



**Government of Newfoundland and Labrador  
Digital Government and Service NL  
Office of the Superintendent of Insurance**

## **2019 Insurance Statistical Report**





## Message from the Superintendent of Insurance

I am pleased to present the 2019 Insurance Statistical Report of the Superintendent of Insurance for the year ended December 31, 2019.

The report is a summary of the annual statements filed by licencees with the Office Superintendent of Insurance pursuant to section 85 of the **Insurance Companies Act**.

Sincerely,

A handwritten signature in black ink that reads "J. Bishop".

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Jean Bishop, Director  
Superintendent of Insurance



**The Annual Insurance Statistical Report shows the insurance business transactions in Newfoundland and Labrador for the year ended December 31, 2019.**

**DISCLAIMER**

**The information presented was obtained from the 2019 annual filings filed with the Office of the Superintendent of Insurance in Newfoundland and Labrador for provincial and extra provincial insurers and information filed with the Office of the Superintendent of Financial Institutions for federal insurers. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information provided in the report. Other sources should be consulted to obtain complete financial information of the insurance companies.**



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## 1.0 GENERAL OVERVIEW

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**Table 1.1 SUMMARY OF INSURANCE LICENSED ENTITIES AND INDIVIDUALS  
IN NEWFOUNDLAND AND LABRADOR AS AT DECEMBER 31, 2019**

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<u>License Type</u>	<u>Number of Licenses</u>
Insurance Company	199
Property & Casualty Insurance Broker	221
Property & Casualty Insurance Agent	33
Special Broker	7
Property & Casualty Insurance Representative	3,621
Life (Including Accident and Sickness) Insurance Broker	147
Life (Including Accident and Sickness) Insurance Agent	123
Life (Including Accident and Sickness) Insurance Representative	1,899
Accident and Sickness Insurance Broker	9
Accident and Sickness Insurance Agent	10
Accident and Sickness Insurance Representative	365
Insurance Adjustment Company	22
Insurance Adjuster	1,336
Travel Insurance Agent	25

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**New Insurance Companies licensed in 2019**

LS-Travel, Insurance Company

Date Licensed

December 2, 2019

**Insurance Companies Withdrawn in 2019**

T. H. E. Insurance Company

Date Withdrawn

January 1, 2019

**Insurance Company Changes in 2018**

Ironshore Insurance Ltd. changed name to Liberty Specialty Markets Bermuda Limited

Date of Change

February 22, 2019

**Table 1.2 SUMMARY OF DIRECT PREMIUMS WRITTEN OR ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS IN NEWFOUNDLAND AND LABRADOR**

Following is a summary of the direct premiums written or annuity considerations and disbursement to policy holders as reported by all insurers licensed in Newfoundland and Labrador in 2019.

	<u>2019</u>	<u>2018</u>	<u>Change %</u>
<u>Direct Premiums Written (\$000s)</u>			
Accident & Sickness	534,944	535,418	-0.1%
Annuity Considerations	233,974	97,530	139.9%
Life Insurance	319,771	319,026	0.2%
Property & Casualty	945,858	909,297	4.0%
<u>Disbursements to Policyholders (\$000s)</u>			
Accident & Sickness	417,093	399,825	4.3%
Annuity Considerations	132,796	100,666	31.9%
Life Insurance	193,184	194,068	-0.5%
Property & Casualty	573,401	553,661	3.6%
<u>Loss Ratio (%)</u>			
Accident & Sickness	78.0%	74.7%	3.3%
Life Insurance	60.4%	60.8%	-0.4%
Property & Casualty	60.6%	60.9%	-0.3%

**Insurance Companies and Fraternal Benefit Societies**

A listing of Insurance Companies and Fraternal Societies licensed to transact business under the *Insurance Companies Act* in the province of Newfoundland and Labrador at December 31, 2019 is provided in Table 1.3 . The letters following each insurer identify the class(es) of insurance wherein each is authorized to transact business. The types within the class are designated on each license. The classes of insurance which may be authorized are identified below:

- A. Life insurance
- B. Accident and sickness insurance
- C. Aircraft insurance, automobile insurance, boiler and machinery insurance, credit insurance, credit protection insurance, fidelity insurance, hail insurance, legal expense insurance, liability insurance, marine insurance, mortgage insurance, other approved products insurance, property insurance, surety insurance and title insurance
- Discont. Discontinuing allows the licensee to service existing contracts
- Fraternal Fraternal Society mean a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life or accident and sickness insurance under which benefits may be paid only to its members or their beneficiaries, in accordance with its charter and the *Insurance Companies Act*.

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto, ON M4W 2K2	Fraternal
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	A, B
Affiliated FM Insurance Company	100 New Park Place, Suite 200 Vaughan, ON L4K 0H9	C
AIG Insurance Company of Canada	120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8	B, C
Allianz Global Risks US Insurance Company	130 Adelaide Street West, Suite 1600 Toronto, ON M5H 3P5	B, C
Allianz Life Insurance Company of North America	130 Adelaide Street West, Suite 1600 Toronto, ON M5H 3P5	A, B
Allied World Specialty Insurance Company	200 King Street West, Suite 1600 Toronto, ON M5H 3T4	B, C
Allstate Insurance Company of Canada	27 Allstate Parkway, Suite 100 Markham, ON L3R 5P8	B
American Bankers Insurance Company of Florida	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	B, C
American Bankers Life Assurance Company of Florida	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	A, B
American Health and Life Insurance Company	380 Wellington Street, Suite 1420 London, ON N6A 5B5	A
American Income Life Insurance Company	40 King Street, Suite 2100 Toronto, ON M5H 3C2	A, B
American Road Insurance Company (The)	1145 Nicholson Road, Unit #2 Newmarket, ON L3Y 9C3	C
Arch Insurance Canada Ltd.	77 King Street West, Suite 3600 Toronto, ON M5K 1K2	B, C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Ascentus Insurance Ltd.	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Aspen Insurance UK Limited	40 King Street West, Unit 2100 Toronto, ON M5H 3C2	B, C
Associated Electric & Gas Insurance Services Limited	40 King Street West Toronto, ON M5H 3C2	C
Assumption Mutual Life Insurance Company	770 Main Street Moncton, NB E1C 8L1	A, B
Assurant Life of Canada	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	A, B
Atlantic Insurance Company Limited	64 Commonwealth Avenue Mount Pearl, NL A1N 1W8	C
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	1 Robert Speck Parkway, Suite 1430 Mississauga, ON L4Z 3M3	C
Aviva General Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Aviva Insurance Company of Canada	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
AXA Equitable Life Insurance Company	100 Consilium Place Scarborough, ON M1H 3E3	A, B
AXA Insurance Company	44 Victoria Street, Suite 1103 Toronto, ON M5C 1Y2	C
AXIS Reinsurance Company	70 York Street, Suite 1010 Toronto, ON M5J 1S9	B, C
Belair Insurance Company Inc.	7101 Jean-Talon Street East, Suite 300 Anjou, QC H1M 3T6	C
Berkley Insurance Company	145 King Street West, Suite 1000 Toronto, ON M5H 1J8	B, C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Blue Cross Life Insurance Company of Canada	644 Main Street Moncton, NB E1C 8L3	A, B
BMO Life Assurance Company	60 Yonge Street Toronto, ON M5E 1H5	A, B
BMO Life Insurance Company	60 Yonge Street Toronto, ON M5E 1H5	A, B
Boiler Inspection and Insurance Company of Canada (The)	390 Bay Street, Suite 2000 Toronto, ON M5H 2Y2	C
Brookfield Annuity Company	333 Bay Street, Suite 1640 Toronto, ON M5H 2R2	A
CAA Insurance Company	60 Commerce Valley Drive East Thornhill, ON L3T 7P9	B, C
Canada Guaranty Mortgage Insurance Company	1 Toronto Street, Suite 400 Toronto, ON M5C 2V6	C
Canada Life Assurance Company (The)	330 University Avenue Toronto, ON M5G 1R8	A, B
Canada Life Insurance Company of Canada (The)	330 University Avenue Toronto, ON M5G 1R8	A, B
Canadian Egg Industry Reciprocal Alliance	900, 10025 - 102A Ave Edmonton, AB T5J 0Y2	C
Canadian Farm Insurance Corp.	101 Riel Drive, Suite 205 St. Albert, AB T3N 3X4	B, C
Canadian Lawyers Insurance Association	919-11th Avenue S.W., Suite 600 Calgary, AB T2R 1P3	C
Canadian Northern Shield Insurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Canadian Premier General Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	B, C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Canadian Premier Life Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	A, B
Canadian Universities Reciprocal Insurance Exchange	5500 North Service Road, Suite 901 Burlington, ON L7L 6W6	C
Canassurance Insurance Company	550 Sherbrooke Street West Montreal, QC H3A 3S3	A, B
Capitale Civil Service Insurer Inc. (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	A, B
Capitale Financial Security Insurance Company (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	A, B
Capitale General Insurance Inc. (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	C
Chicago Title Insurance Company	55 Superior Boulevard Mississauga, ON L5T 2X9	C
Chubb Insurance Company of Canada	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C
Chubb Life Insurance Company of Canada	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	A, B
CIBC Life Insurance Company Limited	199 Bay Street, 44th Floor Toronto, ON M5L 1A2	A, B
CIGNA Life Insurance Company of Canada	301-100 Consilium Place Scarborough, ON M1H 3E3	A, B
Combined Insurance Company of America	7300 Warden Avenue, Suite 300 Markham, ON L3R 0X3	A, B
Compagnie Française d'Assurance pour le Commerce Extérieur	251 Consumers Road, Suite 910 Toronto, ON M2J 4R3	C
CompCorp Life Insurance Company	250 Yonge Street, Suite 3110 Toronto, ON M5B 2L7	A, B

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Continental Casualty Company	66 Wellington Street West, Suite 3700 Toronto, ON M5K 1J5	B, C
Co-operators General Insurance Company	130 Macdonell Street - Priory Square Guelph, ON N1H 6P8	B, C
Co-operators Life Insurance Company	1920 College Avenue Regina, SK S4P 1C4	A, B
CorePointe Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	C
Coseco Insurance Company	130 Macdonell Street - Priory Square Guelph, ON N1H 6P8	B, C
CUMIS General Insurance Company	151 North Service Road Burlington, ON L7R 4C2	B, C
CUMIS Life Insurance Company	151 North Service Road Burlington, ON L7R 4C2	A, B
Desjardins Financial Security Life Assurance Company	200, Rue Des Commandeurs Levis, QC G6V 6R2	A, B
Dominion of Canada General Insurance Company (The)	165 University Avenue Toronto, ON M5H 3B9	C
Ecclesiastical Insurance Office Public Limited Company	100 Eglinton Avenue West, Suite 2200 Toronto, ON M4R 1K8	C
Echelon Insurance	2680 Matheson Blvd. East, Suite 300 Mississauga, ON L4W 0A5	B, C
Economical Mutual Insurance Company	111 Westmount South Waterloo, ON N2L 4S4	B, C
Electric Insurance Company	40 King Street Suite 2100 Toronto, ON M5H 3C2	C
Elite Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Empire Life Insurance Company (The)	259 King Street East Kingston, ON K7L 3A8	A, B
Employers Insurance Company of Wausau	181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	B, C
Equitable Life Insurance Company of Canada (The)	1 Westmount Road North Waterloo, ON N2J 4C7	A, B
Euler Hermes North America Insurance Company	1155 Rene-Levesque West, Suite 2810 Montreal, QC H3B 2L2	C
Everest Insurance Company of Canada	130 King Street West, Suite 2620 Toronto, ON M5X 1C7	B, C
Excellence Life Insurance Company (The)	1611 Boulevard Cremazie Est, Bureau 900 Montreal, QC H2M 2P2	A, B
Factory Mutual Insurance Company	100 New Park Place, Suite 200 Vaughan, ON L4K 0H9	C
FCT Insurance Company Ltd.	2235 Sheridan Garden Drive Oakville, ON L6J 7Y5	C
Federal Insurance Company	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C
Federated Insurance Company of Canada	255 Commerce Drive Winnipeg, MB R3C 3C9	C
Fenchurch General Insurance Company	2655 North Sheridan Way, Suite 115 Mississauga, ON L5K 2P8	C
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville, ON L6J 7Y5	C
First Canadian Insurance Corporation	320 Sioux Road Sherwood Park, AB T8A 3X6	A, B
First North American Insurance Company	250 Bloor Street East, 6th Floor Toronto, ON M4W 1E5	B, C



**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Foresters Life Insurance Company	789 Don Mills Road Toronto, ON M3C 1T9	A, B
Genworth Financial Mortgage Insurance Company Canada	2060 Winston Park Drive, Suite 300 Oakville, ON L6H 5R7	C
Gerber Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	A
GMS Insurance Inc.	2055 Albert Street Regina, SK S4P 0E3	B, C
Gore Mutual Insurance Company	252 Dundas Street North Cambridge, ON N1R 5T3	B, C
Grand Orange Lodge of British America (The)	505 Consumers Road, Suite 706 Toronto, ON M2J 4V8	Fraternal
Great American Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	B, C
Great-West Life Assurance Company (The)	100 Osborne Street North Winnipeg, MB R3C 3A5	A, B
Green Shield Canada	8677 Anchor Drive Windsor, ON N9A 6W1	B
Guarantee Company of North America (The)	4950 Yonge Street, Suite 1400 Toronto, ON M2N 6K1	B, C
Hartford Fire Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	B, C
HDI Global SE	181 University Avenue, Suite 1900 Toronto, ON M5H 3M7	C
HDI Global Specialty SE	220 Bay Street, Suite 400 Toronto, ON M5J 2W4	B, C
Healthcare Insurance Reciprocal of Canada	4711 Yonge Street, Suite 1600 North York, ON M2N 6K8	C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Humania Assurance Inc.	1555 Girouard Street West St-Hyacinthe, QC J2S 7C8	A, B
Independent Order of Foresters (The)	789 Don Mills Road Toronto, ON M3C 1T9	Fraternal
Industrial Alliance Insurance and Financial Services Inc.	1080 Grande Allée West Quebec City, QC G1S 1C7	A, B
Industrial Alliance Pacific General Insurance Corporation	1080 Grande Allée West Quebec City, QC G1S 1C7	B, C
Intact Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Ivari	5000 Yonge Street, Suite 500 Toronto, ON M2N 7J8	A, B
Jevco Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	C
Jewelers Mutual Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	C
Knights of Columbus	888 Sidney Street Belleville, ON K8N 4Z5	Fraternal
Lawyers' Professional Indemnity Company	250 Yonge Street, Suite 3101 Toronto, ON M5B 2L7	C
Liberty Life Assurance Company of Boston	181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	A, B
Liberty Mutual Insurance Company	181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	B, C
Liberty Specialty Markets Bermuda Limited	181 Bay Street, Suite 900 Toronto, ON M5J 2T3	B, C
Life Insurance Company of North America	100 Consilium Place, Suite 301 Scarborough, ON M1H 3E3	A, B

