



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

## **2020 Insurance Statistical Report**





## Message from the Superintendent of Insurance

I am pleased to present the 2020 Insurance Statistical Report of the Superintendent of Insurance for the year ended December 31, 2020.

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".

---

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, 2020.**

**DISCLAIMER**

**The information presented was obtained from the 2020 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.**



## TABLE OF CONTENTS

---

1.0 GENERAL OVERVIEW .....	1
Table 1.1 Summary of Licensed Insurance Entities and individuals.....	1
Table 1.2 Summary of Direct Premiums Written or Annuity Considerations.....	3
Table 1.3 List of Insurance Companies and Fraternal Societies.....	4
2.0 COMPARATIVE TOTALS .....	19
Table 2.1 Comparative Totals Summary .....	19
Table 2.2 Life Insurance .....	20
Table 2.3 Annuities .....	20
Table 2.4 Accident and Sickness Insurance.....	20
Table 2.5 Property and Casualty Insurance .....	21
Table 2.5A - Property Personal Insurance .....	21
Table 2.5B - Property Commercial Insurance .....	21
Table 2.5C - Aircraft Insurance .....	22
Table 2.5D - Automobile Liability Insurance.....	22
Table 2.5E - Automobile Personal Accident Insurance.....	22
Table 2.5F - Automobile Other Insurance .....	23
Table 2.5G - Boiler and Machinery Insurance.....	23
Table 2.5H - Fidelity Insurance .....	23
Table 2.5I - Liability Insurance .....	24
Table 2.5J - Surety Insurance.....	24
Table 2.5K - Marine Insurance.....	24
Table 2.5L - Miscellaneous Insurance (Not Otherwise Classified) .....	25
3.0 LIFE INSURANCE .....	27
Table 3.1 Direct Individual and Group Life Insurance in Effect.....	27
Table 3.2 Life Insurance Premiums and Annuity Considerations.....	34
Table 3.3 Disbursement to Policyholders .....	39
4.0 ACCIDENT AND SICKNESS INSURANCE .....	45
Table 4.1 Accident and Sickness Direct Premiums Written and Claims Incurred .....	45
5.0 PROPERTY AND CASUALTY INSURANCE .....	49
Table 5.1 Total for all Classes of Insurance .....	49
Table 5.2 Property Insurance .....	53
Table 5.3 Aircraft Insurance .....	61
Table 5.4 Automobile Insurance .....	62
Table 5.5 Boiler and Machinery Insurance .....	68
Table 5.6 Fidelity Insurance .....	69
Table 5.7 Liability Insurance.....	70
Table 5.8 Surety Insurance.....	72
Table 5.9 Marine Insurance .....	73
Table 5.10 Miscellaneous Insurance (Not Otherwise Classified) .....	74





## 1.0 GENERAL OVERVIEW

---

**Table 1.1 SUMMARY OF INSURANCE LICENSED ENTITIES AND INDIVIDUALS  
IN NEWFOUNDLAND AND LABRADOR AS AT DECEMBER 31, 2020**

---

<u>License Type</u>	<u>Number of Licenses</u>
Insurance Company	192
Property & Casualty Insurance Broker	227
Property & Casualty Insurance Agent	32
Special Broker	8
Property & Casualty Insurance Representative	3749
Life (Including Accident and Sickness) Insurance Broker	152
Life (Including Accident and Sickness) Insurance Agent	128
Life (Including Accident and Sickness) Insurance Representative	2028
Accident and Sickness Insurance Broker	9
Accident and Sickness Insurance Agent	10
Accident and Sickness Insurance Representative	321
Insurance Adjustment Company	23
Insurance Adjuster	1406
Travel Insurance Agent	22

---

**New Insurance Companies licensed in 2020**

N/A

**Date Licensed**

-

**Insurance Companies Withdrawn in 2020**

1. AXA Insurance Company
2. Liberty Specialty Markets Bermuda Limited

**Date Withdrawn**

June 29, 2020  
February 11, 2020

**Insurance Company Changes in 2020**

1. The Great-West Life Assurance Company, London Life Insurance Company, and The Canada Life Assurance Company amalgamated continued under the name The Canada Life Assurance Company.
2. Industrial Alliance Insurance and Financial Services Inc. and The Excellence Life Insurance Company amalgamated and continued under the name Industrial Alliance Insurance and Financial Services Inc.
3. Jewelers Mutual Insurance Company changed its name to Jewelers Mutual Insurance Company, SI
4. Sompo Japan Nipponkoa Insurance Inc. changed its name to Sompo Japan Insurance Inc.
5. SSQ, Société d'assurance-vie inc. SSQ, Life Insurance Company Inc. and SSQ Société d'assurance inc., SSQ Insurance Company Inc. amalgamated and continued under the name SSQ, Life Insurance Company Inc.
6. The Wawanesa Life Insurance Company and Western Life Assurance Company amalgamated and continued under the name The Wawanesa Life Insurance Company (La Compagnie d'Assurance-vie Wawanesa)

