sur-le-Lac, a déclaré au Directeur de l'état civil être le père de Thi Tina Mang Nguyen, née le 8 janvier 2007 à Montréal et fille de Thi Hoa Nguyen.

En conséquence, le soussigné requiert du Directeur de l'état civil qu'il inscrive son nom comme père de Thi Tina Mang Nguyen dans l'acte de naissance de cette dernière et dont le nom de famille sera modifié pour se lire comme suit : Ho.

Prenez en outre avis que toute objection d'un tiers à la présente déclaration doit être notifiée aux déclarants, à l'enfant mineur âgé de quatorze ans ou plus et au Directeur de l'état civil au plus tard dans les vingt jours de la dernière publication d'un avis de cette déclaration.

Montréal, le 8 septembre 2010

MUI HO

35804-38-2

Tony Martin

Prenez avis que Francois Gagnon, dont l'adresse du domicile est le 39, rue Principale, Saint-Gabriel, a déclaré au Directeur de l'état civil être le père de Tony Martin, né le 4 mars 2010 à Rivière-du-Loup et fils de Audrey Martin.

En conséquence, le soussigné requiert du Directeur de l'état civil qu'il inscrive son nom comme père de Tony Martin dans l'acte de naissance de ce dernier et dont le nom de famille sera modifié pour se lire comme suit : Gagnon.

Prenez en outre avis que toute objection d'un tiers à la présente déclaration doit être notifiée aux déclarants, à l'enfant mineur âgé de quatorze ans ou plus et au Directeur de l'état civil au plus tard dans les vingt jours de la dernière publication d'un avis de cette déclaration.

Saint-Gabriel, le 1^{er} septembre 2010

FRANÇOIS GAGNON

35781-37-2

William Giasson

Prenez avis que Jean-Philippe Bouffard, dont l'adresse du domicile est le 201, rue Saint-Luc, appartement 1, Québec, a déclaré au Directeur de l'état civil être le père de William Giasson, né le 17 avril 2010 à Québec et fils de Stéphanie Giasson.

En conséquence, le soussigné requiert du Directeur de l'état civil qu'il inscrive son nom comme père de William Giasson dans l'acte de naissance de ce dernier et dont le nom de famille sera modifié pour se lire comme suit : Bouffard-Giasson.

Prenez en outre avis que toute objection d'un tiers à la présente déclaration doit être notifiée aux déclarants, à l'enfant mineur âgé de quatorze ans ou plus et au Directeur de l'état civil au plus tard dans les vingt jours de la dernière publication d'un avis de cette déclaration.

Québec, le 10 septembre 2010

JEAN-PHILIPPE BOUFFARD

35804-38-2

Liquidations et les restructurations, Loi sur les...

Reliance Insurance Company (filiale canadienne) En liquidation (« Reliance Canada »)

Avis important à l'intention des titulaires de police, des assurés et des demandeurs ayant présenté des réclamations d'assurance.

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la Loi sur les liquidations et les restructurations, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

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Liquidateur
Reliance Insurance Company – filiale canadienne
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Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5

Renseignements généraux : 416 777-8333
Courriel : reliance@kpmg.ca

35785

Ministères, Avis concernant les...

Ressources naturelles et Faune

Programme de réforme cadastrale

CONCERNANT l'interdiction d'aliéner un droit de propriété dans les lots couverts par le mandat de rénovation cadastrale 1843.

Il incombe au ministre des Ressources naturelles et de la Faune de fixer la période (d'au plus 15 jours) pendant laquelle il est interdit d'aliéner un droit de propriété dans les lots couverts par un mandat de rénovation cadastrale, conformément à l'article 15 de la Loi favorisant la réforme du cadastre québécois. Cette période débutera le 12 octobre et se terminera le 26 octobre 2010 inclusivement, ou dès l'entrée en vigueur du plan cadastral de rénovation, si elle survient avant l'expiration de cette période.

Le territoire en cause est situé dans la circonscription foncière Beauce et comprend, en référence aux cadastres suivants

Paroisse de Saint-Frédéric : les lots 1 à 13, 13A, 14 à 19, 19A, 19B, 20, 20A, 21 à 32, 32A, 33, 33A, 34 à 38, 38A, 39 à 47, 47A, 48, 48A, 49 à 53, 53A, 54 à 57, 57A, 58, 59, 59A, 59B, 60 à 63, 63A, 64, 65, 65A, 65B, 66, 66A, 67 à 78, 78A, 79, 79A, 80, 81, 81A à 81E, 82 à 107, 107A, 108, 109, 109A, 110 à 197, 222 à 230, 230A, 231 à 236, 270 à 274 et une partie du lot 267.

Canton de Broughton : les lots 1 à 17, 17A, 18, 19, 19A, 20, 21, 21A, 22, 22A, 23, 23A, 24 à 26, 29, 30, 83, 83A, 84 à 89, 89A, 90, 90A, 91, 92, 92A, 92B, 93 à 132, 132A et 133 à 140.

Paroisse de Saint-Joseph : les lots 90A à 90D, 95B et 95C.

Paroisse de Saint-Séverin : tous les lots de ce cadastre.

Paroisse de Saint-Sylvestre : les lots 780 à 783.

Ce territoire comprend, pour les cadastres susmentionnés, les subdivisions des lots ci-dessus énumérés, les parcelles sans désignation cadastrale comprises dans ce territoire ainsi que tous les lots qui y ont été créés à la suite d'une opération cadastrale effectuée entre le 2 septembre 2010 et la date du début de la période d'interdiction.

Le directeur de la rénovation cadastrale
JEAN THIBAUT

2505

Projet de loi d'intérêt privé, Avis de présentation d'un...

Ville de Fermont

Prenez avis que la Ville de Fermont s'adressera à l'Assemblée nationale du Québec afin de présenter un projet de loi d'intérêt privé afin que certains pouvoirs spécifiques d'aide à la construction et à la rénovation de logements lui soient accordés et ainsi permettre à la municipalité d'atténuer la crise du logement prévalant sur son territoire.

Toute personne qui a des motifs d'intervenir sur le projet de loi doit en informer le directeur de la législation de l'Assemblée nationale.

Fermont, le 19 août 2010

CAROLLE BOURQUE,
greffière, OMA
Ville de Fermont

35815

This is Exhibit.....*H*.....referred to in the
affidavit of.....*Fanny Paquette*.....
sworn before me, this.....*23rd*.....
day of.....*November*.....20.*10*.....