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Lloyd's Underwriters	1155 Rue Metcalfe, Suite 2220 Montreal, QC H3B 2V6	B, C
London Life Insurance Company	255 Dufferin Avenue London, ON N6A 4K1	A, B
LS-Travel, Insurance Company	201-1555 Girouard Ouest Saint-Hyacinthe, Quebec J2S 2Z6	A, B
Manufacturers Life Insurance Company (The)	200 Bloor Street East Toronto, ON M4W 1E5	A, B
Manulife Assurance Company of Canada	200 Bloor Street East Toronto, ON M4W 1E5	A
MD Life Insurance Company	1870 Alta Vista Drive Ottawa, ON K1G 6R7	A
Medavie Inc.	644 Main Street Moncton, NB E1C 8L3	B
Millennium Insurance Corporation	320 Sioux Road Sherwood Park, AB T8A 3X6	C
Missisquoi Insurance Company (The)	111 Westmount Road South Waterloo, ON N2L 4S4	B, C
Mitsui Sumitomo Insurance Company, Limited	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C
Motors Insurance Corporation	8500 Leslie Street, Suite 101 Thornhill, ON L3T 7M8	C
Munich Reinsurance America, Inc.	390 Bay Street, 24th Floor Toronto, ON M5H 2Y2	B, C
National Bank Life Insurance Company	600 De La Gauchetiere West Street, 12th Floor Montreal, QC H3B 4L2	A, B, C
National Liability & Fire Insurance Company	200 Bay Street, 15th Floor Toronto, ON M5J 2J2	B, C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
New York Life Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	A, B
Nordic Insurance Company of Canada (The)	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Northbridge General Insurance Corporation	105 Adelaide Street, West Toronto, ON M5H 1P9	B, C
Novex Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Old Republic Insurance Company of Canada	100 King Street West Hamilton, ON L8N 3K9	B, C
Omega General Insurance Company	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	C
Optimum Insurance Company	425 De Maisonneuve Boulevard West, Suite 1500 Montreal, QC H3A 3G5	B, C
Order of United Commercial Travelers of America (The)	901 Centre Street North, Suite 300 Calgary, AB T2E 2P6	Fraternal
Orion Travel Insurance Company	520 3rd Avenue South West, Suite 1500 Calgary, AB T2P 0R3	B, C
Pavonia Life Insurance Company of Michigan	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	A, B
Personal Insurance Company (The)	6300 Boulevard Guillaume-Couture Levis, QC G6V 6P9	B, C
Perth Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Petline Insurance Company	111 Westmount Road South Waterloo, ON N2J 4S4	C
Portage la Prairie Mutual Insurance Company (The)	749 Saskatchewan Avenue East Portage La Prairie, MB R1N 3B8	C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Primerica Life Insurance Company of Canada	6985 Financial Drive, Suite 400 Mississauga, ON L5N 0G3	A, B
Primum Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B, C
Protective Insurance Company	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	B, C
Quebec Assurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
RBC Insurance Company of Canada	6880 Financial Drive, West Tower Mississauga, ON L5N 7Y5	B, C
RBC Life Insurance Company	6880 Financial Drive, West Tower Mississauga, ON L5N 7Y5	A, B
Reliable Life Insurance Company	100 King Street West Hamilton, ON L8N 3K9	A, B
Royal & Sun Alliance Insurance Company of Canada	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
S&Y Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Safety National Casualty Corporation	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	C
SCOR UK Company Limited	199 Bay Street, Suite 2800 Toronto, ON M5L 1G1	C
Scotia General Insurance Company	100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	B, C
Scotia Life Insurance Company	100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	A, B
Scottish & York Insurance Co. Limited	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
Security National Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B, C
Sentry Insurance a Mutual Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C5	C
Sompo Japan Nipponkoa Insurance Inc.	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	C
Sonnet Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Sovereign General Insurance Company (The)	6700 MacLeod Trail South East, Suite 140 Calgary, AB T2H 0L3	B, C
SSQ Insurance Company Inc.	2525 Boulevard Laurier Quebec, QC G1V 2L2	A, B
SSQ, Life Insurance Company Inc.	2525 Boulevard Laurier Quebec, QC G1V 2L2	A, B
St. Paul Fire and Marine Insurance Company	165 University Avenue Toronto, ON M5H 3B9	C
Starr Insurance & Reinsurance Limited	200 King Street West, Suite 1200 Toronto, ON M5H 3T4	B, C
Stewart Title Guaranty Company	200 Bay Street, Suite 2600 Toronto, ON M5J 2J2	C
Sun Life Assurance Company of Canada	1 York Street Toronto, ON M5J 0B6	A, B
Sun Life Insurance (Canada) Limited	1 York Street Toronto, ON M5J 0B6	A, B
Sunderland Marine Insurance Company Limited	960 Quayside Drive, Unit 103 New Westminster, BC V3M 6G2	B, C
TD General Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B, C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
TD Home and Auto Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	C
TD Life Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	A, B
Teachers Life Insurance Society (Fraternal)	916 The East Mall, Suite C Toronto, ON M9B 6K1	Fraternal
Technology Insurance Company, Inc.	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	C
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto, ON M5H 2Y2	B, C
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West, 3rd Floor Toronto, ON M5H 1P9	C
Traders General Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Trafalgar Insurance Company of Canada	700 University Avenue, Suite 1500-A Toronto, ON M5G 0A1	B, C
Trans Global Insurance Company	16930 - 114th Avenue North West, Suite 275 Edmonton, AB T5M 3S2	C
Trans Global Life Insurance Company	16930 - 114th Avenue North West, Suite 275 Edmonton, AB T5M 3S2	A, B
Travelers Insurance Company of Canada	165 University Avenue Toronto, ON M5H 3B9	B, C
Trisura Guarantee Insurance Company	333 Bay Street, Suite 1610 Toronto, ON M5H 2R2	B, C
Triton Insurance Company	380 Wellington Street, Suite 1420 London, ON N6A 5B5	B, C
Unica Insurance Inc.	625 Jacques-Parizeau Quebec City, QC G1R G5	B, C

**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
L'Unique General Insurance Inc.	625 Jacques-Parizeau Quebec City, QC G1R G5	C
Unifund Assurance Company	10 Factory Lane St. John's, NL A1C 6H5	B, C
United States Liability Insurance Company	4080 Confederation Parkway, Suite 702 Mississauga, ON L5B 0G1	C
Verassure Insurance Company	105 Adelaide Street West Toronto, ON M5H 1P9	B, C
Virginia Surety Company, Inc.	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	C
Waterloo Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Wawanesa Life Insurance Company (The)	200 Main Street, Suite 400 Winnipeg, MB R3C 1A8	A, B
Wawanesa Mutual Insurance Company (The)	191 Broadway Winnipeg, MB R3C 3P1	B, C
Western Assurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Western Life Assurance Company	200 Main Street, Suite 400 Winnipeg, MB R3G 1A8	A, B
Western Surety Company	1881 Scarth Street, Suite 2100 Regina, SK S4P 4K9	C
Westport Insurance Corporation	150 King Street West, Suite 1000 Toronto, ON M5H 1J9	B, C
Wynward Insurance Group	1240 One Lombard Place Winnipeg, MB R3B 0V9	C
XL Reinsurance America Inc.	100 Yonge Street, Suite 1200 Toronto, ON M5C 2W1	B, C



**TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES**

<b>Company or Society</b>	<b>Address of Canadian Head Office</b>	<b>Licensed Class(es)</b>
XL Specialty Insurance Company	100 King Street West, Suite 3020 Toronto, ON M5X 1C9	B, C
Zenith Insurance Company	105 Adelaide Street West Toronto, ON M5H 1P9	B, C
Zurich Insurance Company Ltd	100 King Street West, Suite 5500 Toronto, ON M5X 1C9	B, C



## 2.0 COMPARATIVE TOTALS

**TABLE 2.1 COMPARATIVE TOTALS SUMMARY**  
**INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS AND DISBURSEMENT TO POLICYHOLDERS**  
**FOR THE YEARS ENDED 31 DECEMBER 2019 AND 2018**  
**(\$000'S)**

Type of Insurance	Premium or Annuity Consideration			Disbursement to Policy Holders		
	2019	2018	Variance YOY	2019	2018	Variance YOY
Life	319,771	319,026	0.2%	193,184	194,068	-0.5%
Annuities	233,974	97,530	139.9%	132,796	100,666	31.9%
Accident and Sickness	534,944	535,418	-0.1%	417,093	399,825	4.3%
Property						
- Personal	220,801	202,982	8.8%	123,602	126,316	-2.1%
- Commercial	121,726	125,628	-3.1%	95,203	58,703	62.2%
Aircraft	4,268	3,387	26.0%	897	-314	-385.7%
Automobile						
- Liability	279,365	268,619	4.0%	178,802	173,541	3.0%
- Personal Accident	34,814	32,303	7.8%	30,747	30,435	1.0%
- Other	153,416	147,832	3.8%	104,447	97,781	6.8%
Boiler and Machinery	9,518	11,729	-18.9%	3,326	8,377	-60.3%
Fidelity	762	704	8.2%	208	213	-2.3%
Liability	69,647	68,536	1.6%	23,842	20,365	17.1%
Surety	13,497	9,022	49.6%	6,369	23,537	-72.9%
Marine	12,092	15,311	-21.0%	35	7,648	-99.5%
Credit	560	357	56.9%	117	31	277.4%
Credit Protection	6,186	5,908	4.7%	1,060	1,212	-12.5%
Hail	0	0	0.0%	0	6	0.0%
Legal Expense	293	110	166.4%	-25	15	-266.7%
Mortgage	16,311	14,002	16.5%	3,949	5,155	-23.4%
Title	2,602	2,870	-9.3%	822	640	28.4%
Other Approved Products	0	0	0.0%	0	0	0.0%
<b>TOTALS</b>	<b>\$2,034,547</b>	<b>\$1,861,274</b>	<b>9.3%</b>	<b>\$1,316,474</b>	<b>\$1,248,220</b>	<b>5.5%</b>

**TABLE 2.2 LIFE INSURANCE (\$000'S)**

Year	Premiums	Disbursements	Loss Ratio
2009	229,215	125,999	55.0%
2010	242,506	125,162	51.6%
2011	258,166	139,553	54.1%
2012	270,698	139,887	51.7%
2013	283,382	148,098	52.3%
2014	293,659	144,348	49.2%
2015	296,771	158,424	53.4%
2016	300,679	161,368	53.7%
2017	315,978	178,460	56.5%
2018	319,026	194,068	60.8%
2019	319,771	193,184	60.4%

**TABLE 2.3 ANNUITIES (\$000'S)**

Year	Annuity Consideration	Disbursements
2009	78,788	75,875
2010	71,301	83,508
2011	51,851	68,539
2012	52,465	77,916
2013	103,729	91,035
2014	82,454	105,563
2015	205,530	111,357
2016	75,840	97,319
2017	114,500	104,398
2018	97,530	100,666
2019	233,974	132,796

**Table 2.4 ACCIDENT AND SICKNESS INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	355,251	252,063	71.0%
2010	382,945	269,063	70.3%
2011	417,969	296,303	70.9%
2012	462,694	314,403	68.0%
2013	474,790	329,223	69.3%
2014	469,974	325,769	69.3%
2015	486,894	344,168	70.7%
2016	491,368	397,853	81.0%
2017	514,542	390,141	75.8%
2018	535,418	399,825	74.7%
2019	534,944	417,093	78.0%

**TABLE 2.5 PROPERTY AND CASUALTY (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	563,280	331,944	58.9%
2010	608,609	382,230	62.8%
2011	702,292	487,860	69.5%
2012	682,913	457,047	66.9%
2013	749,078	473,907	63.3%
2014	776,637	561,073	72.2%
2015	808,603	585,650	72.4%
2016	832,222	595,428	71.5%
2017	856,685	662,253	77.3%
2018	909,297	553,661	60.9%
2019	945,858	573,401	60.6%

**TABLE 2.5A - PROPERTY PERSONAL INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	94,661	66,993	70.8%
2010	106,581	91,769	86.1%
2011	126,103	71,507	56.7%
2012	130,727	89,181	68.2%
2013	140,735	81,799	58.1%
2014	154,317	110,795	71.8%
2015	166,052	98,619	59.4%
2016	177,601	105,030	59.1%
2017	187,785	148,795	79.2%
2018	202,982	126,316	62.2%
2019	220,801	123,602	56.0%

**TABLE 2.5B - PROPERTY COMMERCIAL INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	62,635	41,311	66.0%
2010	68,645	37,349	54.4%
2011	84,188	75,431	89.6%
2012	80,137	48,442	60.4%
2013	95,651	48,547	50.8%
2014	100,053	59,343	59.3%
2015	100,613	65,716	65.3%
2016	100,386	109,717	109.3%
2017	112,556	128,121	113.8%
2018	125,628	58,703	46.7%
2019	121,726	95,203	78.2%

**TABLE 2.5C - AIRCRAFT INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	7,117	1,633	22.9%
2010	3,945	604	15.3%
2011	4,914	2,695	54.8%
2012	3,946	2,663	67.5%
2013	4,805	19,885	413.8%
2014	5,242	4,502	85.9%
2015	3,802	631	16.6%
2016	3,472	5,687	163.8%
2017	4,128	1,575	38.2%
2018	3,387	-314	-9.3%
2019	4,268	897	21.0%

**TABLE 2.5D - AUTOMOBILE LIABILITY INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	207,520	119,098	57.4%
2010	218,176	136,615	62.6%
2011	250,308	199,941	79.9%
2012	231,958	177,886	76.7%
2013	239,931	179,644	74.9%
2014	244,663	231,858	94.8%
2015	254,806	235,024	92.2%
2016	263,278	210,818	80.1%
2017	261,690	205,641	78.6%
2018	268,619	173,541	64.6%
2019	279,365	178,802	64.0%