**Date of Change**

January 1, 2020  
  
September 29, 2020  
  
March 24, 2020  
  
May 8, 2020  
  
April 1, 2020  
  
January 1, 2020

**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 2020.

	<u>2020</u>	<u>2019</u>	<u>Change %</u>
<u>Direct Premiums Written (\$000s)</u>			
Accident & Sickness	520,983	534,944	-2.6%
Annuity Considerations	154,918	233,974	-33.8%
Life Insurance	320,695	319,771	0.3%
Property & Casualty	1,009,819	945,858	6.8%
<u>Disbursements to Policyholders (\$000s)</u>			
Accident & Sickness	414,008	417,093	-0.7%
Annuity Considerations	93,427	132,796	-29.6%
Life Insurance	197,558	193,184	2.3%
Property & Casualty	622,639	573,401	8.6%
<u>Loss Ratio (%)</u>			
Accident & Sickness	79.5%	78.0%	1.5%
Life Insurance	61.6%	60.4%	1.2%
Property & Casualty	61.7%	60.6%	1.0%

**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, 2020 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, C
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 Caucción, 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
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
Blue Cross Life Insurance Company of Canada	644 Main Street Moncton, NB E1C 8L3	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>
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
Canadian Premier Life Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	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>
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, C
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
Continental Casualty Company	66 Wellington Street West, Suite 3700 Toronto, ON M5K 1J5	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>
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
Empire Life Insurance Company (The)	259 King Street East Kingston, ON K7L 3A8	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>
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
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
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

**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>
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
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
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

**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>
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, SI	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
Life Insurance Company of North America	100 Consilium Place, Suite 301 Scarborough, ON M1H 3E3	A, B
Lloyd's Underwriters	1155 Rue Metcalfe, Suite 2220 Montreal, QC H3B 2V6	B, C
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

**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>
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
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

**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>
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
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

**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>
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
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 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

**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>
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
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

**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>
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
Unifund Assurance Company	10 Factory Lane St. John's, NL A1C 6H5	B, C
L'Unique General Insurance Inc.	625 Jacques-Parizeau Quebec City, QC G1R G5	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



**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>
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 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
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 2020 AND 2019**  
**(\$'000'S)**

Type of Insurance	Premium or Annuity Consideration			Disbursement to Policy Holders		
	2020	2019	Variance YOY	2020	2019	Variance YOY
Life	320,695	319,771	0.3%	197,558	193,184	2.3%
Annuities	154,918	233,974	-33.8%	93,427	132,796	-29.6%
Accident and Sickness	520,981	534,944	-2.6%	414,008	417,093	-0.7%
Property						
- Personal	240,412	220,801	8.9%	145,528	123,602	17.7%
- Commercial	141,925	121,726	16.6%	58,295	95,203	-38.8%
Aircraft	5,952	4,268	39.5%	1,708	897	90.4%
Automobile						
- Liability	284,721	279,365	1.9%	217,526	178,802	21.7%
- Personal Accident	37,092	34,814	6.5%	26,484	30,747	-13.9%
- Other	159,776	153,416	4.1%	80,437	104,447	-23.0%
Boiler and Machinery	10,114	9,518	6.3%	4,987	3,326	49.9%
Fidelity	807	762	5.9%	17	208	-91.8%
Liability	75,030	69,647	7.7%	43,875	23,842	84.0%
Surety	9,264	13,497	-31.4%	26,141	6,369	310.4%
Marine	12,831	12,092	6.1%	8,474	35	24111.4%
Credit	468	560	-16.4%	30	117	-74.4%
Credit Protection	6,316	6,186	2.1%	3,333	1,060	214.4%
Hail	0	0	0.0%	-4	0	0.0%
Legal Expense	202	293	-31.1%	11	-25	-144.0%
Mortgage	22,027	16,311	35.0%	4,798	3,949	21.5%
Title	2,882	2,602	10.8%	999	822	21.5%
Other Approved Products	0	0	0.0%	0	0	0.0%
<b>TOTALS</b>	<b>\$2,006,413</b>	<b>\$2,034,547</b>	<b>-1.4%</b>	<b>\$1,327,632</b>	<b>\$1,316,474</b>	<b>0.8%</b>

