

beneva

INGENIUM GUIDE

MGA Access

Summary

In this document, we will cover the following:

- **Quick Tips**
- **Access to Advisors' Secured Site**
- **Client Search**
- **Universal Life Policies**
- **Traditional Life or Accident & Sickness Policies**
- **Policy Issue and Settling Requirement**
- **Policy Details**
- **Billing**
- **Production Balance for your Policies**
- **Premiums by Compensation Type**
- **Fycs – Persistency Rate**
- **Your Advisor Information**

Ingenium's main functions

Allows the person connected to Ingenium to:

- Access all contact information for their clients.
- Access all their policies, regardless of status (except underwriting).
- See all compensation for first-year and renewal commissions.

Quick Tips

How can I find the policy cash value?

Advisors access – Policy Details – Click hyperlink – Policy Cash Value Information

Where can I find which product is sold for a policy?

Advisors access – Policy Details – Click hyperlink – Coverage Information

Which screen will confirm that a change of address has been made?

Advisors access – Policy Details – First table on the screen

Where can I read about the death benefit option on a Universal Life policy?

Advisors access – Policy Details – Click hyperlink – Financial Information

Are my licence and liability coverage in force with SSQ Insurance?

Advisors access – My profile – Last table

What is the maximum deposit that can be made for this policy?

Advisors access – Policy Details – Click hyperlink – Policy Cash Value Information – 3rd table

What is the rate of return for this policy?

Advisors access – Policy Details – Click hyperlink – Investment Account(s)

What is the policy issue date?

Advisors access – Policy Details – In the header

Can I validate my client's bank account change?

Advisors access – Billing – Click hyperlink – Banking

Can I see a client's bank returns?

Advisors access – Billing – Click hyperlink – Return / redraw

What is the premium mode for the policy?

Advisors access – Policy Details – Click hyperlink – Billing **OR**

Advisors access – Billing – Click hyperlink – Billing

Does the policy have an assignee? If so, who is it?

Advisors access – Billing – Click hyperlink – Assignee

How much is my client depositing into their policy?

Advisors access – Policy Details – Click hyperlink – Financial Information **OR**

Advisors access – Billing – Click hyperlink – Billing

Where can I see the surrender charges for a policy?

Advisors access – Policy Details – Click hyperlink – Policy Cash Value Information – 3rd table

What is the renewal premium amount?

Until, we have made this upgrade to our site, advisors must phone their MGAs to ask them to contact Customer Service.

Access via the Advisors secure Site Individual insurance (SSQ Insurance)

To access to Ingenium, from the beneva.ca webpage, click “Log in” as Advisors and select Life and critical illness insurance.

Enter your user ID and password and then click **Submit**. If you forgot your user ID, please contact your MGA who will be able to verify in their Ingenium, Profile.

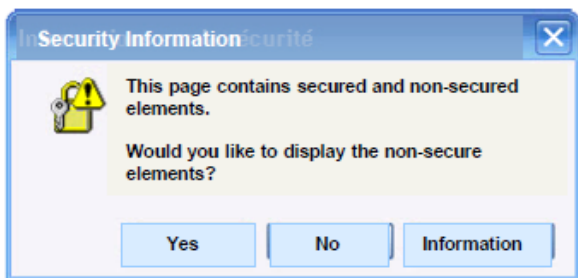
Note: The password field is case sensitive.

You are now in the Advisors’ secured website (SSQ Insurance).

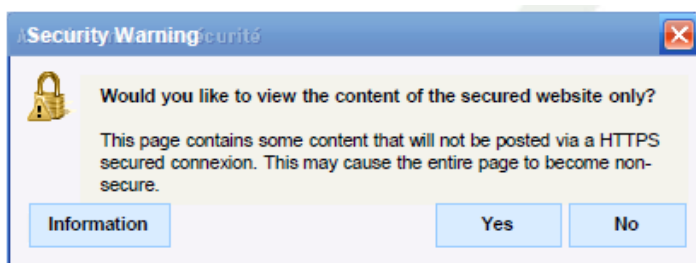
Click the Ingenium banner, followed by « click here to use the software ».



You can also click the **Secured Access** option in the left menu bar, followed by **Ingenium**.



A dialogue box will inform you that you are about to access secure and non-secure items.



Click **Yes** to access your files. If the other dialogue box is displayed, click **No**.

Access to Ingenium MGA Security

On the Ingenium home screen, you will see four menus on the left. The first one is for you to use and the other two are used by Head Office only in case of a problem.