**TABLE 2.5E - AUTOMOBILE PERSONAL ACCIDENT INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	24,220	11,112	45.9%
2010	25,833	18,489	71.6%
2011	29,861	18,629	62.4%
2012	28,723	21,591	75.2%
2013	30,746	19,553	63.6%
2014	30,319	25,437	83.9%
2015	30,529	26,628	87.2%
2016	31,708	22,174	69.9%
2017	31,281	30,655	98.0%
2018	32,303	30,435	94.2%
2019	34,814	30,747	88.3%

**TABLE 2.5F - AUTOMOBILE OTHER INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	86,388	57,644	66.7%
2010	94,382	62,734	66.5%
2011	110,417	73,482	66.5%
2012	106,991	74,171	69.3%
2013	115,723	83,175	71.9%
2014	123,655	83,811	67.8%
2015	132,549	97,894	73.9%
2016	138,864	101,782	73.3%
2017	142,467	107,142	75.2%
2018	147,832	97,781	66.1%
2019	153,416	104,447	68.1%

**TABLE 2.5G - BOILER AND MACHINERY INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	5,619	3,625	64.5%
2010	5,164	-274	-5.3%
2011	4,439	8,132	183.2%
2012	4,429	4,540	102.5%
2013	4,327	-2,599	-60.1%
2014	12,791	7,100	55.5%
2015	7,277	3,383	46.5%
2016	6,926	5,047	72.9%
2017	7,544	2,317	30.7%
2018	11,729	8,377	71.4%
2019	9,518	3,326	34.9%

**TABLE 2.5H - FIDELITY INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	662	28	4.2%
2010	549	-48	-8.7%
2011	648	188	29.0%
2012	614	531	86.5%
2013	646	-99	-15.3%
2014	630	1,151	182.7%
2015	638	579	90.8%
2016	635	-80	-12.6%
2017	645	1,058	164.0%
2018	704	213	30.3%
2019	762	208	27.3%

**TABEL 2.5I - LIABILITY INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	46,645	24,951	53.5%
2010	53,605	22,262	41.5%
2011	59,789	28,645	47.9%
2012	57,674	31,377	54.4%
2013	64,626	30,250	46.8%
2014	62,249	23,576	37.9%
2015	65,673	33,261	50.6%
2016	64,915	21,111	32.5%
2017	64,983	22,297	34.3%
2018	68,536	20,365	29.7%
2019	69,647	23,842	34.2%

**TABEL 2.5J - SURETY INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	7,181	-2,000	-27.9%
2010	9,173	4,750	51.8%
2011	7,709	410	5.3%
2012	8,273	-2,379	-28.8%
2013	21,086	5,028	23.8%
2014	13,299	2,458	18.5%
2015	11,702	11,125	95.1%
2016	10,416	1,424	13.7%
2017	15,236	1,724	11.3%
2018	9,022	23,537	260.9%
2019	13,497	6,369	47.2%

**TABEL 2.5K - MARINE INSURANCE (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	7,194	609	8.5%
2010	7,348	1,682	22.9%
2011	7,264	4,392	60.5%
2012	10,231	6,338	61.9%
2013	10,524	6,457	61.4%
2014	6,998	7,193	102.8%
2015	9,551	3,395	35.5%
2016	12,550	4,667	37.2%
2017	4,602	6,971	151.5%
2018	15,311	7,648	50.0%
2019	12,092	35	0.3%



**TABLE 2.5L - MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED) (\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	13,478	6,939	51.5%
2010	15,208	6,298	41.4%
2011	16,652	4,407	26.5%
2012	19,210	2,705	14.1%
2013	20,278	2,268	11.2%
2014	22,415	3,849	17.2%
2015	25,411	9,395	37.0%
2016	21,470	8,051	37.5%
2017	23,768	5,957	25.1%
2018	23,247	7,059	30.4%
2019	25,952	5,923	22.8%



### 3.0 LIFE INSURANCE

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$'000'S)**

Company or Society	In Effect 1-Jan-19	New Effected & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-19
<b>ACTRA Fraternal Benefit Society</b>					
Individual	0	0	0	0	0
Group	2,373	250	225	0	2,398
<b>Total</b>	<b>2,373</b>	<b>250</b>	<b>225</b>	<b>0</b>	<b>2,398</b>
<b>Aetna Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Allianz Life Insurance Company of North America</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>American Bankers Life Assurance Company of Florida</b>					
Individual	338	0	44	0	294
Group	136,066	379	5,501	0	130,944
<b>Total</b>	<b>136,404</b>	<b>379</b>	<b>5,545</b>	<b>0</b>	<b>131,238</b>
<b>American Health and Life Insurance Company</b>					
Individual	75	0	75	0	0
Group	70,427	75,810	74,380	0	71,857
<b>Total</b>	<b>70,502</b>	<b>75,810</b>	<b>74,455</b>	<b>0</b>	<b>71,857</b>
<b>American Income Life Insurance Company</b>					
Individual	283,365	48,435	40,778	0	291,022
Group	0	0	0	0	0
<b>Total</b>	<b>283,365</b>	<b>48,435</b>	<b>40,778</b>	<b>0</b>	<b>291,022</b>
<b>Assumption Mutual Life Insurance</b>					
Individual	383,456	39,175	27,336	0	395,295
Group	14,306	5,098	3,982	0	15,422
<b>Total</b>	<b>397,762</b>	<b>44,273</b>	<b>31,318</b>	<b>0</b>	<b>410,717</b>
<b>Assurant Life of Canada</b>					
Individual	5,361	9	331	0	5,039
Group	6,382	32	675	0	5,739
<b>Total</b>	<b>11,743</b>	<b>41</b>	<b>1,006</b>	<b>0</b>	<b>10,778</b>

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	In Effect 1-Jan-19	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-19
<b>AXA Equitable Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Blue Cross Life Insurance Company of Canada</b>					
Individual	115,451	969	6,102	0	110,318
Group	1,420,505	199,629	120,172	0	1,499,962
<b>Total</b>	<b>1,535,956</b>	<b>200,598</b>	<b>126,274</b>	<b>0</b>	<b>1,610,280</b>
<b>BMO Life Assurance Company</b>					
Individual	341,590	17,504	23,907	0	335,187
Group	3,454	35	258	0	3,231
<b>Total</b>	<b>345,044</b>	<b>17,539</b>	<b>24,165</b>	<b>0</b>	<b>338,418</b>
<b>BMO Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	6,103	399	670	0	5,832
<b>Total</b>	<b>6,103</b>	<b>399</b>	<b>670</b>	<b>0</b>	<b>5,832</b>
<b>Brookfield Annuity Company</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Canada Life Assurance Company (The)</b>					
Individual	2,891,123	237,154	154,576		2,973,701
Group	4,487,090	38,738	91,801		4,434,027
<b>Total</b>	<b>7,378,213</b>	<b>275,892</b>	<b>246,377</b>	<b>0</b>	<b>7,407,728</b>
<b>Canada Life Insurance Company of Canada (The)</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Canadian Premier Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	45,306	2,667	3,111	0	44,862
<b>Total</b>	<b>45,306</b>	<b>2,667</b>	<b>3,111</b>	<b>0</b>	<b>44,862</b>
<b>Canassurance Insurance Company</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	In Effect 1-Jan-19	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-19
<b>Capitale Civil Service Insurer Inc. (La)</b>					
Individual	-100	100	0	0	0
Group	25,326	3,026	6,726	0	21,626
<b>Total</b>	<b>25,226</b>	<b>3,126</b>	<b>6,726</b>	<b>0</b>	<b>21,626</b>
<b>Capitale Financial Security Insurance Company (La)</b>					
Individual	1,034	0	342	0	692
Group	0	0	0	0	0
<b>Total</b>	<b>1,034</b>	<b>0</b>	<b>342</b>	<b>0</b>	<b>692</b>
<b>Chubb Life Insurance Company of Canada</b>					
Individual	1,320	48,119	11	0	49,428
Group	9,112	45,783	3,640	0	51,255
<b>Total</b>	<b>10,432</b>	<b>93,902</b>	<b>3,651</b>	<b>0</b>	<b>100,683</b>
<b>CIBC Life Insurance Company Limited</b>					
Individual	9,431	1,826	1,189	0	10,068
Group	0	0	0	0	0
<b>Total</b>	<b>9,431</b>	<b>1,826</b>	<b>1,189</b>	<b>0</b>	<b>10,068</b>
<b>CIGNA Life Insurance Company of Canada</b>					
Individual	0	0	0	0	0
Group	1,498	92	1,590	0	0
<b>Total</b>	<b>1,498</b>	<b>92</b>	<b>1,590</b>	<b>0</b>	<b>0</b>
<b>Combined Insurance Company of America</b>					
Individual	4,102	62	94	0	4,070
Group	88	0	47	0	41
<b>Total</b>	<b>4,190</b>	<b>62</b>	<b>141</b>	<b>0</b>	<b>4,111</b>
<b>CompCorp Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Co-operators Life Insurance Company</b>					
Individual	1,939,093	129,753	110,837	0	1,958,009
Group	61,130	39,564	13,210	0	87,484
<b>Total</b>	<b>2,000,223</b>	<b>169,317</b>	<b>124,047</b>	<b>0</b>	<b>2,045,493</b>
<b>CUMIS Life Insurance Company</b>					
Individual	47,808	75	1,575	0	46,308
Group	733,995	106,865	117,074	0	723,786
<b>Total</b>	<b>781,803</b>	<b>106,940</b>	<b>118,649</b>	<b>0</b>	<b>770,094</b>

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	In Effect 1-Jan-19	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-19
<b>Desjardins Financial Security Life Assurance Company</b>					
Individual	349,551	29,646	15,727	0	363,470
Group	697,348	149,120	86,230	0	760,238
<b>Total</b>	<b>1,046,899</b>	<b>178,766</b>	<b>101,957</b>	<b>0</b>	<b>1,123,708</b>
<b>Empire Life Insurance Company (The)</b>					
Individual	201,466	801	8,956	0	193,311
Group	9,894	29,250	5,756	0	33,388
<b>Total</b>	<b>211,360</b>	<b>30,051</b>	<b>14,712</b>	<b>0</b>	<b>226,699</b>
<b>Equitable Life Insurance Company of Canada (The)</b>					
Individual	306,463	27,664	16,933	0	317,194
Group	29,721	3,843	7,462	0	26,102
<b>Total</b>	<b>336,184</b>	<b>31,507</b>	<b>24,395</b>	<b>0</b>	<b>343,296</b>
<b>Excellence Life Insurance Company (The)</b>					
Individual	4,813	1,060	507	0	5,366
Group	0	0	0	0	0
<b>Total</b>	<b>4,813</b>	<b>1,060</b>	<b>507</b>	<b>0</b>	<b>5,366</b>
<b>First Canadian Insurance Corporation</b>					
Individual	0	0	0	0	0
Group	214,574	38,551	40,866	0	212,259
<b>Total</b>	<b>214,574</b>	<b>38,551</b>	<b>40,866</b>	<b>0</b>	<b>212,259</b>
<b>Foresters Life Insurance Company</b>					
Individual	108,191	3,897	4,013	0	108,075
Group	5,134	0	1,386	0	3,748
<b>Total</b>	<b>113,325</b>	<b>3,897</b>	<b>5,399</b>	<b>0</b>	<b>111,823</b>
<b>Gerber Life Insurance Company</b>					
Individual	6,350	151	60	0	6,441
Group	0	0	0	0	0
<b>Total</b>	<b>6,350</b>	<b>151</b>	<b>60</b>	<b>0</b>	<b>6,441</b>
<b>Grand Orange Lodge of British America (The)</b>					
Individual	5,362	418	650	0	5,130
Group	0	0	0	0	0
<b>Total</b>	<b>5,362</b>	<b>418</b>	<b>650</b>	<b>0</b>	<b>5,130</b>
<b>Great-West Life Assurance Company (The)</b>					
Individual	1,123,743	59,411	60,051	0	1,123,103
Group	8,453,656	353,304	50,479	0	8,756,481
<b>Total</b>	<b>9,577,399</b>	<b>412,715</b>	<b>110,530</b>	<b>0</b>	<b>9,879,584</b>

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	In Effect 1-Jan-19	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-19
Humania Assurance Inc.					
Individual	5,125	4,300	650	0	8,775
Group	0	0	0	0	0
Total	5,125	4,300	650	0	8,775
Independent Order of Foresters (The)					
Individual	5,959	879	100	0	6,738
Group	0	0	0	0	0
Total	5,959	879	100	0	6,738
Industrial Alliance Insurance and Financial Services Inc.					
Individual	1,667,923	127,037	106,151	0	1,688,809
Group	516,415	100,397	101,268	0	515,544
Total	2,184,338	227,434	207,419	0	2,204,353
Ivari					
Individual	476,747	88,716	39,600	0	525,863
Group	0	0	0	0	0
Total	476,747	88,716	39,600	0	525,863
Knights of Columbus					
Individual	349,557	20,378	14,927	0	355,008
Group	0	0	0	0	0
Total	349,557	20,378	14,927	0	355,008
Liberty Life Assurance Company of Boston					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Life Insurance Company of North America					
Individual	0	0	0	0	0
Group	3,802	58	3,802	0	58
Total	3,802	58	3,802	0	58
London Life Insurance Company					
Individual	2,277,553	264,747	214,283	0	2,328,017
Group	0	0	0	0	0
Total	2,277,553	264,747	214,283	0	2,328,017
LS-Travel, Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	In Effect 1-Jan-19	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-19
<b>Manufacturers Life Insurance Company (The)</b>					
Individual	6,333,490	374,371	375,304	-294	6,332,263
Group	7,501,647	278,674	814,102	0	6,966,219
<b>Total</b>	<b>13,835,137</b>	<b>653,045</b>	<b>1,189,406</b>	<b>-294</b>	<b>13,298,482</b>
<b>Manulife Assurance Company of Canada</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>MD Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>National Bank Life Insurance Company</b>					
Individual	304	0	0	0	304
Group	3,787	214	1,012	0	2,989
<b>Total</b>	<b>4,091</b>	<b>214</b>	<b>1,012</b>	<b>0</b>	<b>3,293</b>
<b>New York Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	840,941	75,228	83,640	0	832,529
<b>Total</b>	<b>840,941</b>	<b>75,228</b>	<b>83,640</b>	<b>0</b>	<b>832,529</b>
<b>Order of United Commercial Travelers of America (The)</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Pavonia Life Insurance Company of Michigan</b>					
Individual	250	0	0	0	250
Group	4,923	5	890	0	4,038
<b>Total</b>	<b>5,173</b>	<b>5</b>	<b>890</b>	<b>0</b>	<b>4,288</b>
<b>Primerica Life Insurance Company of Canada</b>					
Individual	801,908	64,917	42,383	0	824,442
Group	0	0	0	0	0
<b>Total</b>	<b>801,908</b>	<b>64,917</b>	<b>42,383</b>	<b>0</b>	<b>824,442</b>
<b>RBC Life Insurance Company</b>					
Individual	621,657	98,378	34,350	0	685,685
Group	264,344	0	42,373	0	221,971
<b>Total</b>	<b>886,001</b>	<b>98,378</b>	<b>76,723</b>	<b>0</b>	<b>907,656</b>