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

Year	Premiums	Disbursements	Loss Ratio
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%
2020	320,695	197,558	61.6%

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

Year	Annuity Consideration	Disbursements
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
2020	154,918	93,427

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

Year	Premiums	Claims	Loss Ratio
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%
2020	520,981	414,008	79.5%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	1,009,819	622,639	61.7%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	240,412	145,528	60.5%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	141,925	58,295	41.1%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	5,952	1,708	28.7%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	284,721	217,526	76.4%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	37,092	26,484	71.4%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	159,776	80,437	50.3%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	10,114	4,987	49.3%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	807	17	2.1%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	75,030	43,875	58.5%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	9,264	26,141	282.2%

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

Year	Premiums	Claims	Loss Ratio
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%
2020	12,831	8,474	66.0%



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

Year	Premiums	Claims	Loss Ratio
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%
2020	31,895	9,167	28.7%



### 3.0 LIFE INSURANCE

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$'000'S)**

Company or Society	In Effect 1-Jan-20	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
<b>ACTRA Fraternal Benefit Society</b>					
Individual	0	0	0	0	0
Group	2,398	300	530	0	2,168
<b>Total</b>	<b>2,398</b>	<b>300</b>	<b>530</b>	<b>0</b>	<b>2,168</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	294	177	0	0	471
Group	130,944	17,378	644	0	147,678
<b>Total</b>	<b>131,238</b>	<b>17,555</b>	<b>644</b>	<b>0</b>	<b>148,149</b>
<b>American Health and Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	71,857	61,622	64,536	0	68,943
<b>Total</b>	<b>71,857</b>	<b>61,622</b>	<b>64,536</b>	<b>0</b>	<b>68,943</b>
<b>American Income Life Insurance Company</b>					
Individual	291,022	51,721	33,877	0	308,866
Group	0	0	0	0	0
<b>Total</b>	<b>291,022</b>	<b>51,721</b>	<b>33,877</b>	<b>0</b>	<b>308,866</b>
<b>Assumption Mutual Life Insurance</b>					
Individual	395,295	39,821	18,718	0	416,398
Group	15,422	3,355	6,081	0	12,696
<b>Total</b>	<b>410,717</b>	<b>43,176</b>	<b>24,799</b>	<b>0</b>	<b>429,094</b>
<b>Assurant Life of Canada</b>					
Individual	5,039	51	437	0	4,653
Group	5,739	30	558	0	5,211
<b>Total</b>	<b>10,778</b>	<b>81</b>	<b>995</b>	<b>0</b>	<b>9,864</b>

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
<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	110,318	1,087	5,714	0	105,691
Group	1,499,962	99,771	42,996	0	1,556,737
<b>Total</b>	<b>1,610,280</b>	<b>100,858</b>	<b>48,710</b>	<b>0</b>	<b>1,662,428</b>
<b>BMO Life Assurance Company</b>					
Individual	335,187	12,702	23,837	0	324,052
Group	3,231	48	258	0	3,021
<b>Total</b>	<b>338,418</b>	<b>12,750</b>	<b>24,095</b>	<b>0</b>	<b>327,073</b>
<b>BMO Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	5,832	0	5,832	0	0
<b>Total</b>	<b>5,832</b>	<b>0</b>	<b>5,832</b>	<b>0</b>	<b>0</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	6,424,821	402,029	380,760	0	6,446,090
Group	13,190,508	431,946	1,345,562	0	12,276,892
<b>Total</b>	<b>19,615,329</b>	<b>833,975</b>	<b>1,726,322</b>	<b>0</b>	<b>18,722,982</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	6,684	0	0	6,684
Group	44,862	1,771	8,473	0	38,160
<b>Total</b>	<b>44,862</b>	<b>8,455</b>	<b>8,473</b>	<b>0</b>	<b>44,844</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 2020  
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
<b>Capitale Civil Service Insurer Inc. (La)</b>					
Individual	0	0	0	0	0
Group	21,626	1,539	5,161	0	18,004
<b>Total</b>	<b>21,626</b>	<b>1,539</b>	<b>5,161</b>	<b>0</b>	<b>18,004</b>
<b>Capitale Financial Security Insurance Company (La)</b>					
Individual	692	0	120	0	572
Group	0	0	0	0	0
<b>Total</b>	<b>692</b>	<b>0</b>	<b>120</b>	<b>0</b>	<b>572</b>
<b>Chubb Life Insurance Company of Canada</b>					
Individual	49,428	0	1,240	0	48,188
Group	51,255	2,063	18,196	0	35,122
<b>Total</b>	<b>100,683</b>	<b>2,063</b>	<b>19,436</b>	<b>0</b>	<b>83,310</b>
<b>CIBC Life Insurance Company Limited</b>					
Individual	10,068	1,733	749	0	11,052
Group	0	0	0	0	0
<b>Total</b>	<b>10,068</b>	<b>1,733</b>	<b>749</b>	<b>0</b>	<b>11,052</b>
<b>CIGNA Life Insurance 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>Combined Insurance Company of America</b>					
Individual	4,070	37	8	0	4,099
Group	41	0	25	0	16
<b>Total</b>	<b>4,111</b>	<b>37</b>	<b>33</b>	<b>0</b>	<b>4,115</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	1,958,009	127,033	75,503	0	2,009,539
Group	87,484	22,433	21,451	0	88,466
<b>Total</b>	<b>2,045,493</b>	<b>149,466</b>	<b>96,954</b>	<b>0</b>	<b>2,098,005</b>
<b>CUMIS Life Insurance Company</b>					
Individual	46,308	175	2,665	0	43,818
Group	723,786	98,576	108,853	0	713,509
<b>Total</b>	<b>770,094</b>	<b>98,751</b>	<b>111,518</b>	<b>0</b>	<b>757,327</b>