Eight menus (Advisor access) are displayed for advisors. The first four menus are related to your clients' policies and the remaining four provide details about your profile and SSQ Insurance compensation.

☰ **Advisors Access**

- [Client Search](#)
- [Policy Issue and Settling Requirements](#)
- [Amendment](#)
- [Policy Details](#)
- [Billing](#)
- [Advisor Balance](#)
- [Premium by Compensation Type](#)
- [FYC - Persistency Rate](#)
- [My Profile](#)

Last Name: <input type="text"/>	First Name: <input type="text"/>	Contact ID: <input type="text"/>
Social Insurance Number: <input type="text"/>	Company Name: <input type="text"/>	

Client Search

You can perform a search using a client's last name or first name. The **Last Name** field is displayed in red as it is mandatory.

The screenshot shows a web interface titled "Client Search". At the top, there are navigation icons for "Hide Menu", "Print", "New", "Sign-Off", "Help", and a language dropdown set to "English". Below these are two search input fields: "Last Name:" (highlighted in red) and "First Name:". Both fields are currently empty.

Type the first **three** letters of the last name and then click **OK** to view all your clients whose last names start with these three letters.

Search results for Last Name: JOHNSON

Client Name	Client Number	Policy List	Birth Date	Sex	Phone Number	Principal Address	City	Province/State	Postal/Zip Code
<input type="checkbox"/> Sarah Papa	31000	Contracts	26MAI1990	Female	905-595-1234	15, University Way	Brampton	Ontario	L7A 1A1

You will have two options:

1. If you click on the **Client Name** (in red), you can see basic information about the client (e.g. date of birth, sex, phone number, primary address, city, province and postal code).

Name	
Title:	Mrs
First Name:	Sarah
Last name:	Papa
Compagny Name:	
Name Effective date:	19MAY2008

Profile	
Birth Date:	25DEC1975
Birth Location:	India
Sex:	Female
Country of Citizenship:	Canada
Smoker:	Non-Smoker
Marital Status:	Married

Current Address	
Residence Type:	House
Address:	15, University
City:	Brampton
Country:	Canada
Apt/Unit #:	
Province/State:	Ontario
Postale/Zip Code:	L7A 1A1

Contact	
Contact Type	Contact Detail
Residence	1-888-429-2543

Client Search

- If you click on **Contracts** (in blue), you will see a list of the client's policies and their relationship in terms of the policy(ies) in question.

Last Name: JOHNSON		First Name: <input type="text"/>								
Client Name	Client Number	Policy List	Birth Date	Sex	Phone Number	Principal Address	City	Province/State	Postal/Zip Code	
<input type="checkbox"/> Sarah Papa	31000	Contracts	26MAI 1900	Female	905-595-1234	15, University Way	Brampton	Ontario	L7A 1A1	

The first nine digits represent your client's policy number (blue box) and the last two digits (red box) represent the coverage number. 00 indicates the entire policy.

Client Number: 3100009474	
Contract/Coverage Number	Relationship Type
<input type="checkbox"/> 008215205_01	Insured

Everything you need!

By clicking on the policy, you will have access to all the information you need based on the policy type, whether it is a Universal Life, Traditional Life or Accident & Sickness product.

Universal Life Policies

For Universal Life policies, the policy number, owner name(s), policy status and issue date are displayed in the header.

The Universal Life screen contains seven sections:

- Summary Information
- Coverage Information
- Financial Information
- Policy Cash Value Information
- Advisor Information
- Investment Account(s)
- Investment Account(s) – Details

Summary Information section

This section contains general information about the Universal Life policy (maximum deposit amount, policy death benefit option, etc.)

Summary Informations

Basic Information	
Billing Method: Pre-Authorized Cheque	Policy Billing Mode: Monthly
Sundry Payment Amount: \$32.25	Policy Death Benefit Option: Increasing
Issue Location of the Policy: Quebec	Client's Current Location: Quebec
Monthiversary Paid to Date:	Mandatory Payment Date Reached:
Lapse Start Date:	Reactivate Policy Amount: \$0.00
Shortage Amount: \$0.00	Cash Surrender Value: -\$567.07
Modal Premium: \$32.25	Maximum Deposit Amount: \$11,012.59
Balance Deposit Allowed: \$10,754.59	Application Signed Date: 14MAR2003
Deposit Bonus Status: Date range not reached	
Maximizer Option: Exempt test increase	

The **Mandatory Payment Date Reached** field remains blank once the period in question has been reached. A new **Application Signed Date** field has been added.