**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	In Effect 1-Jan-19	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-19
<b>Reliable Life Insurance Company</b>					
Individual	300	0	100	0	200
Group	0	0	0	0	0
<b>Total</b>	<b>300</b>	<b>0</b>	<b>100</b>	<b>0</b>	<b>200</b>
<b>Scotia Life Insurance Company</b>					
Individual	56,365	416	56,781	0	0
Group	57,410	371	57,781	0	0
<b>Total</b>	<b>113,775</b>	<b>787</b>	<b>114,562</b>	<b>0</b>	<b>0</b>
<b>SSQ Insurance Company Inc.</b>					
Individual	59,900	1,517	964	0	60,453
Group	411	0	0	0	411
<b>Total</b>	<b>60,311</b>	<b>1,517</b>	<b>964</b>	<b>0</b>	<b>60,864</b>
<b>SSQ Life Insurance Company Inc.</b>					
Individual	0	0	0	0	0
Group	138,950	34,018	41,545	0	131,423
<b>Total</b>	<b>138,950</b>	<b>34,018</b>	<b>41,545</b>	<b>0</b>	<b>131,423</b>
<b>Sun Life Assurance Company of Canada</b>					
Individual	7,756,921	772,529	475,065	-1	8,054,384
Group	3,676,276	143,512	61,716	-2	3,758,070
<b>Total</b>	<b>11,433,197</b>	<b>916,041</b>	<b>536,781</b>	<b>-3</b>	<b>11,812,454</b>
<b>Sun Life Insurance (Canada) Limited</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TD Life Insurance Company</b>					
Individual	111,224	30,955	31,076	0	111,103
Group	250	0	0	0	250
<b>Total</b>	<b>111,474</b>	<b>30,955</b>	<b>31,076</b>	<b>0</b>	<b>111,353</b>
<b>Teachers Life Insurance Society (Fraternal)</b>					
Individual	0	0	0	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Trans Global Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	1,223	1,026	0	0	2,249
<b>Total</b>	<b>1,223</b>	<b>1,026</b>	<b>0</b>	<b>0</b>	<b>2,249</b>
<b>Wawanesa Life Insurance Company (The)</b>					
Individual	13,748	2,251	1,632	0	14,367
Group	2,503	3,950	311	0	6,142
<b>Total</b>	<b>16,251</b>	<b>6,201</b>	<b>1,943</b>	<b>0</b>	<b>20,509</b>

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	In Effect 1-Jan-19	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-19
Western Life Assurance Company					
Individual	33,748	4,126	3,150	0	34,724
Group	374,622	147,087	333,061	0	188,648
Total	408,370	151,213	336,211	0	223,372
TOTALS					
Individual	\$28,702,065	\$2,501,746	\$1,870,610	-\$295	\$29,332,906
Group	\$29,820,992	\$1,876,975	\$2,176,742	-\$2	\$29,521,223
Total	\$58,523,057	\$4,378,721	\$4,047,352	-\$297	\$58,854,129

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
ACTRA Fraternal Benefit Society			
Individual	0	0	0
Group	6	0	6
Total	6	0	6
Aetna Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Allianz Life Insurance Company of North America			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
American Bankers Life Assurance Company of Florida			
Individual	7	0	7
Group	5,200	0	5,200
Total	5,207	0	5,207
American Health and Life Insurance Company			
Individual	0	0	0
Group	1,222	0	1,222
Total	1,222	0	1,222
American Income Life Insurance Company			
Individual	8,197	0	8,197
Group	0	0	0
Total	8,197	0	8,197
Assumption Mutual Life Insurance Company			
Individual	3,943	585	4,528
Group	55	5	60
Total	3,998	590	4,588
Assurant Life of Canada			
Individual	106	240	346
Group	210	6,124	6,334
Total	316	6,364	6,680
AXA Equitable Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Blue Cross Life Insurance Company of Canada			
Individual	5,247	0	5,247
Group	4,487	0	4,487
Total	9,734	0	9,734
BMO Life Assurance Company			
Individual	2,775	176	2,951
Group	9	2,444	2,453
Total	2,784	2,620	5,404
BMO Life Insurance Company			
Individual	0	0	0
Group	130	226	356
Total	130	226	356

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Brookfield Annuity Company			
Individual	0	0	0
Group	0	14,815	14,815
Total	0	14,815	14,815
Canada Life Insurance Company of Canada (The)			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Canada Life Assurance Company (The)			
Individual	19,348	31	19,379
Group	27,391	84	27,475
Total	46,739	115	46,854
Canadian Premier Life Insurance Company			
Individual	0	0	0
Group	1,906	0	1,906
Total	1,906	0	1,906
Canassurance			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Capitale Civil Service Insurer Inc. (La)			
Individual	41	667	708
Group	73	0	73
Total	114	667	781
Capitale Financial Security Insurance Company (La)			
Individual	14	0	14
Group	0	0	0
Total	14	0	14
Chubb Life Insurance Company of Canada			
Individual	251	0	251
Group	5,340	0	5,340
Total	5,591	0	5,591
CIBC Life Insurance Company Limited			
Individual	186	0	186
Group	0	0	0
Total	186	0	186
CIGNA Life Insurance Company of Canada			
Individual	0	0	0
Group	3	0	3
Total	3	0	3
Combined Insurance Company of America			
Individual	180	0	180
Group	0	0	0
Total	180	0	180
CompCorp Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Co-operators Life Insurance Company			
Individual	9,079	1,591	10,670
Group	1,461	0	1,461
Total	10,540	1,591	12,131
CUMIS Life Insurance Company			
Individual	311	0	311
Group	4,109	0	4,109
Total	4,420	0	4,420
Desjardins Financial Security Life Assurance Company			
Individual	3,180	2,782	5,962
Group	3,108	664	3,772
Total	6,288	3,446	9,734
Empire Life Insurance Company (The)			
Individual	1,507	694	2,201
Group	116	0	116
Total	1,623	694	2,317
Equitable Life Insurance Company of Canada (The)			
Individual	2,358	1,114	3,472
Group	59	88	147
Total	2,417	1,202	3,619
Excellence Life Insurance Company (The)			
Individual	17	0	17
Group	0	0	0
Total	17	0	17
First Canadian Insurance Corporation			
Individual	0	0	0
Group	1,892	0	1,892
Total	1,892	0	1,892
Foresters Life Insurance Company			
Individual	2,276	0	2,276
Group	38	100	138
Total	2,314	100	2,414
Gerber Life Insurance Company			
Individual	51	0	51
Group	0	0	0
Total	51	0	51
Grand Orange Lodge of British America (The)			
Individual	208	0	208
Group	0	0	0
Total	208	0	208
Great-West Life Assurance Company (The)			
Individual	10,793	465	11,258
Group	22,923	0	22,923
Total	33,716	465	34,181
Humania Assurance Inc.			
Individual	37	0	37
Group	13	0	13
Total	50	0	50

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Independent Order of Foresters (The)			
Individual	67	0	67
Group	0	0	0
Total	67	0	67
Industrial Alliance Insurance and Financial Services Inc.			
Individual	13,326	19,238	32,564
Group	3,344	137,340	140,684
Total	16,670	156,578	173,248
Ivari			
Individual	2,388	0	2,388
Group	0	0	0
Total	2,388	0	2,388
Knights of Columbus			
Individual	4,514	0	4,514
Group	0	0	0
Total	4,514	0	4,514
Liberty Life Assurance Company of Boston			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Life Insurance Company of North America			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
London Life Insurance Company			
Individual	17,611	17	17,628
Group	0	4	4
Total	17,611	21	17,632
LS-Travel, Insurance Company			
Individual			
Group			
Total	0	0	0
Manufacturers Life Insurance Company (The)			
Individual	39,181	213	39,394
Group	21,512	6,397	27,909
Total	60,693	6,610	67,303
Manulife Assurance Company of Canada			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
MD Life Insurance Company			
Individual	0	0	
Group	0	0	
Total	0	0	0
National Bank Life Insurance Company			
Individual	2	0	2
Group	37	0	37
Total	39	0	39

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
<b>New York Life Insurance Company</b>			
Individual	5	0	5
Group	1,966	0	1,966
Total	1,971	0	1,971
<b>Order of United Commercial Travelers of America (The)</b>			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
<b>Pavonia Life Insurance Company of Michigan</b>			
Individual	1	0	1
Group	28	0	28
Total	29	0	29
<b>Primerica Life Insurance Company of Canada</b>			
Individual	2,078	0	2,078
Group	0	0	0
Total	2,078	0	2,078
<b>RBC Life Insurance Company</b>			
Individual	3,356	423	3,779
Group	173	809	982
Total	3,529	1,232	4,761
<b>Reliable Life Insurance Company</b>			
Individual	1	0	1
Group	0	0	0
Total	1	0	1
<b>Scotia Life Insurance Company</b>			
Individual	290	0	290
Group	46	0	46
Total	336	0	336
<b>SSQ Insurance Company Inc.</b>			
Individual	199	0	199
Group	1,682	0	1,682
Total	1,881	0	1,881
<b>SSQ Life Insurance Company Inc.</b>			
Individual	0	2	2
Group	462	0	462
Total	462	2	464
<b>Sun Life Assurance Company of Canada</b>			
Individual	41,760	15,128	56,888
Group	15,441	21,508	36,949
Total	57,201	36,636	93,837
<b>Sun Life Insurance (Canada) Limited</b>			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
<b>TD Life Insurance Company</b>			
Individual	155	0	155
Group	0	0	0
Total	155	0	155

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Teachers Life Insurance Society (Fraternal)			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Trans Global Life Insurance Company			
Individual	0	0	0
Group	4	0	4
Total	4	0	4
Wawanesa Life Insurance Company (The)			
Individual	53	0	53
Group	0	0	0
Total	53	0	53
Western Life Assurance Company			
Individual	159	0	159
Group	67	0	67
Total	226	0	226
<b>TOTALS</b>			
Individual	\$195,258	\$43,366	\$238,624
Group	\$124,513	\$190,608	\$315,121
Total	\$319,771	\$233,974	\$553,745



**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
<b>ACTRA Fraternal Benefit Society</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Aetna Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Allianz Life Insurance Company of North America</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>American Bankers Life Assurance Company of Florida</b>				
Individual	0	0	0	0
Group	668	0	0	668
Total	668	0	0	668
<b>American Health and Life Insurance Company</b>				
Individual	0	0	0	0
Group	345	0	0	345
Total	345	0	0	345
<b>American Income Life Insurance Company</b>				
Individual	1,427	0	0	1,427
Group	0	0	0	0
Total	1,427	0	0	1,427
<b>Assumption Mutual Life Insurance Company</b>				
Individual	1,912	213	33	2,158
Group	53	0	0	53
Total	1,965	213	33	2,211
<b>Assurant Life of Canada</b>				
Individual	241	82	0	323
Group	175	3,242	0	3,417
Total	416	3,324	0	3,740
<b>AXA Equitable Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Blue Cross Life Insurance Company of Canada</b>				
Individual	4,143	0	0	4,143
Group	3,445	0	0	3,445
Total	7,588	0	0	7,588
<b>BMO Life Assurance Company</b>				
Individual	1,884	448	4	2,336
Group	30	1,284	0	1,314
Total	1,914	1,732	4	3,650
<b>BMO Life Insurance Company</b>				
Individual	0	0	0	0
Group	26	123	0	149
Total	26	123	0	149

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
<b>Brookfield Annuity Company</b>				
Individual	0	0	0	0
Group	0	1,230	0	1,230
Total	0	1,230	0	1,230
<b>Canada Life Assurance Company (The)</b>				
Individual	5,163	110	1,568	6,841
Group	7,888	0	0	7,888
Total	13,051	110	1,568	14,729
<b>Canada Life Insurance Company of Canada (The)</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Canadian Premier Life Insurance Company</b>				
Individual	0	0	0	0
Group	193	0	0	193
Total	193	0	0	193
<b>Canassurance Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Capitale Civil Service Insurer Inc. (La)</b>				
Individual	25	238	0	263
Group	33	0	0	33
Total	58	238	0	296
<b>Capitale Financial Security Insurance Company (La)</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Chubb Life Insurance Company of Canada</b>				
Individual	4	0	0	4
Group	104	0	0	104
Total	108	0	0	108
<b>CIBC Life Insurance Company Limited</b>				
Individual	282	0	0	282
Group	0	0	0	0
Total	282	0	0	282
<b>CIGNA Life Insurance Company of Canada</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Combined Insurance Company of America</b>				
Individual	20	0	0	20
Group	0	0	0	0
Total	20	0	0	20
<b>CompCorp Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
<b>Co-operators Life Insurance Company</b>				
Individual	3,575	653	115	4,343
Group	322	42	0	364
Total	3,897	695	115	4,707
<b>CUMIS Life Insurance Company</b>				
Individual	50	0	0	50
Group	968	0	395	1,363
Total	1,018	0	395	1,413
<b>Desjardins Financial Security Life Assurance Company</b>				
Individual	2,594	622	496	3,712
Group	3,131	1,798	2	4,931
Total	5,725	2,420	498	8,643
<b>Empire Life Insurance Company (The)</b>				
Individual	552	868	151	1,571
Group	0	9	0	9
Total	552	877	151	1,580
<b>Equitable Life Insurance Company of Canada (The)</b>				
Individual	250	146	85	481
Group	5	75	0	80
Total	255	221	85	561
<b>Excellence Life Insurance Company (The)</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>First Canadian Insurance Corporation</b>				
Individual	0	0	0	0
Group	158	0	0	158
Total	158	0	0	158
<b>Foresters Life Insurance Company</b>				
Individual	1,523	0	10	1,533
Group	151	629	0	780
Total	1,674	629	10	2,313
<b>Gerber Life Insurance Company</b>				
Individual	27	0	0	27
Group	0	0	0	0
Total	27	0	0	27
<b>Grand Orange Lodge of British America (The)</b>				
Individual	218	0	0	218
Group	0	0	0	0
Total	218	0	0	218
<b>Great-West Life Assurance Company (The)</b>				
Individual	3,969	1,700	2,295	7,964
Group	19,600	71	-350	19,321
Total	23,569	1,771	1,945	27,285
<b>Humania Assurance Inc.</b>				
Individual	250	0	0	250
Group	0	0	0	0
Total	250	0	0	250