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
<b>Desjardins Financial Security Life Assurance Company</b>					
Individual	363,470	23,144	18,075	0	368,539
Group	760,238	42,459	32,418	0	770,279
<b>Total</b>	<b>1,123,708</b>	<b>65,603</b>	<b>50,493</b>	<b>0</b>	<b>1,138,818</b>
<b>Empire Life Insurance Company (The)</b>					
Individual	193,311	1,732	14,604	0	180,439
Group	33,388	9,544	10,223	0	32,709
<b>Total</b>	<b>226,699</b>	<b>11,276</b>	<b>24,827</b>	<b>0</b>	<b>213,148</b>
<b>Equitable Life Insurance Company of Canada (The)</b>					
Individual	317,194	41,634	28,847	0	329,981
Group	26,102	1,148	4,671	0	22,579
<b>Total</b>	<b>343,296</b>	<b>42,782</b>	<b>33,518</b>	<b>0</b>	<b>352,560</b>
<b>First Canadian Insurance Corporation</b>					
Individual	0	0	0	0	0
Group	212,259	31,721	40,409	0	203,571
<b>Total</b>	<b>212,259</b>	<b>31,721</b>	<b>40,409</b>	<b>0</b>	<b>203,571</b>
<b>Foresters Life Insurance Company</b>					
Individual	108,076	1,313	4,885	0	104,504
Group	3,748	0	566	0	3,182
<b>Total</b>	<b>111,824</b>	<b>1,313</b>	<b>5,451</b>	<b>0</b>	<b>107,686</b>
<b>Gerber Life Insurance Company</b>					
Individual	6,441	262	6,703	0	0
Group	0	0	0	0	0
<b>Total</b>	<b>6,441</b>	<b>262</b>	<b>6,703</b>	<b>0</b>	<b>0</b>
<b>Grand Orange Lodge of British America (The)</b>					
Individual	5,130	1,038	418	0	5,750
Group	0	0	0	0	0
<b>Total</b>	<b>5,130</b>	<b>1,038</b>	<b>418</b>	<b>0</b>	<b>5,750</b>
<b>Humania Assurance Inc.</b>					
Individual	8,775	2,119	400	0	10,494
Group	0	0	0	0	0
<b>Total</b>	<b>8,775</b>	<b>2,119</b>	<b>400</b>	<b>0</b>	<b>10,494</b>
<b>Independent Order of Foresters (The)</b>					
Individual	6,737	152	636	0	6,253
Group	0	0	0	0	0
<b>Total</b>	<b>6,737</b>	<b>152</b>	<b>636</b>	<b>0</b>	<b>6,253</b>