Universal Life Policies

Coverage Information section

Each coverage under the policy is identified with a description used to determine pricing for the coverage. Click on the policy number (or select the box and click Inquire) to obtain information about the insureds.

Click on policy number or check box and click "Inquire" to get the insured information.

Basic Coverage Information													
Policy Number	Plan	Face Amount	Issue Date	Smoker	Sex	Age	Class / Waiting Periods	Compensation Period	Face Amount Increase	Premium Change Date	Coverage Maturity / Expiry Date	Model Premium	Coverage Status
<input type="checkbox"/> 005XXXXXX	Horizon 100	\$50,000.00	06DEC2002	Non-smoker	Female	33			(None)	05DEC2009	06DEC2089	\$22.95	IN FORCE
<input type="checkbox"/> 006XXXXXX	Waiver of Premium (Disability)	\$255.00	06DEC2002	Standard	Female	33			(None)		06DEC2029	\$2.75	IN FORCE

Note:
 (1) Refer to the protection's description.
 (2) Cash surrender value minus loan and interest.

Insured Information							
Coverage Status	Client ID	Insured Name	Smoker	Sex	Birth Date	Adjusted Age	Issue Age
IN FORCE	3100 000000	KAREN WAHBA	Non-smoker	Female	26APR.1900	0	33

Financial Information section

This section shows the value of the accumulated fund, the surrender charges, the value of the transitory deposit account and the cash surrender value for a given date.

Financial Information

Financial Information as of 02NOV2009	
Total Value of the Accumulated Fund (Excluding the Transitory Deposit Account):	\$10,565.69
Surrender Charge:	\$12,228.00
Cash Surrender Value of the Accumulated Fund (Excluding the Transitory Deposit Account):	-\$1,662.31
Transitory Deposit Account Value:	\$0.00
Please note that the cash value of this contract may be subject to a Market Value Adjustment.	

Universal Life Policies

Policy Cash Value Information section

This section shows the policy cash value formula and lets your check for any policy loans.

Policy Cash Value Information

Policy Cash Value		
		Cash Surrender Value: -\$1,662.31
Policy Cash Value Formula		
Net Base Cash Value: +	Premium Deposit Funds: +	Interest Accrued on Premium Deposit Funds:
-\$1,662.31	\$0.00	\$0.00
+ Unearned Premium: -	Loan Amount: -	Loan Interest Paid / Capitalized Year to Date:
\$0.00	\$0.00	\$0.00
- APL Amount: -	APL Interest Paid / Capitalized Year to Date:	
\$0.00	\$0.00	

Advisor Information section

This section confirms their identity as the policy’s servicing advisor and your agency.

Advisor Information

Servicing Advisor Information	
Servicing Advisor's Name: ABC Company Financial	Servicing Advisor's ID: 123456
Agency: (23) Services Financiers AXA Assurances Inc.	Phone Number: 1-888-429-2543

[Back to top](#)

Investment Account(s) from the Accumulation Fund section

For each fund selected, you can view the allocation percentages, net transfers, **Funds value at the end of the period** and annualized rates of return since the last policy anniversary.

Investment Account(s) from the Accumulation Fund

Summary Statement for the Period from 10MAY2009 to 02NOV2009					
Funds Description	Allocation Percentage	Fidelity Bonus Rate - Interest Rate Increase	Net Transfer (\$)	Funds Value at the End of the Period	Annualized Rate of Return
Canadian Bonds	100.00%	0.750%	\$0.00	\$10,565.69	3.01%
Total Value of the Accumulation Fund:	100.00%		\$0.00	\$10,565.69	3.01%

Universal Life Policies

Investment Account(s) of the Transitory Account section

This section shows the allocation percentages, net transfers, Funds value at the end of the period and annualized rate of return for the transitory account since the last policy anniversary. Refer to the previous screenshot for an example.

Investment Account(s) Information – Details section

All activities that have taken place since the last policy anniversary (deposits, withdrawals or cost of insurance) are displayed in this section.