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
<b>Independent Order of Foresters (The)</b>				
Individual	0	0	8	8
Group	0	0	0	0
Total	0	0	8	8
<b>Industrial Alliance Insurance and Financial Services Inc.</b>				
Individual	6,954	18,105	396	25,455
Group	792	23,719	524	25,035
Total	7,746	41,824	920	50,490
<b>Ivari</b>				
Individual	1,134	92	0	1,226
Group	0	0	0	0
Total	1,134	92	0	1,226
<b>Knights of Columbus</b>				
Individual	2,183	92	749	3,024
Group	0	0	0	0
Total	2,183	92	749	3,024
<b>Liberty Life Assurance Company of Boston</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Life Insurance Company of North America</b>				
Individual	0	0	0	0
Group	50	0	0	50
Total	50	0	0	50
<b>London Life Insurance Company</b>				
Individual	6,533	313	3,172	10,018
Group	0	8	0	8
Total	6,533	321	3,172	10,026
<b>LS-Travel, Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Manufacturers Life Insurance Company (The)</b>				
Individual	21,404	6,609	4,659	32,672
Group	17,287	15,371	766	33,424
Total	38,691	21,980	5,425	66,096
<b>Manulife Assurance Company of Canada</b>				
Individual	0	0	0	0
Group	0	83	0	83
Total	0	83	0	83
<b>MD Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>National Bank Life Insurance Company</b>				
Individual	1	0	0	1
Group	10	0	0	10
Total	11	0	0	11

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
<b>New York Life Insurance Company</b>				
Individual	0	0	1	1
Group	744	0	831	1,575
Total	744	0	832	1,576
<b>Order of United Commercial Travelers of America (The)</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Pavonia Life Insurance Company of Michigan</b>				
Individual	0	0	0	0
Group	-1	0	0	-1
Total	-1	0	0	-1
<b>Primerica Life Insurance Company of Canada</b>				
Individual	363	0	0	363
Group	0	0	0	0
Total	363	0	0	363
<b>RBC Life Insurance Company</b>				
Individual	923	57	57	1,037
Group	10,402	300	0	10,702
Total	11,325	357	57	11,739
<b>Reliable Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Scotia Life Insurance Company</b>				
Individual	-100	0	0	-100
Group	375	0	0	375
Total	275	0	0	275
<b>SSQ Insurance Company Inc.</b>				
Individual	10	0	0	10
Group	168	0	0	168
Total	178	0	0	178
<b>SSQ Life Insurance Company Inc.</b>				
Individual	0	0	0	0
Group	348	0	0	348
Total	348	0	0	348
<b>Sun Life Assurance Company of Canada</b>				
Individual	24,854	15,813	7,610	48,277
Group	9,191	38,651	291	48,133
Total	34,045	54,464	7,901	96,410
<b>Sun Life Insurance (Canada) Limited</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>TD Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
<b>Teachers Life Insurance Society (Fraternal)</b>				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
<b>Trans Global Life Insurance Company</b>				
Individual	0	0	0	0
Group	1	0	0	1
Total	1	0	0	1
<b>Wawanesa Life Insurance Company (The)</b>				
Individual	4	0	1	5
Group	0	0	0	0
Total	4	0	1	5
<b>Western Life Assurance Company</b>				
Individual	0	0	0	0
Group	281	0	0	281
Total	281	0	0	281
<b>TOTALS</b>				
Individual	92,372	\$46,161	\$21,410	\$159,943
Group	76,943	\$86,635	\$2,459	\$166,037
Total	169,315	\$132,796	\$23,869	\$325,980

## 4.0 ACCIDENT AND SICKNESS INSURANCE

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2019**

(\$'000'S)				
Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
ACTRA Fraternal Benefit Society	101	77	76.2%	
Aetna Life Insurance Company	0	0	0.0%	
AIG Insurance Company of Canada	2,445	815	33.3%	
Allianz Global Risks US Insurance Company	239	36	15.1%	
Allianz Life Insurance Company of North America	0	0	0.0%	
Allied World Specialty Insurance Company	0	0	0.0%	
Allstate Insurance Company of Canada	32	41	128.1%	
American Bankers Insurance Company of Florida	3,149	416	13.2%	
American Bankers Life Assurance Company of Florida	2,987	504	16.9%	
American Income Life Insurance Company	1,851	402	21.7%	
Arch Insurance Canada Ltd.	2	0	0.0%	
Ascentus Insurance Ltd.	0	0	0.0%	
Aspen Insurance UK Limited	0	0	0.0%	
Assumption Mutual Life Insurance Company	169	148	87.6%	
Assurant Life of Canada	0	0	0.0%	
Aviva General Insurance Company	0	0	0.0%	
Aviva Insurance Company of Canada	8	0	0.0%	
AXA Equitable Life Insurance Company	0	0	0.0%	
AXIS Reinsurance Company	8	1	12.5%	
Belair Insurance Company Inc.	0	0	0.0%	
Berkley Insurance Company	48	2,089	4352.1%	
Blue Cross Life Insurance Company of Canada	8,598	6,502	75.6%	
BMO Life Assurance Company	878	139	15.8%	
BMO Life Insurance Company	464	6	1.3%	
CAA Insurance Company	0	0	0.0%	
Canada Life Assurance Company (The)	19,257	8,287	43.0%	
Canada Life Insurance Company of Canada (The)	0	0	0.0%	
Canadian Farm Insurance Corp.	0	0	0.0%	
Canadian Northern Shield Insurance Company	0	0	0.0%	
Canadian Premier General Insurance Company	30	4	13.3%	
Canadian Premier Life Insurance Company	2,656	493	18.6%	
Canassurance Insurance Company	881	749	85.0%	
Capitale Civil Service Insurer Inc. (La)	785	574	73.1%	
Capitale Financial Security Insurance Company (La)	1,231	713	57.9%	
Chubb Insurance Company of Canada	264	-166	-62.9%	
Chubb Life Insurance Company of Canada	8,927	235	2.6%	
CIBC Life Insurance Company Limited	1,037	107	10.3%	
CIGNA Life Insurance Company of Canada	91	13	14.3%	
Com Insurance Company of America	13,124	4,647	35.4%	
CompCorp Life Insurance Company	0	0	0.0%	
Continental Casualty Company	0	0	0.0%	
Co-operators General Insurance Company	15	0	0.0%	
Co-operators Life Insurance Company	4,633	2,015	43.5%	
Coseco Insurance Company	0	0	0.0%	
CUMIS General Insurance Company	536	-142	-26.5%	
CUMIS Life Insurance Company	3,295	1,883	57.1%	

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2019**

(\$000'S)			
Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Desjardins Financial Security Life Assurance Company	60,318	61,767	102.4%
Echelon Insurance /Échelon Assurance	0	0	0.0%
Economical Mutual Insurance Company	0	0	0.0%
Elite Insurance Company	0	0	0.0%
Empire Life Insurance Company (The)	801	734	91.6%
Employers Insurance Company of Wausau	0	0	0.0%
Equitable Life Insurance Company of Canada (The)	539	435	80.7%
Everest Insurance Company of Canada	0	-6	0.0%
Excellence Life Insurance Company (The)	272	79	29.0%
Federal Insurance Company	0	0	0.0%
First Canadian Insurance Corporation	2,719	673	24.8%
First North American Insurance Company	0	0	0.0%
Foresters Life Insurance Company	51	44	86.3%
GMS Insurance Inc.	198	242	122.2%
Gore Mutual Insurance Company	0	0	0.0%
Grand Orange Lodge of British America (The)	0	0	0.0%
Great American Insurance Company	0	0	0.0%
Great-West Life Assurance Company (The)	180,273	152,667	84.7%
Green Shield Canada	5,369	4,273	79.6%
Guarantee Company of North America (The)	2	0	0.0%
Hartford Fire Insurance Company	0	0	0.0%
HDI Global Specialty SE	0	0	0.0%
Humania Assurance Inc.	95	50	52.6%
Independent Order of Foresters (The)	0	0	0.0%
Industrial Alliance Insurance and Financial Services Inc.	6,889	3,897	56.6%
Industrial Alliance Pacific General Insurance Corporation	0		0.0%
Intact Insurance Company	0	0	0.0%
Ivari	19	3	15.8%
Knights of Columbus	187	40	21.4%
Liberty Life Assurance Company of Boston	0	0	0.0%
Liberty Mutual Insurance Company	0	0	0.0%
Liberty Specialty Markets Bermuda Limited	0	0	0.0%
Life Insurance Company of North America	0	493	0.0%
Lloyd's Underwriters	367	17	4.6%
London Life Insurance Company	0	0	0.0%
LS-Travel, Insurance Company	0	0	0.0%
Manufacturers Life Insurance Company (The)	73,333	66,603	90.8%
Medavie Inc.	45,501	29,602	65.1%
Missisquoi Insurance Company (The)	0	0	0.0%
Mitsui Sumitomo Insurance Company, Limited	0	0	0.0%
Munich Reinsurance America, Inc.	0	0	0.0%
National Bank Life Insurance Company	34	11	32.4%
National Liability & Fire Insurance Company	0	0	0.0%
New York Life Insurance Company	3	0	0.0%
Nordic Insurance Company of Canada (The)	0	0	0.0%
Northbridge General Insurance Corporation	0	0	0.0%
Novex Insurance Company	0	0	0.0%
Old Republic Insurance Company of Canada	1,796	655	36.5%
Omega General Insurance Company	0	0	0.0%
Optimum Insurance Company	0	0	0.0%



**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2019**

(\$000'S)			
Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Order of United Commercial Travelers of America (The)	0	0	0.0%
Orion Travel Insurance Company	77	14	18.2%
Pavonia Life Insurance Company of Michigan	15	37	246.7%
Personal Insurance Company (The)	0	0	0.0%
Primerica Life Insurance Company of Canada	0	0	0.0%
Primum Insurance Company	0	0	0.0%
Protective Insurance Company	0	0	0.0%
Quebec Assurance Company	0	0	0.0%
RBC Insurance Company of Canada	798	801	100.4%
RBC Life Insurance Company	4,298	3,503	81.5%
Reliable Life Insurance Company	16	25	156.3%
Royal & Sun Alliance Insurance Company of Canada	1,947	6	0.3%
S&Y Insurance Company	0	0	0.0%
Scotia General Insurance Company	0	0	0.0%
Scotia Life Insurance Company	163	3	1.8%
Security National Insurance Company	0	0	0.0%
Sovereign General Insurance Company (The)	0	0	0.0%
SSQ Insurance Company Inc.	919	531	57.8%
SSQ Life Insurance Company Inc.	2,669	2,928	109.7%
Starr Insurance & Reinsurance Limited	42	19	45.2%
Sun Life Assurance Company of Canada	63,825	54,396	85.2%
Sun Life Insurance (Canada) Limited	0	0	0.0%
Sunderland Marine Insurance Company Limited	0	0	0.0%
TD General Insurance Company	0	0	0.0%
TD Life Insurance Company	877	184	21.0%
Teachers Life Insurance Society (Fraternal)	0	0	0.0%
Temple Insurance Company	12	1	8.3%
Traders General Insurance Company	0	0	0.0%
Trafalgar Insurance Company of Canada	0	0	0.0%
Trans Global Life Insurance Company	25	0	0.0%
Travelers Insurance Company of Canada	0	0	0.0%
Trisura Guarantee Insurance Company	5	0	0.0%
Triton Insurance Company	2,210	1,177	53.3%
Unica Insurance Inc.	0	0	0.0%
Unifund Assurance Company	0	0	0.0%
Verasure Insurance Company	0	0	0.0%
Wawanesa Life Insurance Company (The)	6	25	416.7%
Wawanesa Mutual Insurance Company (The)	0	0	0.0%
Western Assurance Company	0	0	0.0%
Western Life Assurance Company	461	554	120.2%
Westport Insurance Corporation	0	0	0.0%
XL Reinsurance America Inc.	0	0	0.0%
XL Specialty Insurance Company	0	0	0.0%
Zenith Insurance Company	0	0	0.0%
Zurich Insurance Company Ltd	72	22	30.6%
<b>TOTALS</b>	<b>534,944</b>	<b>417,093</b>	<b>78.0%</b>