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Industrial Alliance Insurance and Financial Services Inc.					
Individual	1,688,809	171,549	80,074	0	1,780,284
Group	515,544	52,445	86,659	0	481,330
Total	2,204,353	223,994	166,733	0	2,261,614
Ivari					
Individual	525,864	104,468	34,805	0	595,527
Group	0	0	0	0	0
Total	525,864	104,468	34,805	0	595,527
Knights of Columbus					
Individual	355,008	10,443	13,047	0	352,404
Group	0	0	0	0	0
Total	355,008	10,443	13,047	0	352,404
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	58	0	58	0	0
Total	58	0	58	0	0
LS-Travel, Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Manufacturers Life Insurance Company (The)					
Individual	6,332,263	357,504	523,644	-96	6,166,027
Group	6,966,219	935,927	577,044	0	7,325,102
Total	13,298,482	1,293,431	1,100,688	-96	13,491,129
Manulife Assurance Company of Canada					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
MD Life 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 2020  
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
<b>National Bank Life Insurance Company</b>					
Individual	304	0	0	0	304
Group	2,989	135	743	0	2,381
<b>Total</b>	<b>3,293</b>	<b>135</b>	<b>743</b>	<b>0</b>	<b>2,685</b>
<b>New York Life Insurance Company</b>					
Individual	0	0	0	0	0
Group	832,529	56,881	71,924	0	817,486
<b>Total</b>	<b>832,529</b>	<b>56,881</b>	<b>71,924</b>	<b>0</b>	<b>817,486</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	250	0	0
Group	4,038	20	1,612	0	2,446
<b>Total</b>	<b>4,288</b>	<b>20</b>	<b>1,862</b>	<b>0</b>	<b>2,446</b>
<b>Primerica Life Insurance Company of Canada</b>					
Individual	824,442	39,294	42,758	0	820,978
Group	0	0	0	0	0
<b>Total</b>	<b>824,442</b>	<b>39,294</b>	<b>42,758</b>	<b>0</b>	<b>820,978</b>
<b>RBC Life Insurance Company</b>					
Individual	685,686	93,234	33,032	0	745,888
Group	221,972	1,072	1,796	0	221,248
<b>Total</b>	<b>907,658</b>	<b>94,306</b>	<b>34,828</b>	<b>0</b>	<b>967,136</b>
<b>Reliable Life Insurance Company</b>					
Individual	200	0	0	0	200
Group	0	0	0	0	0
<b>Total</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>200</b>
<b>Scotia 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>SSQ Life Insurance Company Inc.</b>					
Individual	60,453	4,683	3,637	0	61,499
Group	131,834	49,106	43,334	0	137,606
<b>Total</b>	<b>192,287</b>	<b>53,789</b>	<b>46,971</b>	<b>0</b>	<b>199,105</b>



**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effectd & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
<b>Sun Life Assurance Company of Canada</b>					
Individual	8,054,384	693,701	449,071	1	8,299,015
Group	3,758,070	29,799	309,909	-1	3,477,959
<b>Total</b>	<b>11,812,454</b>	<b>723,500</b>	<b>758,980</b>	<b>0</b>	<b>11,776,974</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	111,103	21,016	6,731	0	125,388
Group	250	0	0	0	250
<b>Total</b>	<b>111,353</b>	<b>21,016</b>	<b>6,731</b>	<b>0</b>	<b>125,638</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	2,249	-1,044	0	0	1,205
<b>Total</b>	<b>2,249</b>	<b>-1,044</b>	<b>0</b>	<b>0</b>	<b>1,205</b>
<b>Wawanesa Life Insurance Company (The)</b>					
Individual	49,092	6,574	4,046	0	51,620
Group	194,790	1,740	54,005	0	142,525
<b>Total</b>	<b>243,882</b>	<b>8,314</b>	<b>58,051</b>	<b>0</b>	<b>194,145</b>
<b>TOTALS</b>					
Individual	\$29,327,543	\$2,217,110	\$1,809,291	-\$95	\$29,735,267
Group	\$29,521,224	\$1,951,785	\$2,864,527	-\$1	\$28,608,481
<b>Total</b>	<b>\$58,848,767</b>	<b>\$4,168,895</b>	<b>\$4,673,818</b>	<b>-\$96</b>	<b>\$58,343,748</b>

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$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	3,235	0	3,235
Total	3,242	0	3,242
American Health and Life Insurance Company			
Individual	0	0	0
Group	969	0	969
Total	969	0	969
American Income Life Insurance Company			
Individual	8,905	0	8,905
Group	0	0	0
Total	8,905	0	8,905
Assumption Mutual Life Insurance Company			
Individual	4,032	348	4,380
Group	55	0	55
Total	4,087	348	4,435
Assurant Life of Canada			
Individual	105	230	335
Group	184	5,183	5,367
Total	289	5,413	5,702
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	4,993	0	4,993
Group	5,027	0	5,027
Total	10,020	0	10,020
BMO Life Assurance Company			
Individual	2,646	872	3,518
Group	11	493	504
Total	2,657	1,365	4,022
BMO Life Insurance Company			
Individual	0	0	0
Group	105	143	248
Total	105	143	248

