

Gerber Life Insurance Company - Canadian Branch

LIMAT Ratio Public Disclosure Summary Template

(thousands of dollars, except percentages)

Branches are required, at minimum, to maintain a Total Ratio of 90%. OSFI has established supervisory target level of 100% for Total margin.

Definition of terms can be found in Guideline A at: LICAT – Life Insurance Capital Adequacy Test

		Current Period 12/31/2018	Prior Period 12/31/2017	Change - %
Available Margin (A-B)	C	13,822	N/A	N/A
Assets Available	A	50,853	N/A	N/A
Assets Required	B	37,031	N/A	N/A
Surplus Allowance and Eligible Deposits	D	19,170	N/A	N/A
Required Margin	E	11,530	N/A	N/A
LIMAT Total Ratio $[(C+D) / E] \times 100$		286%	N/A	N/A

Qualitative Analysis of Solvency Ratio

- The Total Ratio is well above the supervisory ratio.
- The Surplus Allowance is a significant component of the numerator of the Total Ratio.
- 12/31/2017 values not available as the LIMAT became effective 1/1/2018.