## 5.0 PROPERTY AND CASUALTY INSURANCE

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	1,175	1,020	86.8%
AIG Insurance Company of Canada	9,314	1,826	19.6%
Allianz Global Risks US Insurance Company	4,831	392	8.1%
Allied World Specialty Insurance Company	1,377	643	46.7%
Allstate Insurance Company of Canada	0	0	0.0%
American Bankers Insurance Company of Florida	7,273	1,746	24.0%
American Road Insurance Company (The)	129	-2	-1.6%
Arch Insurance Canada Ltd.	1,380	299	21.7%
Ascentus Insurance Ltd.	0	0	0.0%
Aspen Insurance UK Limited	0	0	0.0%
Associated Electric & Gas Insurance Services Limited	1,149	562	48.9%
Atlantic Insurance Company Limited	0	-1963	0.0%
Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros	183	-11	-6.0%
Aviva General Insurance Company	33,835	22,849	67.5%
Aviva Insurance Company of Canada	48,609	33,518	69.0%
AXA Insurance Company	0	0	0.0%
AXIS Reinsurance Company	588	2,229	379.1%
Belair Insurance Company Inc.	0	0	0.0%
Berkley Insurance Company	411	183	44.5%
Boiler Inspection and Insurance Company of Canada (The)	788	316	40.1%
CAA Insurance Company	0	0	0.0%
Canada Guaranty Mortgage Insurance Company	5,557	473	8.5%
Canadian Egg Industry Reciprocal Alliance	16	0	0.0%
Canadian Farm Insurance Corp.	4	0	0.0%
Canadian Lawyers Insurance Association	275	969	352.4%
Canadian Northern Shield Insurance Company	0	0	0.0%
Canadian Premier General Insurance Company	72	0	0.0%
Canadian Universities Reciprocal Insurance Exchange	739	1,466	198.4%
Canassurance Insurance Company	14	0	0.0%
Capitale General Insurance Inc. (La)	0	0	0.0%
Chicago Title Insurance Company	408	110	27.0%
Chubb Insurance Company of Canada	4,623	779	16.9%
Compagnie Française d'Assurance pour le Commerce Extérieur	63	0	0.0%
Continental Casualty Company	1,731	-219	-12.7%
Co-operators General Insurance Company	79,248	52,687	66.5%
CorePointe Insurance Company	2	0	0.0%
Coseco Insurance Company	15,180	13,293	87.6%
CUMIS General Insurance Company	1,319	771	58.5%
Dominion of Canada General Insurance Company (The)	42,651	23,510	55.1%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$'000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Ecclesiastical Insurance Office Public Limited Company	3,063	2,232	72.9%
Echelon Insurance	520	588	113.1%
Economical Mutual Insurance Company	1,016	-961	-94.6%
Electric Insurance Company	45	271	602.2%
Elite Insurance Company	4,162	1,570	37.7%
Employers Insurance Company of Wausau	0	0	0.0%
Euler Hermes North America Insurance Company	62	2	3.2%
Everest Insurance Company of Canada	677	318	47.0%
Factory Mutual Insurance Company	6,355	-2,110	-33.2%
FCT Insurance Company Ltd.	1,887	592	31.4%
Federal Insurance Company	0	1	0.0%
Federated Insurance Company of Canada	101	988	978.2%
Fenchurch General Insurance Company	0	0	0.0%
First American Title Insurance Company	0	0	0.0%
First North American Insurance Company	764	116	15.2%
Genworth Financial Mortgage Insurance Company Canada	10,730	3,466	32.3%
GMS Insurance Inc.	0	0	0.0%
Gore Mutual Insurance Company	56	26	46.4%
Great American Insurance Company	745	-12	-1.6%
Guarantee Company of North America (The)	1,293	97	7.5%
Hartford Fire Insurance Company	47	-1	-2.1%
HDI Global SE	42	100	238.1%
HDI Global Specialty SE	1,203	858	71.3%
Healthcare Insurance Reciprocal of Canada	8,433	5,295	62.8%
Industrial Alliance Pacific General Insurance Corporation	151	8	5.3%
Intact Insurance Company	92,053	66,711	72.5%
Jevco Insurance Company	0	-152	0.0%
Jewelers Mutual Insurance Company	138	81	58.7%
Lawyers' Professional Indemnity Company	0	0	0.0%
Liberty Mutual Insurance Company	6,324	5,197	82.2%
Lloyd's Underwriters	34,878	26,044	74.7%
Millennium Insurance Corporation	359	131	36.5%
Missisquoi Insurance Company (The)	0	0	0.0%
Mitsui Sumitomo Insurance Company, Limited	222	-4	-1.8%
Motors Insurance Corporation	0	0	0.0%
Munich Reinsurance America, Inc.	0	0	0.0%
National Bank Life Insurance Company	0	0	0.0%
National Liability & Fire Insurance Company	2,197	919	41.8%
Nordic Insurance Company of Canada (The)	0	58	0.0%
Northbridge General Insurance Corporation	35,005	9,600	27.4%
Novex Insurance Company	127,323	78,329	61.5%
Old Republic Insurance Company of Canada	1,015	771	76.0%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$'000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Omega General Insurance Company	3,825	2,446	63.9%
Optimum Insurance Company	0	0	0.0%
Orion Travel Insurance Company	62	46	74.2%
Personal Insurance Company (The)	10,551	9,895	93.8%
Perth Insurance Company	0	0	0.0%
Petline Insurance Company	427	294	68.9%
Portage la Prairie Mutual Insurance Company (The)	0	30	0.0%
Primum Insurance Company	20,342	13,749	67.6%
Protective Insurance Company	1	-1	-100.0%
Quebec Assurance Company	0	0	0.0%
RBC Insurance Company of Canada	181	56	30.9%
Royal & Sun Alliance Insurance Company of Canada	47,652	29,714	62.4%
S&Y Insurance Company	29,526	20,004	67.8%
Safety National Casualty Corporation	0	-2	0.0%
SCOR UK Company Limited	901	93	10.3%
Scotia General Insurance Company	0	0	0.0%
Scottish & York Insurance Co. Limited	0	1,041	0.0%
Security National Insurance Company	26,964	16,259	60.3%
Sentry Insurance a Mutual Company	1	-4	-400.0%
Sompo Japan Nipponkoa Insurance Inc.	-1	0	0.0%
Sonnet Insurance Company	0	0	0.0%
Sovereign General Insurance Company (The)	15,875	15,676	98.7%
St. Paul Fire and Marine Insurance Company	83	-500	-602.4%
Starr Insurance & Reinsurance Limited	1,134	261	23.0%
Stewart Title Guaranty Company	331	130	39.3%
Sunderland Marine Insurance Company Limited	0	0	0.0%
TD General Insurance Company	0	0	0.0%
TD Home and Auto Insurance Company	1,443	531	36.8%
Technology Insurance Company, Inc.	1	0	0.0%
Temple Insurance Company	4,490	10,649	237.2%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	172	35	20.3%
Traders General Insurance Company	19,476	11,036	56.7%
Trafalgar Insurance Company of Canada	0	0	0.0%
Trans Global Insurance Company	68	1	1.5%
Travelers Insurance Company of Canada	4,371	2,415	55.3%
Trisura Guarantee Insurance Company	1,519	120	7.9%
Triton Insurance Company	174	56	32.2%
Unica Insurance Inc.	3	0	0.0%
Unifund Assurance Company	129,878	76,962	59.3%
L'Unique General Insurance Inc.	0	0	0.0%
United States Liability Insurance Company	31	12	38.7%
Verassure Insurance Company	0	550	0.0%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Virginia Surety Company, Inc.	0	0	0.0%
Waterloo Insurance Company	0	0	0.0%
Wawanesa Mutual Insurance Company (The)	13	0	0.0%
Western Assurance Company	0	0	0.0%
Western Surety Company	1,405	1,127	80.2%
Westport Insurance Corporation	4,265	3,584	84.0%
Wynward Insurance Group	1,349	230	17.0%
XL Reinsurance America Inc.	194	58	29.9%
XL Specialty Insurance Company	3,185	1,544	48.5%
Zenith Insurance Company	0	0	0.0%
Zurich Insurance Company Ltd	12,156	-3,271	-26.9%
<b>TOTALS</b>	<b>\$945,858</b>	<b>\$573,401</b>	<b>60.6%</b>

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Affiliated FM Insurance Company</b>			
Personal	0	0	0.0%
Commercial	1,116	996	89.2%
Total	1,116	996	89.2%
<b>AIG Insurance Company of Canada</b>			
Personal	31	33	106.5%
Commercial	5,827	1,103	18.9%
Total	5,858	1,136	19.4%
<b>Allianz Global Risks US Insurance Company</b>			
Personal	372	304	81.7%
Commercial	619	-348	-56.2%
Total	991	-44	-4.4%
<b>Allied World Specialty Insurance Company</b>			
Personal	0	0	0.0%
Commercial	1,195	556	46.5%
Total	1,195	556	46.5%
<b>American Bankers Insurance Company of Florida</b>			
Personal	1,426	740	51.9%
Commercial	0	0	0.0%
Total	1,426	740	51.9%
<b>Arch Insurance Canada Ltd.</b>			
Personal	0	0	0.0%
Commercial	666	224	33.6%
Total	666	224	33.6%
<b>Associated Electric &amp; Gas Insurance Services Limited</b>			
Personal	0	0	0.0%
Commercial	694	589	84.9%
Total	694	589	84.9%
<b>Atlantic Insurance Company Limited</b>			
Personal	0	47	0.0%
Commercial	0	-28	0.0%
Total	0	19	0.0%
<b>Aviva General Insurance Company</b>			
Personal	4,761	1,797	37.7%
Commercial	0	0	0.0%
Total	4,761	1,797	37.7%
<b>Aviva Insurance Company of Canada</b>			
Personal	21,042	11,466	54.5%
Commercial	7,741	3,928	50.7%
Total	28,783	15,394	53.5%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>AXIS Reinsurance Company</b>			
Personal	0	0	0.0%
Commercial	220	0	0.0%
Total	220	0	0.0%
<b>Berkley Insurance Company</b>			
Personal	0	0	
Commercial	17	0	0.0%
Total	17	0	0.0%
<b>Boiler Inspection and Insurance Company of Canada (The)</b>			
Personal	0	0	0.0%
Commercial	366	321	87.7%
Total	366	321	87.7%
<b>Canadian Egg Industry Reciprocal Alliance</b>			
Personal	0	0	0.0%
Commercial	16	0	0.0%
Total	16	0	0.0%
<b>Canadian Farm Insurance Corp.</b>			
Personal	0	0	0.0%
Commercial	4	0	0.0%
Total	4	0	0.0%
<b>Canadian Premier General Insurance Company</b>			
Personal	1	0	0.0%
Commercial	0	0	0.0%
Total	1	0	0.0%
<b>Canadian Universities Reciprocal Insurance Exchange</b>			
Personal	0	0	0.0%
Commercial	431	1,441	334.3%
Total	431	1,441	334.3%
<b>Canassurance Insurance Company</b>			
Personal	12	0	0.0%
Commercial	0	0	0.0%
Total	12	0	0.0%
<b>Chubb Insurance Company of Canada</b>			
Personal	0	-5	0.0%
Commercial	880	42	4.8%
Total	880	37	4.2%
<b>Continental Casualty Company</b>			
Personal	0	0	0.0%
Commercial	776	280	36.1%
Total	776	280	36.1%



**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Co-operators General Insurance Company</b>			
Personal	31,554	21,475	68.1%
Commercial	6,787	3,899	57.4%
Total	38,341	25,374	66.2%
<b>Coseco Insurance Company</b>			
Personal	3,634	4,253	117.0%
Commercial	0	0	0.0%
Total	3,634	4,253	117.0%
<b>CUMIS General Insurance Company</b>			
Personal	410	129	31.5%
Commercial	198	275	138.9%
Total	608	404	66.4%
<b>Dominion of Canada General Insurance Company (The)</b>			
Personal	5,191	1,680	32.4%
Commercial	9,911	7,043	71.1%
Total	15,102	8,723	57.8%
<b>Ecclesiastical Insurance Office Public Limited Company</b>			
Personal	0	0	0.0%
Commercial	2,098	1,912	91.1%
Total	2,098	1,912	91.1%
<b>Echelon Insurance</b>			
Personal	93	27	29.0%
Commercial	418	116	27.8%
Total	511	143	28.0%
<b>Economical Mutual Insurance Company</b>			
Personal	-5	0	
Commercial	697	-88	-12.6%
Total	692	-88	-12.7%
<b>Elite Insurance Company</b>			
Personal	2,402	1,274	53.0%
Commercial	0	0	0.0%
Total	2,402	1,274	53.0%
<b>Everest Insurance Company of Canada</b>			
Personal	0	0	0.0%
Commercial	122	216	177.0%
Total	122	216	177.0%
<b>Factory Mutual Insurance Company</b>			
Personal	0	0	0.0%
Commercial	4,801	-2,286	-47.6%
Total	4,801	-2,286	-47.6%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Federal Insurance Company</b>			
Personal	0	0	0.0%
Commercial	0	1	0.0%
Total	0	1	0.0%
<b>Federated Insurance Company of Canada</b>			
Personal	0	0	0.0%
Commercial	71	983	1384.5%
Total	71	983	1384.5%
<b>First North American Insurance Company</b>			
Personal	764	116	15.2%
Commercial	0	0	0.0%
Total	764	116	15.2%
<b>Gore Mutual Insurance Company</b>			
Personal	0	17	0.0%
Commercial	27	0	0.0%
Total	27	17	63.0%
<b>Great American Insurance Company</b>			
Personal	0	0	
Commercial	158	17	10.8%
Total	158	17	10.8%
<b>Guarantee Company of North America (The)</b>			
Personal	4	0	0.0%
Commercial	125	-2	-1.6%
Total	129	-2	-1.6%
<b>Hartford Fire Insurance Company</b>			
Personal	0	0	0.0%
Commercial	4	0	0.0%
Total	4	0	0.0%
<b>HDI Global SE</b>			
Personal	0	0	0.0%
Commercial	40	63	157.5%
Total	40	63	157.5%
<b>HDI Global Specialty SE</b>			
Personal	0	0	0.0%
Commercial	619	464	75.0%
Total	619	464	75.0%
<b>Healthcare Insurance Reciprocal of Canada</b>			
Personal	0	0	0.0%
Commercial	97	91	93.8%
Total	97	91	93.8%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Intact Insurance Company</b>			
Personal	21,537	12,577	58.4%
Commercial	8,948	14,801	165.4%
Total	30,485	27,378	89.8%
<b>Jewelers Mutual Insurance Company</b>			
Personal	11	0	0.0%
Commercial	89	81	91.0%
Total	100	81	81.0%
<b>Liberty Mutual Insurance Company</b>			
Personal	0	0	0.0%
Commercial	3,512	2,820	80.3%
Total	3,512	2,820	80.3%
<b>Lloyd's Underwriters</b>			
Personal	2,576	1,747	67.8%
Commercial	16,516	18,336	111.0%
Total	19,092	20,083	105.2%
<b>Millennium Insurance Corporation</b>			
Personal	70	12	17.1%
Commercial	0	0	0.0%
Total	70	12	17.1%
<b>Mitsui Sumitomo Insurance Company, Limited</b>			
Personal	0	0	0.0%
Commercial	0	7	0.0%
Total	0	7	0.0%
<b>National Liability &amp; Fire Insurance Company</b>			
Personal	0	0	0.0%
Commercial	1,109	455	41.0%
Total	1,109	455	41.0%
<b>Northbridge General Insurance Corporation</b>			
Personal	67	33	49.3%
Commercial	13,183	2,718	20.6%
Total	13,250	2,751	20.8%
<b>Novex Insurance Company</b>			
Personal	40,831	18,666	45.7%
Commercial	27	5	18.5%
Total	40,858	18,671	45.7%
<b>Old Republic Insurance Company of Canada</b>			
Personal	0	0	0.0%
Commercial	75	164	218.7%
Total	75	164	218.7%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Omega General Insurance Company			
Personal	3,763	2,473	65.7%
Commercial	32	-6	-18.8%
Total	3,795	2,467	65.0%
Orion Travel Insurance Company			
Personal	62	46	74.2%
Commercial	0	0	0.0%
Total	62	46	74.2%
Personal Insurance Company (The)			
Personal	3,309	1,670	50.5%
Commercial	2	0	0.0%
Total	3,311	1,670	50.4%
Petline Insurance Company			
Personal	427	294	68.9%
Commercial	0	0	0.0%
Total	427	294	68.9%
Primum Insurance Company			
Personal	6,122	3,683	60.2%
Commercial	0	0	0.0%
Total	6,122	3,683	60.2%
RBC Insurance Company of Canada			
Personal	181	56	30.9%
Commercial	0	0	0.0%
Total	181	56	30.9%
Royal & Sun Alliance Insurance Company of Canada			
Personal	10,220	5,684	55.6%
Commercial	8,240	6,962	84.5%
Total	18,460	12,646	68.5%
SCOR UK Company Limited			
Personal	0	0	0.0%
Commercial	434	-39	-9.0%
Total	434	-39	-9.0%
Scottish & York Insurance Co. Limited			
Personal	0	0	0.0%
Commercial	0	-45	0.0%
Total	0	-45	
Security National Insurance Company			
Personal	9,282	5,965	64.3%
Commercial	0	0	0.0%
Total	9,282	5,965	64.3%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Sovereign General Insurance Company (The)</b>			
Personal	166	7	4.2%
Commercial	5,456	9,623	176.4%
Total	5,622	9,630	171.3%
<b>St. Paul Fire and Marine Insurance Company</b>			
Personal	0	0	0.0%
Commercial	13	-302	-2323.1%
Total	13	-302	-2323.1%
<b>Starr Insurance &amp; Reinsurance Limited</b>			
Personal	0	0	0.0%
Commercial	1,074	216	20.1%
Total	1,074	216	20.1%
<b>TD Home and Auto Insurance Company</b>			
Personal	513	139	27.1%
Commercial	0	0	0.0%
Total	513	139	27.1%
<b>Technology Insurance Company, Inc.</b>			
Personal	1	0	0.0%
Commercial	0	0	0.0%
Total	1	0	0.0%
<b>Temple Insurance Company</b>			
Personal	0	0	0.0%
Commercial	2,445	9,983	408.3%
Total	2,445	9,983	408.3%
<b>Tokio Marine &amp; Nichido Fire Insurance Co., Ltd.</b>			
Personal	0	0	0.0%
Commercial	121	11	9.1%
Total	121	11	9.1%
<b>Traders General Insurance Company</b>			
Personal	1,925	795	41.3%
Commercial	0	0	0.0%
Total	1,925	795	41.3%
<b>Travelers Insurance Company of Canada</b>			
Personal	0	20	0.0%
Commercial	178	77	43.3%
Total	178	97	54.5%
<b>Trisura Guarantee Insurance Company</b>			
Personal	0	0	0.0%
Commercial	17	8	47.1%
Total	17	8	47.1%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company		Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Triton Insurance Company				
	Personal	174	56	32.2%
	Commercial	0	0	0.0%
	Total	174	56	32.2%
Unifund Assurance Company				
	Personal	47,697	26,233	55.0%
	Commercial	0	0	0.0%
	Total	47,697	26,233	55.0%
United States Liability Insurance Company				
	Personal	0	0	0.0%
	Commercial	18	6	0.0%
	Total	18	6	33.3%
Wawanesa Mutal Insurance Company (The)				
	Personal	2	0	0.0%
	Commercial	8	0	0.0%
	Total	10	0	0.0%
Westport Insurance Corporation				
	Personal	0	0	0.0%
	Commercial	3,186	6,133	192.5%
	Total	3,186	6,133	192.5%
Wynward Insurance Group				
	Personal	15	0	0.0%
	Commercial	986	69	7.0%
	Total	1,001	69	6.9%
XL Specialty Insurance Company				
	Personal	158	93	58.9%
	Commercial	1,549	847	54.7%
	Total	1,707	940	55.1%
Zurich Insurance Company Ltd				
	Personal	0	0	0.0%
	Commercial	7,767	465	6.0%
	Total	7,767	465	6.0%
<b>TOTALS</b>				
	Personal	\$220,801	\$123,602	56.0%
	Commercial	\$121,726	\$95,203	78.2%
	Total	\$342,527	\$218,805	63.9%