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Brookfield Annuity Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Canada Life Assurance Company (The)			
Individual	48,735	453	49,188
Group	45,697	92	45,789
Total	94,432	545	94,977
Canada Life Insurance Company of Canada (The)			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Canadian Premier Life Insurance Company			
Individual	7	0	7
Group	1,661	0	1,661
Total	1,668	0	1,668
Canassurance			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Capitale Civil Service Insurer Inc. (La)			
Individual	49	118	167
Group	63	0	63
Total	112	118	230
Capitale Financial Security Insurance Company (La)			
Individual	13	0	13
Group	0	0	0
Total	13	0	13
Chubb Life Insurance Company of Canada			
Individual	612	0	612
Group	4,756	0	4,756
Total	5,368	0	5,368
CIBC Life Insurance Company Limited			
Individual	180	0	180
Group	0	0	0
Total	180	0	180
CIGNA Life Insurance Company of Canada			
Individual	0	0	0
Group	1	0	1
Total	1	0	1
Combined Insurance Company of America			
Individual	182	0	182
Group	0	0	0
Total	182	0	182
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 2020  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Co-operators Life Insurance Company			
Individual	9,552	2,484	12,036
Group	1,473	0	1,473
Total	11,025	2,484	13,509
CUMIS Life Insurance Company			
Individual	301	0	301
Group	4,086	0	4,086
Total	4,387	0	4,387
Desjardins Financial Security Life Assurance Company			
Individual	3,176	2,334	5,510
Group	3,371	1,484	4,855
Total	6,547	3,818	10,365
Empire Life Insurance Company (The)			
Individual	1,492	768	2,260
Group	159	0	159
Total	1,651	768	2,419
Equitable Life Insurance Company of Canada (The)			
Individual	2,987	68	3,055
Group	60	497	557
Total	3,047	565	3,612
First Canadian Insurance Corporation			
Individual	0	0	0
Group	1,521	0	1,521
Total	1,521	0	1,521
Foresters Life Insurance Company			
Individual	2,785	0	2,785
Group	41	88	129
Total	2,826	88	2,914
Gerber Life Insurance Company			
Individual	42	0	42
Group	0	0	0
Total	42	0	42
Grand Orange Lodge of British America (The)			
Individual	205	0	205
Group	0	0	0
Total	205	0	205
Humania Assurance Inc.			
Individual	45	0	45
Group	13	0	13
Total	58	0	58
Independent Order of Foresters (The)			
Individual	74	0	74
Group	0	0	0
Total	74	0	74
Industrial Alliance Insurance and Financial Services Inc.			
Individual	13,116	15,824	28,940
Group	2,868	11,096	13,964
Total	15,984	26,920	42,904

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company or Society		Life Insurance Premiums	Considerations for Annuities	Grand Total
Ivari	Individual	2,661	30	2,691
	Group	0	0	0
	Total	2,661	30	2,691
Knights of Columbus	Individual	4,277	0	4,277
	Group	0	0	0
	Total	4,277	0	4,277
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
LS-Travel, Insurance Company	Individual	0	0	0
	Group	0	0	0
	Total	0	0	0
Manufacturers Life Insurance Company (The)	Individual	41,457	2,099	43,556
	Group	23,324	2,827	26,151
	Total	64,781	4,926	69,707
Manulife Assurance Company of Canada	Individual	0	0	0
	Group	0	0	0
	Total	0	0	0
MD Life Insurance Company	Individual	0	0	0
	Group	0	0	0
	Total	0	0	0
National Bank Life Insurance Company	Individual	2	0	2
	Group	30	0	30
	Total	32	0	32
New York Life Insurance Company	Individual	3	0	3
	Group	2,008	3	2,011
	Total	2,011	3	2,014
Order of United Commercial Travelers of America (The)	Individual	0	0	0
	Group	0	0	0
	Total	0	0	0
Pavonia Life Insurance Company of Michigan	Individual	0	0	0
	Group	23	0	23
	Total	23	0	23

