

Aetna 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 12/31/2019	Prior Period 12/31/2018	Change - %
Available Margin (A-B)	C	59,210	58,543	N/A
Assets Available	A	75,768	71,937	N/A
Assets Required	B	16,558	13,394	N/A
Surplus Allowance and Eligible Deposits	D	913	653	N/A
Required Margin	E	10,227	8,515	N/A
LIMAT Total Ratio $[(C+D) / E] \times 100$		588%	695%	N/A

Qualitative Analysis of Solvency Ratio

- During 2019, capital ratios have declined due to additional insurance risk related to the growth in the Canadian group life and health business.
- The total ratio is well in excess of OSFI's supervisory target level.