.....*Shazia*.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

Objections to these applications may be filed in writing or made to the Board at the hearing. Secretary, Municipal Capital Borrowing Board, Marysville Place, P.O. Box 6000, Fredericton, New Brunswick E3B 5H1, TEL: 453-2154, FAX: 453-7128

If you require sign language interpretation or an assistive listening device or FM system, please contact the Saint John Deaf & Hard of Hearing Services (TTY) 506-634-8037.

Toute objection à ces demandes peut être présentée à la Commission par écrit ou de vive voix au moment de l'audience. Secrétaire de la Commission des emprunts de capitaux par les municipalités, Place Marysville, C.P. 6000, Fredericton (Nouveau-Brunswick) E3B 5H1, téléphone : 453-2154, télécopieur : 453-7128

Si vous avez besoin d'un service d'interprétation gestuelle ou d'un dispositif technique pour malentendants (système FM), veuillez téléphoner au Saint John Deaf & Hard of Hearing Services au 506-634-8037 (ATS).

Winding-Up and Restructuring Act

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY-CANADIAN BRANCH ("Reliance Canada")

IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND CLAIMANTS WITH POLICY LOSS CLAIMS

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the *Winding-up and Restructuring Act*, and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed **December 17, 2010** as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. as set out below, or visit www.relianceinsurance.ca.

Loi sur les liquidations et les restructurations

EN L'AFFAIRE DE LA LIQUIDATION DU SECTEUR CANADIEN DES ASSURANCES DE RELIANCE INSURANCE COMPANY - FILIALE CANADIENNE (« Reliance Canada »)

AVIS IMPORTANT À L'INTENTION DES TITULAIRES DE POLICE, DES ASSURÉS ET DES DEMANDEURS AYANT PRÉSENTÉ DES RÉCLAMATIONS D'ASSURANCE

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la *Loi sur les liquidations et les restructurations*, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au **17 décembre 2010** la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company –
Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

KPMG Inc.
Liquidateur
Reliance Insurance Company –
filiale canadienne, en liquidation
Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5

General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca

Renseignements généraux : 416-777-8333
Courriel : reliance@kpmg.ca

Department of Public Safety

Ministère de la Sécurité publique

NOTICE UNDER THE CRIMINAL CODE OF CANADA DESIGNATION QUALIFIED TECHNICIAN – BREATH SAMPLES

AVIS EN VERTU DU CODE CRIMINEL DU CANADA DÉSIGNATION TECHNICIEN QUALIFIÉ – ÉCHANTILLONS D'HALEINE

Under the authority of subsection 254(1) of the *Criminal Code* of Canada, I HEREBY DESIGNATE AS “qualified technician” qualified to operate an approved instrument for purposes of prosecutions under the *Criminal Code* of Canada, the following person:

En vertu du paragraphe 254(1) du *Code criminel* du Canada, JE DÉSIGNE PAR LES PRÉSENTES la personne suivante « technicien qualifié » habilité à manipuler un alcootest approuvé aux fins de poursuites engagées pour l'application du *Code criminel* du Canada :

LOCATION	NAME
RCMP “J” Division	Robert Allan Short

ENDROIT	NOM
GRC – Division « J »	Robert Allan Short

DATED in the City of Fredericton, this 31st day of August, 2010.

FAIT dans la cité de Fredericton le 31 Août 2010.

Hon. John W. Foran
Minister of Public Safety and Solicitor General
Province of New Brunswick

L'hon. John W. Foran
ministre de la Sécurité publique
et solliciteur général du Nouveau-Brunswick

SALE OF MOTOR VEHICLES

Take notice that the Registrar of Motor Vehicles, Province of New Brunswick, will be disposing of the following vehicles on or after September 29, 2010:

VENTE DE VÉHICULES À MOTEUR

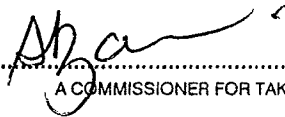
Sachez que le registraire des véhicules à moteur de la province du Nouveau-Brunswick mettra en vente les véhicules à moteur suivants le 29 septembre 2010 :

2000, Dodge Caravan
Serial No. 2B4GP253XYR810775
License Plate: GIA273
Registered Owner: Bruce Simon
Vehicle located at Bob's Towing, Fredericton

Dodge Caravan 2000
Numéro de série : 2B4GP253XYR810775
Numéro d'immatriculation : GIA273
Propriétaire immatriculé : Bruce Simon
Véhicule se trouvant actuellement chez Bob's Towing, Fredericton
Hyundai Accent 2003
Numéro de série : KMHCG45C23U428518
Numéro d'immatriculation : GJV419
Propriétaire immatriculé : Dwight Corey
Véhicule se trouvant actuellement chez Bob's Towing, Fredericton

2003, Hyundai Accent
Serial No. KMHCG45C23U428518
License Plate: GJV419
Registered Owner: Dwight Corey
Vehicle located at Bob's Towing, Fredericton

This is Exhibit....."I".....referred to in the
affidavit of.....Faany Paquette.....
sworn before me, this.....23rd.....
day of.....November.....20.10.....



A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

**NOTICE
IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF
RELiance INSURANCE COMPANY- CANADIAN BRANCH ("Reliance Canada")**

**IMPORTANT NOTICE TO POLICYHOLDERS, INSURED AND
CLAIMANTS WITH POLICY LOSS CLAIMS**

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the *Winding-up and Restructuring Act*, and appointed KPMG Inc. as liquidator (the "Liquidator").

The Liquidator of Reliance Canada hereby gives notice that the Court has fixed **December 17, 2010** as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada, or that it bears any particular priority if it is payable.