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
<b>Primerica Life Insurance Company of Canada</b>			
Individual	2,117	0	2,117
Group	0	0	0
Total	2,117	0	2,117
<b>RBC Life Insurance Company</b>			
Individual	3,520	307	3,827
Group	201	987	1,188
Total	3,721	1,294	5,015
<b>Reliable Life Insurance Company</b>			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
<b>Scotia Life Insurance Company</b>			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
<b>SSQ Life Insurance Company Inc.</b>			
Individual	207	2	209
Group	2,005	0	2,005
Total	2,212	2	2,214
<b>Sun Life Assurance Company of Canada</b>			
Individual	43,985	9,334	53,319
Group	14,817	96,754	111,571
Total	58,802	106,088	164,890
<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	180	0	180
Group	0	0	0
Total	180	0	180
<b>Teachers Life Insurance Society (Fraternal)</b>			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
<b>Trans Global Life Insurance Company</b>			
Individual	0	0	0
Group	5	0	5
Total	5	0	5
<b>Wawanesa Life Insurance Company (The)</b>			
Individual	219	0	219
Group	51	0	51
Total	270	0	270
<b>TOTALS</b>			
Individual	\$202,869	\$35,271	\$238,140
Group	\$117,826	\$119,647	\$237,473
Total	\$320,695	\$154,918	\$475,613

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$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
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Aetna Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
<b>Total</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
Group	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>American Bankers Life Assurance Company of Florida</b>				
Individual	0	0	5	5
Group	454	0	0	454
<b>Total</b>	<b>454</b>	<b>0</b>	<b>5</b>	<b>459</b>
<b>American Health and Life Insurance Company</b>				
Individual	0	0	0	0
Group	338	0	0	338
<b>Total</b>	<b>338</b>	<b>0</b>	<b>0</b>	<b>338</b>
<b>American Income Life Insurance Company</b>				
Individual	1,487	0	0	1,487
Group	0	0	0	0
<b>Total</b>	<b>1,487</b>	<b>0</b>	<b>0</b>	<b>1,487</b>
<b>Assumption Mutual Life Insurance Company</b>				
Individual	2,129	1,037	37	3,203
Group	224	8	0	232
<b>Total</b>	<b>2,353</b>	<b>1,045</b>	<b>37</b>	<b>3,435</b>
<b>Assurant Life of Canada</b>				
Individual	210	200	0	410
Group	195	3,344	0	3,539
<b>Total</b>	<b>405</b>	<b>3,544</b>	<b>0</b>	<b>3,949</b>
<b>AXA Equitable Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Blue Cross Life Insurance Company of Canada</b>				
Individual	3,984	0	0	3,984
Group	4,281	0	0	4,281
<b>Total</b>	<b>8,265</b>	<b>0</b>	<b>0</b>	<b>8,265</b>
<b>BMO Life Assurance Company</b>				
Individual	1,471	409	4	1,884
Group	30	805	0	835
<b>Total</b>	<b>1,501</b>	<b>1,214</b>	<b>4</b>	<b>2,719</b>
<b>BMO Life Insurance Company</b>				
Individual	0	0	0	0
Group	40	29	0	69
<b>Total</b>	<b>40</b>	<b>29</b>	<b>0</b>	<b>69</b>

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$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	1,517	0	1,517
Total	0	1,517	0	1,517
<b>Canada Life Assurance Company (The)</b>				
Individual	18,978	2,419	7,270	28,667
Group	24,044	77	-535	23,586
Total	43,022	2,496	6,735	52,253
<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	182	0	0	182
Total	182	0	0	182
<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	2	34	0	36
Group	0	0	0	0
Total	2	34	0	36
<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	152	0	0	152
Group	8	0	0	8
Total	160	0	0	160
<b>CIBC Life Insurance Company Limited</b>				
Individual	68	0	0	68
Group	0	0	0	0
Total	68	0	0	68
<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	4	0	0	4
Group	0	0	0	0
Total	4	0	0	4
<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 2020  
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Co-operators Life Insurance Company				
Individual	5,118	1,338	100	6,556
Group	116	41	0	157
Total	5,234	1,379	100	6,713
CUMIS Life Insurance Company				
Individual	140	0	0	140
Group	2,049	0	191	2,240
Total	2,189	0	191	2,380
Desjardins Financial Security Life Assurance Company				
Individual	2,027	810	501	3,338
Group	2,417	2,164	2	4,583
Total	4,444	2,974	503	7,921
Empire Life Insurance Company (The)				
Individual	3,540	1,185	128	4,853
Group	58	1	0	59
Total	3,598	1,186	128	4,912
Equitable Life Insurance Company of Canada (The)				
Individual	1,709	342	123	2,174
Group	10	107	0	117
Total	1,719	449	123	2,291
First Canadian Insurance Corporation				
Individual	0	0	0	0
Group	318	0	0	318
Total	318	0	0	318
Foresters Life Insurance Company				
Individual	1,528	0	4	1,532
Group	-101	601	0	500
Total	1,427	601	4	2,032
Gerber Life Insurance Company				
Individual	13	0	0	13
Group	0	0	0	0
Total	13	0	0	13
Grand Orange Lodge of British America (The)				
Individual	231	0	0	231
Group	0	0	0	0
Total	231	0	0	231
Humania Assurance Inc.				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Independent Order of Foresters (The)				
Individual	33	0	8	41
Group	0	0	0	0
Total	33	0	8	41
Industrial Alliance Insurance and Financial Services Inc.				
Individual	5,542	12,059	404	18,005
Group	1,136	18,423	439	19,998
Total	6,678	30,482	843	38,003