**TABLE 5.3 AIRCRAFT INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AlG Insurance Company of Canada	314	140	44.6%
Allianz Global Risks US Insurance Company	484	99	20.5%
Chubb Insurance Company of Canada	100	0	0.0%
Great American Insurance Company	41	29	70.7%
Liberty Mutual Insurance Company	93	0	0.0%
Lloyd's Underwriters	1,062	22	2.1%
Mitsui Sumitomo Insurance Company, Limited	184	-1	-0.5%
National Liability & Fire Insurance Company	286	311	108.7%
Northbridge General Insurance Corporation	325	0	0.0%
Starr Insurance & Reinsurance Limited	12	2	16.7%
Temple Insurance Company	623	-10	-1.6%
Westport Insurance Corporation	123	23	18.7%
XL Specialty Insurance Company	621	282	45.4%
<b>TOTALS</b>	<b>\$4,268</b>	<b>\$897</b>	<b>21.0%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>AIG Insurance Company of Canada</b>			
Liability	352	45	12.8%
Personal Accident	163	226	138.7%
Other	40	11	27.5%
<b>Total</b>	<b>555</b>	<b>282</b>	<b>50.8%</b>
<b>Allianz Global Risks US Insurance Company</b>			
Liability	18	0	0.0%
Personal Accident	1	1	100.0%
Other	7	8	114.3%
<b>Total</b>	<b>26</b>	<b>9</b>	<b>34.6%</b>
<b>American Road Insurance Company (The)</b>			
Liability	0	0	0.0%
Personal Accident	0	0	0.0%
Other	129	-2	-1.6%
<b>Total</b>	<b>129</b>	<b>-2</b>	<b>-1.6%</b>
<b>Arch Insurance Canada Ltd.</b>			
Liability	11	0	0.0%
Personal Accident	2	0	0.0%
Other	5	0	0.0%
<b>Total</b>	<b>18</b>	<b>0</b>	<b>0.0%</b>
<b>Atlantic Insurance Company Limited</b>			
Liability	0	-1,819	0.0%
Personal Accident	0	-3	0.0%
Other	0	3	0.0%
<b>Total</b>	<b>0</b>	<b>-1,819</b>	<b>0.0%</b>
<b>Aviva General Insurance Company</b>			
Liability	19,247	14,437	75.0%
Personal Accident	2,333	2,336	100.1%
Other	7,476	4,279	57.2%
<b>Total</b>	<b>29,056</b>	<b>21,052</b>	<b>72.5%</b>
<b>Aviva Insurance Company of Canada</b>			
Liability	6,100	6,429	105.4%
Personal Accident	524	-91	-17.4%
Other	2,148	1,286	59.9%
<b>Total</b>	<b>8,772</b>	<b>7,624</b>	<b>86.9%</b>
<b>Chubb Insurance Company of Canada</b>			
Liability	640	1,462	228.4%
Personal Accident	26	25	96.2%
Other	84	103	122.6%
<b>Total</b>	<b>750</b>	<b>1,590</b>	<b>212.0%</b>



**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Continental Casualty Company</b>			
Liability	30	-9	-30.0%
Personal Accident	2	2	100.0%
Other	4	17	425.0%
<b>Total</b>	<b>36</b>	<b>10</b>	<b>27.8%</b>
<b>Co-operators General Insurance Company</b>			
Liability	20,784	15,865	76.3%
Personal Accident	3,160	1,165	36.9%
Other	12,854	8,553	66.5%
<b>Total</b>	<b>36,798</b>	<b>25,583</b>	<b>69.5%</b>
<b>Coseco Insurance Company</b>			
Liability	6,688	6,362	95.1%
Personal Accident	894	367	41.1%
Other	3,733	2,395	64.2%
<b>Total</b>	<b>11,315</b>	<b>9,124</b>	<b>80.6%</b>
<b>CUMIS General Insurance Company</b>			
Liability	255	170	66.7%
Personal Accident	33	9	27.3%
Other	139	112	80.6%
<b>Total</b>	<b>427</b>	<b>291</b>	<b>68.1%</b>
<b>Dominion of Canada General Insurance Company (The)</b>			
Liability	14,577	5,647	38.7%
Personal Accident	1,633	2,195	134.4%
Other	7,410	4,633	62.5%
<b>Total</b>	<b>23,620</b>	<b>12,475</b>	<b>52.8%</b>
<b>Economical Mutual Insurance Company</b>			
Liability	49	-757	-1544.9%
Personal Accident	10	93	930.0%
Other	22	-2	-9.1%
<b>Total</b>	<b>81</b>	<b>-666</b>	<b>-822.2%</b>
<b>Electric Insurance Company</b>			
Liability	11	271	2463.6%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>11</b>	<b>271</b>	<b>2463.6%</b>
<b>Elite Insurance Company</b>			
Liability	286	-1,413	-494.1%
Personal Accident	40	150	375.0%
Other	949	1,277	134.6%
<b>Total</b>	<b>1,275</b>	<b>14</b>	<b>1.1%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Guarantee Company of North America (The)</b>			
Liability	-6	-6	100.0%
Personal Accident	-1	0	0.0%
Other	-1	-1	100.0%
<b>Total</b>	<b>-8</b>	<b>-7</b>	<b>87.5%</b>
<b>Hartford Fire Insurance Company</b>			
Liability	3	-7	-233.3%
Personal Accident	3	0	0.0%
Other	1	6	600.0%
<b>Total</b>	<b>7</b>	<b>-1</b>	<b>-14.3%</b>
<b>HDI Global Specialty SE</b>			
Liability	0	0	0.0%
Personal Accident	0	0	0.0%
Other	1	0	0.0%
<b>Total</b>	<b>1</b>	<b>0</b>	<b>0.0%</b>
<b>Intact Insurance Company</b>			
Liability	31,175	22,999	73.8%
Personal Accident	3,352	4,611	137.6%
Other	17,546	10,634	60.6%
<b>Total</b>	<b>52,073</b>	<b>38,244</b>	<b>73.4%</b>
<b>Liberty Mutual Insurance Company</b>			
Liability	190	677	356.3%
Personal Accident	20	308	1540.0%
Other	48	49	102.1%
<b>Total</b>	<b>258</b>	<b>1,034</b>	<b>400.8%</b>
<b>Lloyd's Underwriters</b>			
Liability	235	257	109.4%
Personal Accident	35	85	242.9%
Other	84	36	42.9%
<b>Total</b>	<b>354</b>	<b>378</b>	<b>106.8%</b>
<b>Mitsui Sumitomo Insurance Company, Limited</b>			
Liability	37	-14	-37.8%
Personal Accident	0	1	0.0%
Other	1	1	100.0%
<b>Total</b>	<b>38</b>	<b>-12</b>	<b>-31.6%</b>
<b>Northbridge General Insurance Corporation</b>			
Liability	8,209	5,039	61.4%
Personal Accident	797	422	52.9%
Other	3,620	1,737	48.0%
<b>Total</b>	<b>12,626</b>	<b>7,198</b>	<b>57.0%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Novex Insurance Company</b>			
Liability	51,988	30,801	59.2%
Personal Accident	5,560	6,999	125.9%
Other	28,836	21,515	74.6%
<b>Total</b>	<b>86,384</b>	<b>59,315</b>	<b>68.7%</b>
<b>Old Republic Insurance Company of Canada</b>			
Liability	246	203	82.5%
Personal Accident	10	3	30.0%
Other	155	222	143.2%
<b>Total</b>	<b>411</b>	<b>428</b>	<b>104.1%</b>
<b>Personal Insurance Company (The)</b>			
Liability	4,387	4,209	95.9%
Personal Accident	536	1,559	290.9%
Other	2,313	2,457	106.2%
<b>Total</b>	<b>7,236</b>	<b>8,225</b>	<b>113.7%</b>
<b>Portage la Prairie Mutual Insurance Company (The)</b>			
Liability	0	30	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>0</b>	<b>30</b>	<b>0.0%</b>
<b>Primum Insurance Company</b>			
Liability	9,207	4,417	48.0%
Personal Accident	889	1,333	149.9%
Other	4,124	4,309	104.5%
<b>Total</b>	<b>14,220</b>	<b>10,059</b>	<b>70.7%</b>
<b>Protective Insurance Company</b>			
Liability	1	-1	-100.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>1</b>	<b>-1</b>	<b>-100.0%</b>
<b>Royal &amp; Sun Alliance Insurance Company of Canada</b>			
Liability	14,783	11,368	76.9%
Personal Accident	2,022	821	40.6%
Other	8,755	4,927	56.3%
<b>Total</b>	<b>25,560</b>	<b>17,116</b>	<b>67.0%</b>
<b>S&amp;Y Insurance Company</b>			
Liability	17,593	11,780	67.0%
Personal Accident	2,421	1,453	60.0%
Other	9,512	6,771	71.2%
<b>Total</b>	<b>29,526</b>	<b>20,004</b>	<b>67.8%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Scottish &amp; York Insurance Co. Limited</b>			
Liability	0	1,284	0.0%
Personal Accident	0	-16	0.0%
Other	0	60	0.0%
<b>Total</b>	<b>0</b>	<b>1,328</b>	<b>0.0%</b>
<b>Security National Insurance Company</b>			
Liability	11,342	5,076	44.8%
Personal Accident	1,000	1,198	119.8%
Other	5,340	4,020	75.3%
<b>Total</b>	<b>17,682</b>	<b>10,294</b>	<b>58.2%</b>
<b>Sentry Insurance a Mutual Company</b>			
Liability	1	-4	-400.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>1</b>	<b>-4</b>	<b>-400.0%</b>
<b>Sompo Japan Nipponkoa Insurance Inc.</b>			
Liability	-1	0	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>-1</b>	<b>0</b>	<b>0.0%</b>
<b>Sovereign General Insurance Company (The)</b>			
Liability	4,237	2,125	50.2%
Personal Accident	358	278	77.7%
Other	2,525	1,303	51.6%
<b>Total</b>	<b>7,120</b>	<b>3,706</b>	<b>52.1%</b>
<b>St. Paul Fire and Marine Insurance Company</b>			
Liability	13	-40	-307.7%
Personal Accident	3	-1	-33.3%
Other	5	0	0.0%
<b>Total</b>	<b>21</b>	<b>-41</b>	<b>-195.2%</b>
<b>Starr Insurance &amp; Reinsurance Limited</b>			
Liability	4	0	0.0%
Personal Accident	0	0	0.0%
Other	3	0	0.0%
<b>Total</b>	<b>7</b>	<b>0</b>	<b>0.0%</b>
<b>TD Home and Auto Insurance Company</b>			
Liability	181	3	1.7%
Personal Accident	25	30	120.0%
Other	92	71	77.2%
<b>Total</b>	<b>298</b>	<b>104</b>	<b>34.9%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Tokio Marine & Nichido Fire Insurance Co., Ltd.			
Liability	27	10	37.0%
Personal Accident	12	0	0.0%
Other	12	14	116.7%
Total	51	24	47.1%
Traders General Insurance Company			
Liability	10,047	5,322	53.0%
Personal Accident	1,244	1,037	83.4%
Other	6,258	3,879	62.0%
Total	17,549	10,238	58.3%
Travelers Insurance Company of Canada			
Liability	157	10	6.4%
Personal Accident	24	9	37.5%
Other	25	-41	-164.0%
Total	206	-22	-10.7%
Unifund Assurance Company			
Liability	45,520	26,811	58.9%
Personal Accident	7,594	4,177	55.0%
Other	29,067	19,741	67.9%
Total	82,181	50,729	61.7%
XL Specialty Insurance Company			
Liability	82	27	32.9%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
Total	82	27	32.9%
Zurich Insurance Company Ltd			
Liability	659	-264	-40.1%
Personal Accident	89	-35	-39.3%
Other	94	64	68.1%
Total	842	-235	-27.9%
<b>TOTALS</b>			
Liability	\$279,365	\$178,802	64.0%
Personal Accident	\$34,814	\$30,747	88.3%
Other	\$153,416	\$104,447	68.1%
Total	\$467,595	\$313,996	67.2%