For further information or for a POC package, please contact KPMG Inc. as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company – Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca

39

**EN L'AFFAIRE DE LA LIQUIDATION DU SECTEUR CANADIEN DES ASSURANCES DE
RELiance INSURANCE COMPANY – FILIALE CANADIENNE (« Reliance Canada »)**

**AVIS IMPORTANT À L'INTENTION DES TITULAIRES DE POLICE, DES ASSURÉS ET DES
DEMANDEURS AYANT PRÉSENTÉ DES RÉCLAMATIONS D'ASSURANCE**

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la *Loi sur les liquidations et les restructurations*, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au **17 décembre 2010** la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

September 25, 2010

ROYAL GAZETTE

791

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc.
Liquidateur
Reliance Insurance Company – filiale canadienne, en liquidation
Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5

Renseignements généraux : 416-777-8333
Courriel : reliance@kpmg.ca

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DFPEI 2010-04
Dairy Farmers of Prince Edward Island

BOARD ORDER: 2010-04
EFFECTIVE: 25 August 2010

Under the *Natural Products Marketing Act*, R.S.P.E.I.1988, Cap. N-3, and the Dairy Farmers of Prince Edward Island Regulations thereunder, Dairy Farmers of Prince Edward Island makes the following Order:

MARKETING ORDER AMENDMENT

- Application 1. This Order amends Section 5 of the Dairy Farmers of PEI Order 2009-07, effective the 1st day of January 2009.
- Definitions 2. The words herein shall have the meanings as found in the *Natural Products Marketing Act* and the Dairy Farmers of Prince Edward Island Regulations.
- (d) "Quota Days" are the number of days from the last day milk is delivered to a processor in the previous month to the last day milk is delivered to a processor in the current month.
- Amendment 3. Section 5 of Dairy Farmers of PEI Order 2009-07 is hereby deleted and the following substituted therefore:
5. The amount of quota available to a registered quota holder that markets milk in a calendar month shall be equal to their daily quota multiplied by the number of Quota Days in the month rounded to the nearest kilogram of butterfat. However, if milk was not shipped on the last pickup or pickups in a month, the following procedures apply. If quota days are less than the current month's calendar days minus one, then quota days are the difference in the number of days from the last day milk was delivered to a processor in the previous month to the last calendar day in the current month. When calendar days are used, the last day of the month is deemed to be the last pickup date for the month for the next month's quota day calculations.
- Commencement 4. This Order comes into force on the 25th day of August 2010.


DATED at Charlottetown, Prince Edward Island, this 24th day of August 2010.

Harold MacNevin, Chair
Ronald Maynard, Secretary

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<http://www.gov.pe.ca/royalgazette>

This is Exhibit "J" referred to in the
affidavit of Fanny Paquette
sworn before me, this 23rd
day of November, 2010


A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

Royal



Gazette

Nova Scotia

Published by Authority

PART 1

VOLUME 219, NO. 38

HALIFAX, NOVA SCOTIA, WEDNESDAY, SEPTEMBER 22, 2010

IN THE MATTER OF THE WINDING-UP OF
THE INSURANCE BUSINESS IN CANADA OF
RELiance INSURANCE COMPANY-
CANADIAN BRANCH ("Reliance Canada")

IMPORTANT NOTICE TO POLICYHOLDERS,
INSUREDS AND CLAIMANTS WITH
POLICY LOSS CLAIMS

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The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 17, 2010 as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

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For further information or for a POC package, please contact KPMG Inc. as set out below, or visit www.relianceinsurance.ca.

This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company –
Canadian Branch, in Liquidation
Bay Adelaide Centre
333 Bay Street, Suite 4600
Toronto, ON M5H 2S5
General Inquiry Line: (416) 777-8333
Email Inquiry: reliance@kpmg.ca

2059 September 22-2010

EN L'AFFAIRE DE LA LIQUIDATION DU
SECTEUR CANADIEN DES ASSURANCES DE
RELiance INSURANCE COMPANY - FILIALE
CANADIENNE (« Reliance Canada »)

AVIS IMPORTANT À L'INTENTION DES
TITULAIRES DE POLICE, DES ASSURÉS
ET DES DEMANDEURS AYANT PRÉSENTÉ
DES RÉCLAMATIONS D' ASSURANCE

Le 3 décembre 2001, la Cour supérieure de justice de l'Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la *Loi sur les liquidations et les restructurations*, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc., Liquidateur
Reliance Insurance Company - filiale
canadienne, en liquidation
Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5
Renseignements généraux : 416-777-8333
Courriel : reliance@kpmg.ca

2059 September 22-2010

PROVINCE OF NOVA SCOTIA
DEPARTMENT OF JUSTICE

The Minister of Justice and Attorney General, Ross Landry, under the authority vested in him by clause 2(b) of Chapter 23 of the Acts of 1996, the *Court and Administrative Reform Act*, Order in Council 2004-84, the *Assignment of Authority Regulations*, and Sections 6 and 7 of Chapter 312 of the Revised Statutes of Nova Scotia, 1989, the *Notaries and Commissioners Act*, is hereby pleased to advise of the following:

To be revoked as Commissioners pursuant to the *Notaries and Commissioners Act*:

C. Wilmont Hardy of Shelburne, in the County of Shelburne (no longer employed with the Town of Shelburne); and

H. Gayle Higgins of Dartmouth, in the Halifax Regional Municipality (no longer employed with Medavie Blue Cross).

To be appointed as a Commissioner pursuant to the *Notaries and Commissioners Act*:

Lorna A. Coles of Hammonds Plains, in the Halifax Regional Municipality, while employed with Medavie Blue Cross (MSI Monitoring Department).

To be reappointed as a Commissioners pursuant to the *Notaries and Commissioners Act*:

Ellen Stanhope of Dartmouth, in the Halifax Regional Municipality, for a term commencing September 16, 2010 and to expire September 15, 2015 (Kay L. Rhondenizer, Barrister & Solicitor).

DATED at Halifax, Nova Scotia, this 16th day of September, 2010.

Ross Landry
Minister of Justice and Attorney General

IN THE MATTER OF: The *Companies Act*,
Chapter 81, R.S.N.S., 1989, as amended;
- and -

IN THE MATTER OF: An Application by
3087993 Nova Scotia Limited for Leave to
Surrender its Certificate of Incorporation

NOTICE IS HEREBY GIVEN that 3087993 Nova Scotia Limited intends to make an application to the Registrar of Joint Stock Companies for leave to surrender its Certificate of Incorporation.

DATED this August 9, 2010.

Gregory D. Barro
Solicitor for 3087993 Nova Scotia Limited

2072 September 22-2010

IN THE MATTER OF: The Nova Scotia
Companies Act, R.S.N.S. 1989, as amended
- and -

IN THE MATTER OF: The Application of
3095710 Nova Scotia Limited for Leave to
Surrender its Certificate of Incorporation

NOTICE is hereby given that 3095710 Nova Scotia Limited, a body corporate, duly incorporated under the laws of the Province of Nova Scotia, with registered office at Halifax, Nova Scotia, intends to apply to the Registrar of Joint Stock Companies for the Province of Nova Scotia for leave to surrender its Certificate of Incorporation and for its dissolution consequent thereon, pursuant to the provisions of Section 137 of the *Companies Act*, being Chapter 81 of the Revised Statutes of Nova Scotia, 1989, as amended.

