The LICAT guideline establishes the standards used by the Office of the Superintendent of Financial Institutions to assess whether a life insurer maintains adequate capital to support risks specific to the life insurance business. The following summary provides the capital adequacy ratios and the components of total capital of The Grand Orange Lodge of British America.

LICAT Ratios Public Disclosure Summary Template				
(thousands of dollars, except percentages)				
Companies are required, at minimum, to maintain a Core Ratio of 55% and a Total Ratio of 90%. OSFI has established supervisory target levels of 70% for Core and 100% for Total capital. Definition of terms can be found in Guideline A: LICAT - Life Insurance Capital Adequacy Test				
		As at December 31, 2020	**As at December 31, 2019**	**Change - %**
Available Capital (AC1+B)	**(AC)**	**5,822**	**5,907**	(1%)
Tier 1 Capital	**(AC1)**	4,969	5,464	
Tier 2 Capital	**B**	853	443	
Surplus Allowance and Eligible Deposits	**(SA+ED)**	**944**	**1,007**	(1%)
Base Solvency Buffer	**(BSB)**	**3,698**	**3,598**	3%
Total Ratio ([AC + SA + ED] / BSB) x 100		**184%**	**192%**	(4%)
Core Ratio ([AC1 + 70% SA + 70% ED] / BSB) x 100		**153%**	**171%**	(11%)

The Total Ratio and Core Ratio change is primarily attributable to a decrease in available capital due to lower other comprehensive income for the period and an increase in required capital for increased insurance risk and increased credit risk attributable to bonds due to asset liability matching transactions executed in the period.