Investment Account(s) Information - Details

Investment Account(s) of the Accumulated Fund - Details from 10MAY2009 to 02NOV2009						
Funds Name	Transaction Date	Premium(s) / Deposit(s)	Deductions		Market Value Adjustment	Partial Withdrawal(s)
			Premium Tax	(Cost of Insurance + Add. Benefits + Other Fees)		
Canadian Bonds	10MAY2009	\$254.75	\$5.99	\$129.17	\$0.00	\$0.00
	10JUN2009	\$254.75	\$5.99	\$129.13	\$0.00	\$0.00
	10JUL2009	\$254.75	\$5.99	\$128.93	\$0.00	\$0.00
	10AUG2009	\$254.75	\$5.99	\$128.85	\$0.00	\$0.00
	10SEP2009	\$254.75	\$5.99	\$128.69	\$0.00	\$0.00
	10OCT2009	\$254.75	\$5.99	\$128.65	\$0.00	\$0.00

Investment Account(s) of the Transitory Account – Details section

Activities that have taken place since the last policy anniversary (deposits, withdrawals, or cost of insurance) for the transitory account only. Refer to the previous screenshot for an example.

Traditional Life or Accident & Sickness policies

Traditional Life and Accident & Sickness policies are easier to view and do not contain any hyperlinks. The policy number, owner name(s), policy status and issue date are displayed in the header.

Depending on the case, you will see three (or four) sections:

- Basic Information
- Coverage Information
- Advisor Information
- Surrender Value (if applicable)

Basic Information section

This section shows the premium amount, the policy paid to date and the cash surrender value if the policy has one.

Basic Information	
Modal Premium: \$419.64	Issue Location of the Policy: Quebec
Billing Method: Direct Bill	Premium Mode: Semi-Annual
Policy Paid to Date: 01FEB2010	Policy Billed To Date: 01FEB2010
Cash Surrender Value: \$0.00	Maximum Loan Amount Available: \$0.00
Application Signed Date: 21JUN2002	

Coverage Information section

Each coverage under the policy is identified with a description used to determine pricing for the coverage. You can click the policy number (or select the box and then click **Inquire**) to obtain information about the insureds, the same way as for the **Universal Life** screen.

Advisor Information section

This section confirms their identity as the policy's servicing advisor and your agency.

Advisor Information

Servicing Advisor Information	
Servicing Advisor's Name: ABC Company Financial	Servicing Advisor's ID: 123456
Agency: (23) Services Financiers AXA Assurances Inc.	Phone Number: 1-888-428-2543

[Back to top](#)

Settle Requirements

Using the policy number, you can check for any settle requirements that have not yet been received.

When a document is required by the company, the document is added with a **Settle Requirements** comment. Once the company has received the document, the comment is changed to **Reviewed and accepted**.

Once all requirements have been reviewed and accepted, the policy is in-force.

Policy ID: 016000215		Policy Closing Date If Requirement Not Received By: 15FEV2014
Policy Printed Date:	Additional Policy Printed Date:	
Policy Expedite Date:	Additional Policy Expedite Date:	
Owner(s)		
Marie Popine		
Issue Requirements	Sequence Number	Requirements Status
Servicing Advisor - Expired Licence	001	PENDING
Servicing Advisor - Inactive Or Vested	001	PENDING
Commissionable Advisor - Expired License	001	PENDING
Underwriter's Approval	001	PENDING
Confirmation owner	001	PENDING
Confirmation benefit	001	PENDING
Confirmation face amount	001	PENDING
Confirmation beneficiary	001	PENDING
Confirmation insured	001	PENDING
Advisor/MGA - Other	001	PENDING
Settlement Requirements	Sequence Number	Requirements Status
Pre-Authorized Debit Form	001	PENDING
Pre-Authorized Cheque Card	001	REVIEWED AND ACCEPTED
First Premium	001	PENDING
Amendment to the Application	001	PENDING

In this section, you can also view the print date, policy expedite date and additional policy print date.

Policy Details

This screen contains information all the information regarding the Owners and the policy.

Enter the policy number, the policy inquiry date, and then click **OK**.

Owner Information					
Owner Name	Birth Date	Sex	Correspondence Language	Owner Client Relationship Type	Client ID
Sherley Thérout	12JAN1965	Female	French	PRIMARY OWNER	196501FNF1
Primary Address					
Residence Type: House			Phone Number: 432-987-0000		
Address: 1555, rue Lemire			Cellular Number: 514-745-2368		
City: Québec			Apt/Unit #:		
Country: Canada			Province/State: Quebec		
Years at Address: 20			Zip Code: H4E 2W1		
Address Status: COMPLETE			Address Changed Date: 13SEP2005		
			Address Status Changed Date: 15JAN2014		

You can view the owner’s address with the date of the most recent change of address.