DATED at Halifax Regional Municipality, Province of Nova Scotia this 21st day of September, 2010.

Stephen Campbell
Wickwire Holm
1801 Hollis Street, Suite 2100
PO Box 1054, Halifax NS B3J 2X6
Solicitor for 3095710 Nova Scotia Limited

2095 September 22-2010

IN THE MATTER OF: Section 137 of the
Companies Act (Nova Scotia), R.S.N.S. 1989,
Chapter 81, as amended
- and -

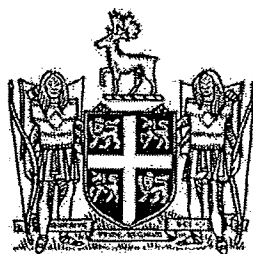
IN THE MATTER OF: The Application of
A.B.R. Holdings Limited for Leave to
Surrender its Certificate of Incorporation

This is Exhibit "K" referred to in the
affidavit of Fanny Paquette
sworn before me, this 23rd
day of November 2010

Shazia Banduk

A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.



THE NEWFOUNDLAND AND LABRADOR GAZETTE

PART I

PUBLISHED BY AUTHORITY

Vol. 85

ST. JOHN'S, FRIDAY, SEPTEMBER 24, 2010

No. 38

WINDING-UP AND RESTRUCTURING ACT

IN THE MATTER OF THE WINDING-UP OF THE INSURANCE BUSINESS IN CANADA OF RELIANCE INSURANCE COMPANY- CANADIAN BRANCH ("Reliance Canada")

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The Liquidator of Reliance Canada hereby gives notice that the Court has fixed December 17, 2010 as the last day for policyholders, insureds or claimants with Policy Loss claims to submit to the Liquidator their claims for loss under or arising out of a Reliance Canada policy. If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

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This Notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc. Liquidator,
Reliance Insurance Company – Canadian Branch, in Liquidation

ADDRESS FOR SERVICE

Bay Adelaide Centre
333 Bay Street
Suite 4600
Toronto, ON M5H 2S5

General Inquiry Line: (416) 777-8333

Email Inquiry: reliance@kpmg.ca

**EN L’AFFAIRE DE LA LIQUIDATION DU SECTEUR CANADIEN DES ASSURANCES DE RELIANCE
INSURANCE COMPANY – FILIALE CANADIENNE (« Reliance Canada »)**

**AVIS IMPORTANT À L’INTENTION DES TITULAIRES DE POLICE, DES ASSURÉS ET DES DEMANDEURS
AYANT PRÉSENTÉ DES RÉCLAMATIONS D’ASSURANCE**

Le 3 décembre 2001, la Cour supérieure de justice de l’Ontario (la « Cour ») a ordonné la liquidation de Reliance Canada, en vertu des dispositions de la *Loi sur les liquidations et les restructurations*, et a nommé KPMG Inc. à titre de liquidateur (le « liquidateur »).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d’assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d’indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d’indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d’une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d’assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

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Le présent avis est publié par suite d’une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc.
Liquidateur
Reliance Insurance Company – filiale canadienne, en liquidation

ADRESSE DE SERVICE

Bay Adelaide Centre
333, rue Bay, bureau 4600
Toronto (Ontario) M5H 2S5

Renseignements généraux : 416-777-8333

Courriel : reliance@kpmg.ca

Sept 24

CORPORATIONS ACT

NOTICE

Corporations Act - Section 393
Local Incorporations
For the Month of: July 2010

Date	Number	Company Name
2010-07-01	62833	J. DEERING HOME CARE INC.
2010-07-02	62844	NAC CONTRACTING LTD.
2010-07-02	62835	62835 NEWFOUNDLAND &

2010-07-05	62851
2010-07-05	62855
2010-07-05	62852
2010-07-05	62853
2010-07-05	62841
2010-07-05	62847
2010-07-05	62848
2010-07-05	62849
2010-07-05	62850
2010-07-06	62860

LABRADOR LIMITED
G & G FISHERIES LTD.
G & L CHAFFEY TRUCKING LTD.
GLP ENTERPRISES INC.
THE MORTGAGE STOP INC.
CAS Convenience Limited
Islands Villa Incorporated
Elegant Touch Hair & Aesthetics Boutique Inc.
Paragon Projects Ltd.
CENTRAL NL TIRE RECYCLES LTD.
TENACITY HOLDINGS INC.

This is Exhibit..... "L".....referred to in the
affidavit of..... Fanny Paquette.....
sworn before me, this..... 23rd.....
day of..... November..... 2010.....

.....
A COMMISSIONER FOR TAKING AFFIDAVITS

Shazia Banduk, a
Commissioner, etc., Province of Ontario,
while a Student-at-Law.
Expires May 6, 2012.

en vertu des dispositions de la *Loi sur les liquidations et les restructurations*, et a nommé KPMG Inc. à titre de liquidateur (le «liquidateur»).

Le liquidateur de Reliance Canada informe par la présente les titulaires de police, les assurés et les demandeurs ayant présenté des réclamations d'assurance que la Cour a fixé au 17 décembre 2010 la date limite à laquelle ils devront soumettre au liquidateur leurs demandes d'indemnisation relatives à la police de Reliance Canada. Si vous avez de telles demandes d'indemnisation (y compris toute demande existante, nouvelle, à venir ou éventuelle, connue ou inconnue, signalée ou non signalée, d'une somme déterminée ou indéterminée), vous devez remplir une preuve de réclamation pour réclamation d'assurance et la soumettre au liquidateur selon la procédure établie par ordre de la Cour le 3 août 2010.

Veillez prendre note que ni le présent avis ni l'accusé de réception ne signifient que la demande déposée soit payable en tant que réclamation d'assurance ou dans le cadre de la liquidation de Reliance Canada ni, si elle est payable, qu'elle fasse l'objet d'une priorité particulière.

Pour obtenir de plus amples renseignements ou pour obtenir les documents relatifs à la preuve de réclamation, veuillez communiquer avec KPMG Inc., à l'aide des coordonnées fournies ci-dessous, ou visiter le site www.relianceinsurance.ca.

