LICAT Public Disclosures

Co-operators Life Insurance Company (Consolidated)

For the year ended December 31, 2019
The increase in both the Total and Core Ratios over the year was primarily due to the strong performance of the equity markets in 2019. Both unrealized and realized gains on equities contributed to an increase in Available Capital. Slightly offsetting the impact was an increase in market risk that accompanies equity market value increases.

The definition of these terms can be found in Guideline A at: LICAT - Life Insurance Capital Adequacy Test