The same information appears on the Universal Life and Traditional Life screens that you can view from the client search.

You can see the beneficiaries for certain policies.

Instead of beneficiary names, you may, however, see the comment **Multiple Beneficiaries**. If this is the case, you will need to phone 1 800 565-4550. Customer service will be pleased to assist you.

Billing

Using the policy number, you can view billing information.

This screen is divided into nine sections:

- Payer Information
- Banking Information (account number)
- Billing (frequency, deposit day, reminder notice)
- Return / Redraw
- Restrict Billing
- Coverage Information (premium by coverage)
- Previous Billing Information
- Premium Mode
- Assignee

Banking section

This section shows the banking information

- Payer name
- Bank account number

Banking

Bank Information			
Bank Number:	004	Branch Number:	1111
Account Type:	Current Account	Account Number:	123456789

Billing

With regards to Universal Life policies, « **Paid to Date** » means the date until which the premiums have been paid up. It does not represent the date of a payment or a deposit.

The **Billing Reminder Notice** field indicates whether a reminder or a warning was issued and sent.

Billing

Billing Information	
Mode Premium Amount: \$0.00	Premium Mode: Monthly
Billing Type: Pre-Authorized Cheque	Deposit Day: 12
Next Deposit Date:	Paid to Date: 12NOV2008
Billed to Date: 12DEC2008	
Sundry Amount: \$126.00	Balance Deposit Allowed: \$19,596.83
	Billing Reminder Notice: (None)

Billing

Return / Redraw section

This section indicates the dates of the last two returned bank withdrawals, as well as the reason for the return as specified by the bank or credit union. In case of insufficient funds, the message will read Insufficient Funds-Redeposit.

Return Redraw

Return/Redraw Information			
Date of Most Recently Returned Cheque/Charge:	01NOV2009	Reason Most Recent Cheque/Charge Returned:	Insufficient funds
Date of Previous Returned Cheque/Charge:	01OCT2009	Reason Previous Cheque/Charge Returned:	Insufficient funds - Redeposit

[Back to top](#)

When billing is suspended, you can view the restriction type and the billing suspension period. This information is displayed in the **Restrict Billing Report – Universal Life (274-B1)**.

Note: Details will be discussed in Electronic report User Guide

Restrict Billing

Billing Restrict Information			
Restrict Billing:	As requested	Department Responsible:	Policy Service
Effective Date:	12AUG2008	End Date:	06MAR2064

Billing

Previous Billing Information section

This section shows any billing changes made by your client.

Previous Billing

Previous Billing Information	
Billing Type:	Premium Mode: None
Mode Premium: \$427.75	Paid to Date:

Premium Mode List section

If, for one reason or another, your client wishes to change the premium mode, you can tell them how much they will have to pay based on the frequency selected. Only the available options for the policy will be displayed.

Premium Mode List

Premium Mode List Information		
Billing Type	Premium Mode	Mode Premium Amount
Direct Bill	Semi-Annual	\$2,566.50
Direct Bill	Annual	\$5,133.00
Pre-Authorized Cheque	Monthly	\$427.75

Production Balance

Using your advisor number, you can track your production for a given year on the Advisors Balance screen (dating back to 2007).

This screen is split into two sections:

- Current Commission Information
- Historical Commission Information

Current Commission Information section

This section shows an overview of your premiums, commissions, bonuses, and first-year and renewal recaptures.

You can also identify the commission amounts paid on the accumulated fund, the total year-to-date payments and your balance (as at the next SSQ Insurance payment day).

Current Commission Information		
	Current Month	Year to Date
Commissionable Premiums - 1st Year (All Business Lines Combined):	\$4,078.72	\$427,197.87
Net Commission - 1st Year (Advanced and Gained All Business Lines Combined):	-\$73.02	\$103,023.08
Commissions Recaptured - 1st Year (All Business Lines Combined):	\$0.00	\$1,183.18
Total Net Override / Bonus (All Business Lines Combined):	\$972.74	\$247,327.60
Recaptured Bonus Amount (All Business Lines Combined):	\$0.00	\$4,354.48
Commissionable Premiums - Renewal (All Business Lines Combined):	\$66,436.82	\$1,181,001.50
Net Commission - Renewal (Advanced and Gained All Business Lines Combined):	\$3,321.00	\$58,220.26
Trail Commissions:	\$134.44	\$1,753.33
General Accounting Commission Adjustment (All Business Lines Combined):	\$55.44	\$33,685.05
Total Payments:	\$4,410.60	\$437,378.95
Current Balance:		\$0.00

Production Balance

Historical Commission Information section

This section lists your monthly commissions with your balance for each month-end.