Le présent avis est publié par suite d'une ordonnance rendue par la Cour le 3 août 2010.

KPMG Inc., Liquidateur, Reliance Insurance Company - filiale canadienne, en liquidation, Bay Adelaide Centre, 4600-333 rue Bay, Toronto ON M5H 2S5. Renseignements généraux : 416-777-8333. Courriel : reliance@kpmg.ca. [se23]

IMPORTANT NOTICE TO POLICY HOLDERS, INSUREDS AND CLAIMANTS WITH POLICY LOSS CLAIMS

In the matter of the winding-up of the insurance business in Canada of Reliance Insurance Company - Canadian Branch ("Reliance Canada") and in connection with Family Underwriting Management Limited.

On December 3, 2001, the Ontario Superior Court of Justice (the "Court") ordered the winding-up of Reliance Canada, under the provisions of the *Winding-up and Restructuring Act*, and appointed KPMG Inc. as liquidator (the "Liquidator").

For the period from May 1, 1998 to August 31, 1999 (the "Period"), Reliance Canada wrote residential insurance protection and excess automobile insurance in the province of British Columbia through a managing general agency known as Family Underwriting Management Limited ("FUML").

The Liquidator of Reliance Canada hereby gives notice that the Court has

fixed December 17, 2010 as the last day for policyholders, insureds or claimants with Policy Loss Claims to send in their claims for loss under or arising out of a Reliance Canada policy (including a policy written through FUML). If you have any claims for loss under or arising out of a policy of Reliance Canada (including any existing, new, future, contingent, known or unknown, reported or unreported, liquidated or unliquidated claims), you must complete a Proof of Claim for Policy Loss Claim ("POC") and submit it to the Liquidator in accordance with the procedure set by the Court by Order made August 3, 2010.

Please note that neither this Notice nor an Acknowledgment of Filing means or implies that any claim filed is payable as a claim under a policy or in the winding-up of Reliance Canada; or that it bears any particular priority if it is payable.

For further information, or for a POC package, please contact KPMG Inc. in writing as set out below, or visit www.relianceinsurance.ca.

This notice is being given pursuant to the Order of the Court made August 3, 2010.

KPMG Inc., Liquidator, Reliance Insurance Company - Canadian Branch, in Liquidation, Bay Adelaide Centre, 4600-333 Bay Street, Toronto ON M5H 2S5. General Inquiry Line: 416-777-8333. Email Inquiry: reliance@kpmg.ca. [se23]

INCORPORATIONS

The Registrar of Companies hereby gives notice of the incorporation of the following cooperative:

September 17, 2010

CP-2096 Weaving Wellness Co-operative. [se23]

CHANGES TO REGISTRATION

The Registrar of Companies hereby gives notice that the following limited liability partnership has changed its registered office address:

September 13, 2010

LL/00118 Complete Tubesteel Building LLP. [se23]

CHANGES TO REGISTRATION

The Registrar of Companies hereby gives notice that the following limited liability partnership has changed their name:

September 17, 2010

LL/00424 A Chan & Company LLP. at 14:08. [se23]

REGISTRATIONS

The Registrar of Companies hereby gives notice that the following partnerships have been duly registered as limited liability partnerships:

September 14, 2010

LL/00430 Infolobby Online Information Provider LLP at 16:01.

September 15, 2010

LL/00431 McKenzie Towers LLP at 15:56.

September 16, 2010

LL/00432 Drysdale Bacon McStravick LLP at 13:33.

September 17, 2010

LL/00433 Citimark West Project LLP at 16:19. [se23]

CHANGES OF NAME

The Registrar of Companies hereby gives notice that the following society has registered a change of name:

September 15, 2010

S-56906 24/7 Health Care Society for Ronald Inouye to Ronald Inouye 24/7 Health Care Society. [se23]

DISSOLUTIONS

The Registrar of Companies hereby gives notice that the following societies were struck from the register and dissolved, under section 71 of the *Society Act*, or under section 257 or 258 of the *Company Act*:

September 10, 2010

S-51777 Ahimsa Healing Arts Association.
S-42120 Capital Region Stroke Recovery Foundation.
S-32135 Chem-Salt-Cr Minor Softball Association.
S-50683 Cloverdale Youth Athletic Society.
S-48360 Fulford Community Nature School Society.
S-37643 Greenwood and District Business Association.
S-51757 Noel C. Sale Support Group Society.
S-27586 Okanagan Business Students' Association.
S-51136 Opportunities in Education Foundation.
S-33622 Roderick St. Jacques Society.
S-43883 The Canada Chinese Opera Association.
S-17587 The Pacific Pinto Horse Association.
S-51764 The United Church of Love & Agape.
S-31643 The Vancouver Island Pipers Club.

September 13, 2010

S-39093 Columbia-Shuswap HIV/Aids Resource Project Society (C-Sharp). [se23]

INCORPORATIONS

The Registrar of Companies hereby gives notice of the incorporation of the following societies:

September 13, 2010

S-57206 Achieve a Dream Foundation.
S-57207 Africar Canada Community Development Foundation.

September 14, 2010

S-57212 Ambleside Business Association.
S-57215 Bulkley Valley Economic Development Association.
S-57208 CCI, Caribbean Children's Foundation.
S-57209 Fernie Mountain Music Festival Society.
S-57210 INSAAF Foundation.
S-57211 Morning Star Youth Services Society.
S-57216 Nolan's Friendship Society.
S-57214 Right Nuts ATV Club.
S-57213 Smart Step Youth Association.

September 15, 2010

S-57217 Child of Mine Society.
S-57220 Chinese-Canada Construction & Trade Association.

THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY

Respondent

Commercial List Court File No: 01-CL-4313

ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

Proceeding commenced at TORONTO

AFFIDAVIT OF PUBLICATION

GOODMANS LLP
Barristers & Solicitors
333 Bay Street, Suite 3400
Toronto, Ontario M5H 2S7

Graham Smith\LSUC #26377D
Tel: (416) 597-4161
Fax: (416) 979-1234

Lawyers for KPMG Inc.,
Liquidator of Reliance Canada
OUR FILE NO. 01.6699

5

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

**AFFIDAVIT OF ELIZABETH J. MURPHY
(Sworn June 21, 2011)**

I, ELIZABETH J. MURPHY, of the City of Toronto, in the Province of Ontario,

MAKE OATH AND SAY:

1. I am a Vice-President of KPMG Inc., the liquidator (the "Liquidator") of Reliance Insurance Company – Canadian Branch. As such, I have knowledge of the matters hereinafter deposed to, except where stated to be on information and belief and where so stated I verily believe it to be true.