**TABLE 5.5 BOILER AND MACHINERY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	59	14	23.7%
AIG Insurance Company of Canada	286	368	128.7%
Allianz Global Risks US Insurance Company	2,908	319	11.0%
Aviva Insurance Company of Canada	521	414	79.5%
Berkley Insurance Company	1	0	0.0%
Boiler Inspection and Insurance Company of Canada (The)	422	-5	-1.2%
Chubb Insurance Company of Canada	4	-3	-75.0%
Continental Casualty Company	118	1	0.8%
Co-operators General Insurance Company	164	5	3.0%
CUMIS General Insurance Company	10	13	130.0%
Dominion of Canada General Insurance Company (The)	476	6	1.3%
Ecclesiastical Insurance Office Public Limited Company	142	0	0.0%
Economical Mutual Insurance Company	8	0	0.0%
Factory Mutual Insurance Company	1,554	176	11.3%
Federated Insurance Company of Canada	2	0	0.0%
Gore Mutual Insurance Company	3	0	0.0%
Great American Insurance Company	1	1	100.0%
Intact Insurance Company	229	45	19.7%
Lloyd's Underwriters	59	1,751	2967.8%
Millennium Insurance Corporation	289	119	41.2%
National Liability & Fire Insurance Company	81	-209	-258.0%
Northbridge General Insurance Corporation	550	109	19.8%
Royal & Sun Alliance Insurance Company of Canada	695	-30	-4.3%
Sovereign General Insurance Company (The)	222	15	6.8%
Temple Insurance Company	179	97	54.2%
Travelers Insurance Company of Canada	4	65	1625.0%
Trisura Guarantee Insurance Company	389	19	4.9%
United States Liability Insurance Company	1	0	0.0%
Wynward Insurance Group	30	17	56.7%
Zurich Insurance Company Ltd	111	19	17.1%
<b>TOTALS</b>	<b>\$9,518</b>	<b>\$3,326</b>	<b>34.9%</b>

**TABLE 5.6 FIDELITY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2018  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AlG Insurance Company of Canada	139	45	32.4%
Arch Insurance Canada Ltd.	7	0	0.0%
Aviva Insurance Company of Canada	13	4	30.8%
Berkley Insurance Company	1	0	0.0%
Chubb Insurance Company of Canada	16	-78	-487.5%
CUMIS General Insurance Company	152	13	8.6%
Dominion of Canada General Insurance Company (The)	5	15	300.0%
Economical Mutual Insurance Company	2	0	0.0%
Guarantee Company of North America (The)	11	1	9.1%
Liberty Mutual Insurance Company	105	-14	-13.3%
Lloyd's Underwriters	76	142	186.8%
Northbridge General Insurance Corporation	101	121	119.8%
Royal & Sun Alliance Insurance Company of Canada	36	-45	-125.0%
Sovereign General Insurance Company (The)	10	1	10.0%
Travelers Insurance Company of Canada	46	0	0.0%
Trisura Guarantee Insurance Company	31	2	6.5%
Zurich Insurance Company Ltd	11	1	9.1%
<b>TOTALS</b>	<b>\$762</b>	<b>\$208</b>	<b>27.3%</b>

**TABLE 5.7 LIABILITY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2019**  
**(\$'000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	1,799	-257	-14.3%
Allianz Global Risks US Insurance Company	204	-29	-14.2%
Allied World Specialty Insurance Company	32	1	3.1%
Arch Insurance Canada Ltd.	493	22	4.5%
Associated Electric & Gas Insurance Services Limited	437	-32	-7.3%
Atlantic Insurance Company Limited	0	-163	0.0%
Aviva Insurance Company of Canada	8,790	2,117	24.1%
AXIS Reinsurance Company	368	2,229	605.7%
Berkley Insurance Company	339	155	45.7%
Canadian Lawyers Insurance Association	275	969	352.4%
Canadian Universities Reciprocal Insurance Exchange	308	25	8.1%
Canassurance Insurance Company	2	0	0.0%
Chubb Insurance Company of Canada	2,314	-613	-26.5%
Continental Casualty Company	352	-249	-70.7%
Co-operators General Insurance Company	3,920	1,720	43.9%
Coseco Insurance Company	231	-84	-36.4%
CUMIS General Insurance Company	122	50	41.0%
Dominion of Canada General Insurance Company (The)	3,448	2,297	66.6%
Ecclesiastical Insurance Office Public Limited Company	823	320	38.9%
Echelon Insurance	2	0	0.0%
Economical Mutual Insurance Company	233	-207	-88.8%
Electric Insurance Company	34	0	0.0%
Everest Insurance Company of Canada	555	102	18.4%
Federated Insurance Company of Canada	28	5	17.9%
Gore Mutual Insurance Company	26	9	34.6%
Great American Insurance Company	157	-16	-10.2%
Guarantee Company of North America (The)	119	21	17.6%
Hartford Fire Insurance Company	34	0	0.0%
HDI Global SE	2	37	1850.0%
HDI Global Specialty SE	580	393	67.8%
Healthcare Insurance Reciprocal of Canada	8,336	5,204	62.4%
Intact Insurance Company	2,803	451	16.1%
Jevco Insurance Company	0	-152	0.0%
Jewelers Mutual Insurance Company	38	0	0.0%
Liberty Mutual Insurance Company	961	290	30.2%
Lloyd's Underwriters	12,021	2,899	24.1%
Mitsui Sumitomo Insurance Company, Limited	0	2	0.0%
National Liability & Fire Insurance Company	670	338	50.4%
Nordic Insurance Company of Canada (The)	0	58	0.0%
Northbridge General Insurance Corporation	7,175	-811	-11.3%
Novex Insurance Company	80	364	455.0%
Old Republic Insurance Company of Canada	529	179	33.8%



**TABLE 5.7 LIABILITY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2019**  
**(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Omega General Insurance Company	26	-21	-80.8%
Personal Insurance Company (The)	4	0	0.0%
Primum Insurance Company	0	7	0.0%
Royal & Sun Alliance Insurance Company of Canada	2,883	-211	-7.3%
Safety National Casualty Corporation	0	-2	0.0%
SCOR UK Company Limited	88	62	70.5%
Scottish & York Insurance Co. Limited	0	-242	0.0%
Sovereign General Insurance Company (The)	2,695	2,296	85.2%
St. Paul Fire and Marine Insurance Company	0	-147	0.0%
Starr Insurance & Reinsurance Limited	17	22	129.4%
TD Home and Auto Insurance Company	632	288	45.6%
Temple Insurance Company	1,071	582	54.3%
Travelers Insurance Company of Canada	682	2,173	318.6%
Trisura Guarantee Insurance Company	797	-76	-9.5%
United States Liability Insurance Company	12	6	50.0%
Verasure Insurance Company	0	550	0.0%
Wawanesa Mutual Insurance Company (The)	3	0	0.0%
Westport Insurance Corporation	453	115	25.4%
Wynward Insurance Group	318	144	45.3%
XL Reinsurance America Inc.	194	58	29.9%
XL Specialty Insurance Company	623	292	46.9%
Zurich Insurance Company Ltd	509	302	59.3%
<b>TOTALS</b>	<b>\$69,647</b>	<b>\$23,842</b>	<b>34.2%</b>

**TABLE 5.8 SURETY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
ALG Insurance Company of Canada	157	100	64%
Aviva Insurance Company of Canada	1,699	7,967	468.9%
Berkley Insurance Company	52	28	53.8%
Chubb Insurance Company of Canada	557	-49	-8.8%
Continental Casualty Company	267	5	1.9%
Co-operators General Insurance Company	23	0	0.0%
CorePointe Insurance Company	2	0	0.0%
Dominion of Canada General Insurance Company (The)	0	-6	0.0%
Echelon Insurance	7	445	6357.1%
Guarantee Company of North America (The)	1,042	84	8.1%
Hartford Fire Insurance Company	2	0	0.0%
Industrial Alliance Pacific General Insurance Corporation	151	8	5.3%
Intact Insurance Company	1,252	-177	-14.1%
Liberty Mutual Insurance Company	203	300	147.8%
Lloyd's Underwriters	45	6	13.3%
Northbridge General Insurance Corporation	75	107	142.7%
Royal & Sun Alliance Insurance Company of Canada	2	0	0.0%
Sovereign General Insurance Company (The)	169	2	1.2%
St. Paul Fire and Marine Insurance Company	0	-2	0.0%
Travelers Insurance Company of Canada	3,160	60	1.9%
Trisura Guarantee Insurance Company	281	167	59.4%
Unica Insurance Inc.	3	0	0.0%
Western Surety Company	1,405	1,127	80.2%
Westport Insurance Corporation	533	51	9.6%
Zurich Insurance Company Ltd	2,410	-3,854	-159.9%
<b>TOTALS</b>	<b>\$13,497</b>	<b>\$6,369</b>	<b>47.2%</b>

**TABLE 5.9 MARINE INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2019**  
**(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	0	10	0.0%
AIG Insurance Company of Canada	104	-28	-26.9%
Allianz Global Risks US Insurance Company	218	38	17.4%
Associated Electric & Gas Insurance Services Limited	18	5	27.8%
Aviva General Insurance Company	18	0	0.0%
Aviva Insurance Company of Canada	31	-2	-6.5%
Berkley Insurance Company	1	0	0.0%
Chubb Insurance Company of Canada	2	-105	-5250.0%
Continental Casualty Company	182	-266	-146.2%
Co-operators General Insurance Company	0	5	0.0%
Elite Insurance Company	485	282	58.1%
Great American Insurance Company	388	-43	-11.1%
HDI Global Specialty SE	3	1	33.3%
Intact Insurance Company	5,177	770	14.9%
Liberty Mutual Insurance Company	1,192	767	64.3%
Lloyd's Underwriters	2,089	764	36.6%
National Liability & Fire Insurance Company	51	24	47.1%
Northbridge General Insurance Corporation	903	125	13.8%
Royal & Sun Alliance Insurance Company of Canada	16	238	1487.5%
SCOR UK Company Limited	379	70	18.5%
Sovereign General Insurance Company (The)	37	26	70.3%
St. Paul Fire and Marine Insurance Company	49	-8	-16.3%
Starr Insurance & Reinsurance Limited	24	21	87.5%
Traders General Insurance Company	2	3	150.0%
Travelers Insurance Company of Canada	95	42	44.2%
Westport Insurance Corporation	-30	-2,738	9126.7%
XL Specialty Insurance Company	152	3	2.0%
Zurich Insurance Company Ltd	506	31	6.1%
<b>TOTALS</b>	<b>\$12,092</b>	<b>\$35</b>	<b>0.3%</b>

**TABLE 5.10 MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED)  
FOR THE YEAR ENDED 31 DECEMBER 2019  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>CREDIT INSURANCE</b>			
AIG Insurance Company of Canada	102	40	39.2%
Allied World Speciality Insurance Company	150	86	57.3%
Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros	183	-11	-6.0%
Compagnie Française d'Assurance pour le Commerce Extérieur	63	0	0.0%
Euler Hermes North America Insurance Company	62	2	3.2%
<b>CREDIT INSURANCE TOTALS</b>	<b>\$560</b>	<b>\$117</b>	<b>20.9%</b>
<b>CREDIT PROTECTION INSURANCE</b>			
American Bankers Insurance Company of Florida	5,847	1,006	17.2%
Arch Insurance Canada Ltd.	196	53	27.0%
Canadian Premier General Insurance Company	71	0	0.0%
Trans Global Insurance Company	68	1	0.0%
Trisura Guarantee Insurance Company	4	0	0.0%
<b>CREDIT PROTECTION INSURANCE TOTALS</b>	<b>\$6,186</b>	<b>\$1,060</b>	<b>17.1%</b>
<b>LEGAL EXPENSE INSURANCE</b>			
Co-operators General Insurance Company	2	0	0.0%
Intact Insurance Company	34	0	0.0%
Lloyd's Underwriters	80	-1	-1.3%
Novex Insurance Company	1	-21	-2100.0%
Omega General Insurance Company	4	0	0.0%
Temple Insurance Company	172	-3	-1.7%
<b>LEGAL EXPENSE INSURANCE TOTALS</b>	<b>\$293</b>	<b>-\$25</b>	<b>-8.5%</b>
<b>MORTGAGE INSURANCE</b>			
Canada Guaranty Mortgage Insurance Company	5,557	473	8.5%
FCT Insurance Company Ltd.	24	10	41.7%
Genworth Financial Mortgage Insurance Company Canada	10,730	3,466	32.3%
<b>MORTGAGE INSURANCE TOTALS</b>	<b>\$16,311</b>	<b>\$3,949</b>	<b>24.2%</b>
<b>TITLE INSURANCE</b>			
Chicago Title Insurance Company	408	110	27.0%
FCT Insurance Company Ltd.	1,863	582	31.2%
Stewart Title Guaranty Company	331	130	39.3%
<b>TITLE INSURANCE TOTALS</b>	<b>\$2,602</b>	<b>\$822</b>	<b>31.6%</b>
<b>MISCELLANEOUS INSURANCE TOTALS</b>	<b>\$25,952</b>	<b>\$5,923</b>	<b>22.8%</b>