Historical Commission Information				
Month	Year	Net 1 st Year Commission	Net Renewal Commission	Month End Compensation Statement Balance
DEC	2009	\$0.00	\$0.00	\$0.00
NOV	2009	-\$73.02	\$3,321.00	\$0.00
OCT	2009	\$2,927.82	\$6,928.25	\$0.00
SEP	2009	\$5,722.30	\$7,109.23	\$0.00
AUG	2009	\$19,040.16	\$6,606.81	\$4.90
JUL	2009	\$1,392.89	\$5,544.00	\$0.00
JUN	2009	\$32,534.46	\$3,786.28	\$0.00
MAY	2009	-\$48.69	\$4,415.39	\$0.00
APR	2009	-\$53.99	\$5,347.28	\$0.00
MAR	2009	\$37,376.26	\$4,548.50	\$0.00
FEB	2009	\$1,927.99	\$4,175.74	\$0.00
JAN	2009	\$1,093.72	\$6,437.78	-\$1,325.57

Premiums by Compensation Type

This screen shows the report sent at the end of each year and lets you view any adjustments made to service commissions.

You can also view a table for each business line.

Universal Life			Premium		Commission		Renewal		Renewal		Renewal	
			1 st Year	1 st Year	Target Premium		Intermediate Premium		Excess Premium		Renewal	
Network	Product	Type of Adjustment	1 st Year	1 st Year	1 st Period	2 nd Period	1 st Period	2 nd Period	1 st Period	2 nd Period	Renewal Commission	
Universal Life Insurance - Investment	T20 - YRT	Guaranteed Rates	\$2,071.00	\$3,795.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Universal Life Insurance - Investment	YRT	Guaranteed Rates	\$4,258.00	-\$338.65	\$4,254.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$212.70	
Universal Life Insurance - Pacte I	YRT	Guaranteed Rates	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Universal Life - Protection	T20 - YRT	Guaranteed Rates	\$3,005.00	\$285.45	\$3,349.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$167.57	

FYCs – Persistency Rate for advisors

Using the advisor code, you can see the insurance business classes affecting your persistency rate, based on the date of the lapse study and the quarterly FYC.

Advisor Name: James Bond
Sub Company: AXA Assurances

Advisor ID: 123456
Calendar Year: 2009

FYC - Persistency Rate					1 st Year Commissions				
Business Class	Categories Affecting the Persistency Ratio	Premium Exposed	Premium Lapsed	Persistency Ratio Date	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter	Cumulative
Crt Illness	<input checked="" type="checkbox"/>	\$1,758.42	\$2,251.80	0.00%	\$0.00	-\$36.96	\$0.00	\$0.00	-\$36.96
Life	<input checked="" type="checkbox"/>	\$96,028.40	\$9,301.44	90.32%	-\$2.81	-\$284.38	\$1,412.25	\$0.00	\$1,125.06
Universal	<input checked="" type="checkbox"/>	\$1,303,221.57	\$88,899.44	93.18%	\$40,400.78	\$32,753.12	\$24,743.10	\$2,854.80	\$100,751.80
Persistency Ratio Affecting the Commissions at:			18NOV2009	92.83%					Total: \$101,839.90

The persistency rate calculation is based on the in-force business of the last 10 years.

Your Advisor Information

The My Profile menu shows the contact information contained in your profile as well as your licenses and their expiration dates.

Contact Information	
Contact Type	Contact Detail
Business	888-429-2543
Email	axalife@axa-assurances.ca
Fax	514-888-8888

Mailing Information	
Postal Address Name: John Doe	Type of Address: Primary Address
Postal Box: 6151	Mailing Type: ICS

Contract Information	
Advisor Status: Active	Advisor Type: Life Broker
Branch: (23) Services Financiers AXA Assurances Inc.	
Effective Date: 19JUN2002	Termination Date:
	User Code: ABCDEF01

Licence Information								
Location	Licence Effective Date	Licence Expiration Date	Licence Description	Licence Notice	Liability Insurance Effective Date	Liability Insurance Expiration Date	Liability Insurance Description	Liability Insurance Notice
Quebec	01JUL2006	30JUN2010	165230		05MAY2007	05MAY2010		