2. Attached hereto and marked as Exhibit "A" to this my Affidavit is a summary invoice from the Liquidator to the estate in respect of these proceedings for the period October 1, 2009 to March 31, 2011 (the "Period"). Total fees of \$809,086.67 including GST were charged by the Liquidator for the Period.

3. As shown by the summary of hours and hourly rates for the Period, attached hereto and marked as Exhibit "B", which summary I believe to be accurate, a total of 1,658 hours were expended by the Liquidator during the Period.

4. Attached hereto and marked as Exhibit "C" is a description of the areas of concentration of each of the Liquidator's personnel who dedicated more than 30 hours to the estate for the Period.

5. To the best of my knowledge, the normal rates charged by the Liquidator are comparable to the rates charged by other large accounting firms in the Toronto market for the provision of similar services.

6. At the commencement of the liquidation, the Liquidator agreed to a discount from its then current market rates of approximately 15% to 20%, with rates not to be increased for one year. In fact, rates were not increased for the first two years of the liquidation, but were raised by 4.79%, effective October 1, 2003, an additional 2.4%, effective October 1, 2004, 3.4%, effective October 1, 2005, 3% effective October 1, 2006 and 2.6% effective October 1, 2007, reflecting the changes in the Consumer Price Index. Effective July 1, 2008, rates were increased to 90% of current market rates as they are set from time to time, as a result of reaching the 100% distribution level. The discount from current market rates is approximately 10%.

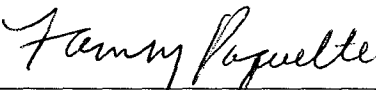
7. The Liquidator retained Goodmans LLP (“Goodmans”) as its legal counsel in relation to these proceedings. Goodmans performed various activities in connection with its retainer.

8. Attached as Exhibit “A” to the Affidavit of Gale Rubenstein sworn June 21, 2011, filed in support of the within motion, is a summary invoice from Goodmans to the Liquidator for the Period.


9. Goodmans rendered services throughout these proceedings in a manner consistent with instructions received from the Liquidator.

10. This Affidavit is sworn in connection with a motion to this Honourable Court by the Liquidator for, among other things, the approval of the fees and disbursements of the Liquidator and of its counsel and for no improper purpose.

SWORN BEFORE ME at the City of Toronto, in the Province of Ontario on June 21, 2011.

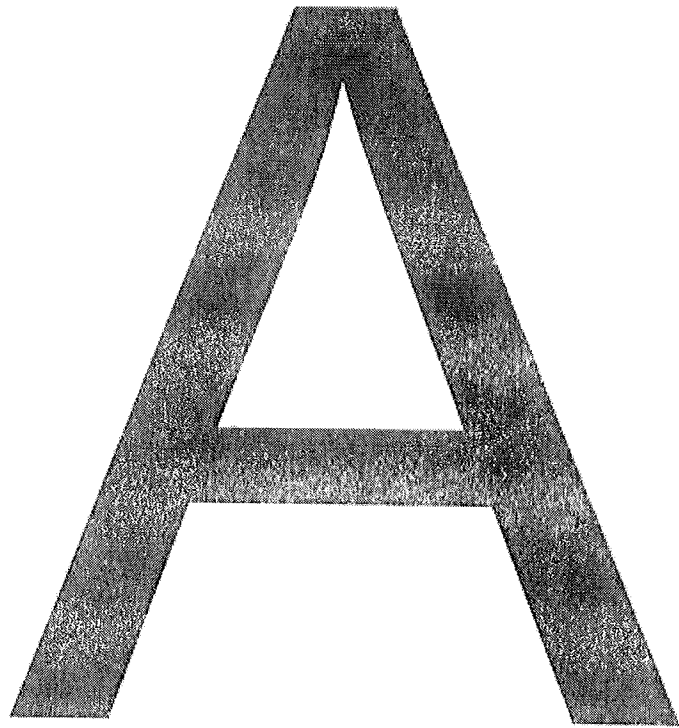


Commissioner for taking affidavits



Elizabeth J. Murphy

**Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.**



This is Exhibit "A" referred to in the
 affidavit of Elizabeth J. Murphy
 sworn before me, this 21st
 day of June 2011.

June 15, 2011

Reliance Insurance Company, in Liquidation
 Suite 1100, 393 University Ave
 Toronto ON M5G 2N9

Fanny Paquette

A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
 City of Toronto, for Goodmans LLP,
 Barristers and Solicitors.
 Expires February 16, 2013.

BILL OF COSTS

To our professional services rendered in connection with the above-noted matter for the period October 1, 2009 to March 31, 2011:

- Review and approval of financial statements and related analysis for the quarters ending September 30th, 2009, December 31st, 2009, March 31st 2010, June 30th, 2010, September 30th, 2010, December 31st, 2010 and March 31st 2011;
- Review and approval of Management Reports for the quarters ending September 30th, 2009, December 31st, 2009, March 31st 2010, June 30th, 2010, September 30th, 2010, December 31st, 2010 and March 31st 2011;
- Review and approval of investment transactions;
- Ongoing liaison with the U.S. Liquidator, including the potential return of surplus funds from the Canadian estate to the U.S. estate, discussions as to the status of reinsurance collections, IT systems administration, runoff models, and obtaining additional information required for the proper administration and strategy of the Canadian estate, and matters of mutual interest;
- Receipt, review, discussion and attendance at meetings with estate legal counsel to review ongoing matters, reinsurance collections issues including setoff issues, claims settlement issues and various other estate matters as required;
- Continued monitoring of the Reliance staff, including providing appropriate direction and assistance;
- Meetings, discussions, review of assumptions and analysis of runoff scenarios projecting the runoff of the estate;
- Continuing to deal with policyholder and claimants' telephone calls, e-mails and correspondence requesting specific information pertaining to the liquidator or their specific claims;
- Performing a number of detailed claims review, discussion of potential outcomes with claims staff and attendance at meetings with the U.S. Liquidator's claims staff to review same;
- Attendance at meetings with actuarial consultant to perform an extensive review of policy liabilities as at December 31, 2010;

- Receipt, review and discussion with the actuarial consultant, the results of his extensive review as performed above;
- Continued to review existing claims bordereaux in order to stratify claims as to dollar amounts and lines of business;
- Review of new reported claims, discussions with claims adjudication staff and approving set up of appropriate reserves;
- Continued review and approval of defense and adjustment costs and authorizing payment of same;
- Continued monitoring and supervision of claims adjudication staff, approval of reserve changes, approval of claims settlements, approval of claims settlement costs and authorization of payment of same;
- Continued follow-up on reinsurance billings and collections;
- Responding to requests of reinsurers to perform claims audits and for commutations, development of and execution of confidentiality agreements, obtaining requested claim files from storage and responding to their queries;
- Continued liaison with U.S. Liquidator as to international reinsurance collections and commission expenses associated therewith;
- Providing information and analysis for the Inspectors as required;
- Preparation of appropriate accounting information and filing of appropriate non-tax statutory returns;
- Preparation of the December 31st, 2009 and December 31st, 2010 tax returns and tax accrual estimations for the financial statements;
- Updating of the Reliance Canada website for the benefit of policyholders, claimants and creditors to enable them to obtain access to current information as to the status of the liquidation and their claims therein;
- Performed a detailed review of internal controls to ensure that the financial and operational controls are functioning as set forth in the Policies and Procedures;
- Preparation, filing and arguing a motion before the Ontario Superior Court of Justice with respect to a call for policyholder loss claims;
- Oversight of the administration and completion of a call for policyholder loss claims;
- Payment with respect to post liquidation interest;
- Overall administration of the estate and the Reliance staff consisting of approximately four people, dealing with day-to-day administrative issues, responding to policyholder, claimants and creditor inquiries and attendance at all meetings, proceedings and/or Court appearances as required.

Our fee	\$ 729,703.50
Disbursements	<u>6,052.97</u>
	735,756.47
GST/HST	<u>73,330.20</u>
Total	<u>\$ 809,086.67</u>

B

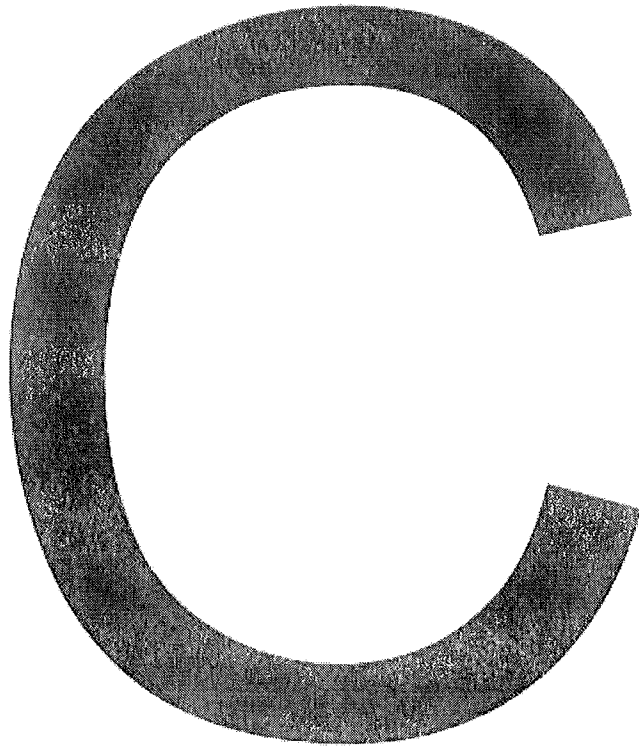
RELIANCE INSURANCE COMPANY
(in liquidation)

LISTING OF KPMG INC. PERSONNEL
HOURS AND AVERAGE HOURLY RATE
EIGHTEEN MONTH PERIOD FROM OCTOBER 1, 2009 TO MARCH 31, 2011

<u>Name</u>	<u>Rank</u>	<u>Area</u>	<u>HOURS</u>	<u>AVG. HRLY RATE</u>
E. Murphy	Associate Partner	Financial Report/Reinsurance	252.50	\$687
G. Gutfreund	Senior Manager	Admin	31.90	\$633
J. Bradley	Senior Manager	Insolvency/Claims/Reinsurance	580.00	\$567
M. Knoll	Technican	Admin	671.30	\$222
Individuals with less than 30 hours	-		122.30	\$383
			<u>1,658.00</u>	<u>\$409</u>

This is Exhibit "B" referred to in the
 affidavit of Elizabeth J. Murphy
 sworn before me, this 21st
 day of June, 2011
Fanny Paquette
 A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
 City of Toronto, for Godmans LLP,
 Barristers and Solicitor.
 Expires February 16, 2013.



6

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

**IN THE MATTER OF
RELIANCE INSURANCE COMPANY**

**AND IN THE MATTER OF THE
INSURANCE COMPANIES ACT, S.C. 1991, C.47, AS AMENDED**

**AND IN THE MATTER OF THE
WINDING-UP AND RESTRUCTURING ACT, R.S.C. 1985, C.W-11, AS AMENDED**

BETWEEN:

THE ATTORNEY GENERAL OF CANADA

Applicant

- and -

RELIANCE INSURANCE COMPANY

Respondent

AFFIDAVIT OF GALE RUBENSTEIN

(Sworn June 21, 2011)

I, GALE RUBENSTEIN, of the City of Toronto, in the Province of Ontario **MAKE OATH AND SAY AS FOLLOWS:**

1. I am a partner with the law firm of Goodmans LLP (“Goodmans”), counsel for KPMG Inc. in its capacity as liquidator (the “Liquidator”) of Reliance Insurance Company – Canadian Branch. As such, I have knowledge of the matters hereinafter deposed to, except where stated to be on information and belief and where so stated I verily believe it to be true.
2. Attached hereto and marked as Exhibit “A” to this my Affidavit is a summary invoice rendered by Goodmans to the Liquidator in respect of these proceedings for the period

October 1, 2009 to March 31, 2011 (the "Period"). Goodmans charged total fees of \$203,728.00 plus GST for the Period.


3. As shown by the summary of hours and hourly rates for the Period, attached as Exhibit "B" hereto, lawyers and staff at Goodmans have expended a total of approximately 426 hours in connection with this matter during the Period, allocated approximately as outlined in Exhibit "B".

4. At the commencement of the liquidation, Goodmans agreed to a discount from its then current market rates of approximately 15% to 20%, with rates not to be increased for one year. In fact, rates were not increased for the first two years of the liquidation, but were raised by 4.79%, effective October 1, 2003, reflecting the change in the Consumer Price Index over the two-year period, and a further 5.6% effective January 1, 2008, reflecting the change in the Consumer Price Index from January 1, 2006. Effective July 1, 2008, rates were increased to 90% of current market rates as they are set from time to time, as a result of reaching the 100% distribution level. The discount from current market rates is approximately 10%.

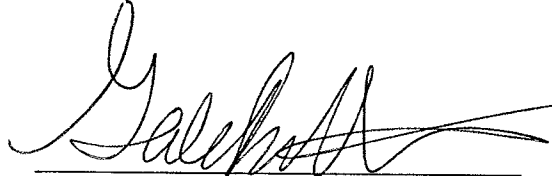
5. Attached hereto and marked as Exhibit "C" is a description of the areas of concentration of each of Goodmans' personnel who dedicated more than 30 hours to the estate.

6. This Affidavit is sworn in connection with a motion by the Liquidator for, among other things, the approval of the fees and disbursements of the Liquidator and of its counsel, Goodmans, and for no improper purpose.

SWORN BEFORE ME at the City of Toronto, in the Province of Ontario on June 21, 2011.



Commissioner for taking affidavits



Gale Rubenstein

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

A

This is Exhibit "A" referred to in the
affidavit of Gale Rubenstein
sworn before me, this 21st
day of June 2011

Fanny Paquette
A COMMISSIONER FOR TAKING AFFIDAVITS

April 1, 2011

KPMG Inc.
Suite 3300, Commerce Court West
Stn. Commerce Court
Toronto, Ontario
M5L 1B2

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

Attention: Elizabeth J. Murphy

OUR FILE NOS. KPMG/016699

Re: Reliance Insurance Company, in Liquidation ("Reliance")

TO OUR PROFESSIONAL SERVICES RENDERED in connection with the above-noted matter for the period October 1, 2009 to March 31, 2011, including the following:

Attendances with respect to claims and liabilities issues, including review and settlement of claims; preparation of settlement documents; liaison and communication with policyholders, adjusters, defence and plaintiff's counsel; applications for leave to proceed; call for claims issues; and proofs of claim issues;

Attendances with respect to liquidation issues, including preparation of motion materials and attendance at Ontario Superior Court of Justice re passing of accounts and distribution of post-liquidation interest entitlement; post-liquidation interest issues; attendances on preparation of court materials and attendance at Ontario Superior Court of Justice on motion for call for policy loss claims and motion to amend call for policy loss claims order, including publication of notices; sublease issues; liaison with inspectors; and attendance at management committee meetings; and

Attendances with respect to U.S. issues, including U.S. claims review.

OUR FEE:	\$ 203,728.00
DISBURSEMENTS:	\$ 6,810.13
GST:	<u>\$ 21,407.06</u>
TOTAL:	<u>\$ 231,945.19</u>

GOODMANS LLP

E. & O. E.

\5971710

B

**RELIANCE (CANADA)
(in Liquidation)**

**LISTING OF GOODMAN'S LLP PERSONNEL
HOURS AND AVERAGE HOURLY RATES
FOR THE PERIOD OCTOBER 1, 2009 TO MARCH 31, 2011**

<u>Name</u>	<u>Rank</u>	<u>Area</u>	<u>HOURS</u>	<u>AVG. HRLY RATE</u>
Smith, Graham	Partner	Litigation	227.6	\$674
Paquette, Fanny	Law Clerk	Insolvency	154.9	\$249
Individuals with less than 30 hours			<u>43.5</u>	<u>\$273</u>
			<u>426</u>	<u>\$478</u>

\5972365

This is Exhibit "B" referred to in the
affidavit of Gale Rubenstein
sworn before me, this 21st
day of June, 2011.

Fanny Paquette
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

C

GOODMANS LLP

LITIGATION

GRAHAM SMITH is a partner in the litigation section. He dealt with litigation and acted as liaison with policyholders, adjusters, defence counsel and plaintiffs' counsel, acted on applications for leave to proceed, provided advice and prepared settlement documentation on the settlement of various claims, attended management committee meetings, prepared motion materials, and attended at the Ontario Superior Court of Justice on various motions. He also advised on post-liquidation interest issues, U.S. claims issues, call for claims and proofs of claim issues.

GENERAL LIQUIDATION RESPONSIBILITY

FANNY PAQUETTE is a senior law clerk in the insolvency area. She drafted court documents and prepared materials in connection with motions to the Ontario Superior Court of Justice and attended to service of motion materials. She also had responsibility for internal accounting control and meeting the requirements of the Liquidator with respect to accounting and billings.

\5972376

This is Exhibit "C" referred to in the affidavit of Gale Rubenstein sworn before me, this 21st day of June 2011.
Fanny Paquette
A COMMISSIONER FOR TAKING AFFIDAVITS

Fanny Paquette, a Commissioner, etc.,
City of Toronto, for Goodmans LLP,
Barristers and Solicitors.
Expires February 16, 2013.

THE ATTORNEY GENERAL OF CANADA

and

RELIANCE INSURANCE COMPANY

Applicant

Respondent

Commercial List Court File No: 01-CL-4313

**ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST**

Proceeding commenced at Toronto

**AFFIDAVIT OF
GALE RUBENSTEIN**

Goodmans LLP

Barristers & Solicitors
250 Yonge Street
Suite 2400, Box 24
Toronto, Ontario
M5H 2M6

Graham Smith\LSUC #26377D

Tel: 416.597.4161

Fax: 416.979.1234

Lawyers for KPMG Inc.,
Liquidator of Reliance (Canada)

THE ATTORNEY GENERAL OF CANADA
Applicant

and

RELIANCE INSURANCE COMPANY
Respondent

Court File No: 01-CL-4313

ONTARIO
SUPERIOR COURT OF JUSTICE
- COMMERCIAL LIST

Proceeding commenced at TORONTO

MOTION RECORD
(Motion Returnable June 29, 2011)

GOODMANS LLP
Barristers & Solicitors
250 Yonge Street, Suite 2400
Toronto, Ontario M5B 2M6

Graham Smith (LSUC# 26377D)
Tel: 416-597-4161
Fax: 416-979-1234

Lawyers for KPMG Inc.,
Liquidator of Reliance (Canada)

Our File No. 01.6699