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total	
	Claims	Annuities			
Ivari	Individual	1,331	94	0	1,425
	Group	0	0	0	0
	Total	1,331	94	0	1,425
Knights of Columbus	Individual	1,911	60	677	2,648
	Group	0	0	0	0
	Total	1,911	60	677	2,648
Liberty Life Assurance Company of Boston	Individual	0	0	0	0
	Group	0	0	0	0
	Total	0	0	0	0
Life Insurance Company of North America	Individual	0	0	0	0
	Group	0	0	0	0
	Total	0	0	0	0
LS-Travel, Insurance Company	Individual	0	0	0	0
	Group	0	0	0	0
	Total	0	0	0	0
Manufacturers Life Insurance Company (The)	Individual	24,375	4,229	4,738	33,342
	Group	16,512	13,144	907	30,563
	Total	40,887	17,373	5,645	63,905
Manulife Assurance Company of Canada	Individual	0	0	0	0
	Group	0	83	0	83
	Total	0	83	0	83
MD Life Insurance Company	Individual	0	0	0	0
	Group	0	0	0	0
	Total	0	0	0	0
National Bank Life Insurance Company	Individual	1	0	0	1
	Group	7	0	0	7
	Total	8	0	0	8
New York Life Insurance Company	Individual	0	0	2	2
	Group	452	0	1,237	1,689
	Total	452	0	1,239	1,691
Order of United Commercial Travelers of America (The)	Individual	0	0	0	0
	Group	0	0	0	0
	Total	0	0	0	0
Pavonia Life Insurance Company of Michigan	Individual	0	0	0	0
	Group	4	0	0	4
	Total	4	0	0	4

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$'000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
<b>Primerica Life Insurance Company of Canada</b>				
Individual	509	0	0	509
Group	0	0	0	0
<b>Total</b>	<b>509</b>	<b>0</b>	<b>0</b>	<b>509</b>
<b>RBC Life Insurance Company</b>				
Individual	1,642	93	54	1,789
Group	9,547	26	0	9,573
<b>Total</b>	<b>11,189</b>	<b>119</b>	<b>54</b>	<b>11,362</b>
<b>Reliable Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Scotia Life Insurance Company</b>				
Individual	0	0	0	0
Group	-1	0	0	-1
<b>Total</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>-1</b>
<b>SSQ Life Insurance Company Inc.</b>				
Individual	10	0	0	10
Group	1,417	0	0	1,417
<b>Total</b>	<b>1,427</b>	<b>0</b>	<b>0</b>	<b>1,427</b>
<b>Sun Life Assurance Company of Canada</b>				
Individual	19,289	12,587	7,709	39,585
Group	11,886	16,161	145	28,192
<b>Total</b>	<b>31,175</b>	<b>28,748</b>	<b>7,854</b>	<b>67,777</b>
<b>Sun Life Insurance (Canada) Limited</b>				
Individual	0	0	0	0
Group	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TD Life Insurance Company</b>				
Individual	0	0	0	0
Group	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Teachers Life Insurance Society (Fraternal)</b>				
Individual	0	0	0	0
Group	0	0	0	0
<b>Total</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
Group	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Wawanesa Life Insurance Company (The)</b>				
Individual	109	0	1	110
Group	241	0	0	241
<b>Total</b>	<b>350</b>	<b>0</b>	<b>1</b>	<b>351</b>
<b>TOTALS</b>				
Individual	97,543	\$36,896	\$21,765	\$156,204
Group	75,864	\$56,531	\$2,386	\$134,781
<b>Total</b>	<b>173,407</b>	<b>\$93,427</b>	<b>\$24,151</b>	<b>\$290,985</b>



## 4.0 ACCIDENT AND SICKNESS INSURANCE

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2020**

(\$'000'S)				
Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
ACTRA Fraternal Benefit Society	94	72	76.6%	
Aetna Life Insurance Company	0	0	0.0%	
AIG Insurance Company of Canada	2,548	468	18.4%	
Allianz Global Risks US Insurance Company	205	180	87.8%	
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	67	0	0.0%	
American Bankers Insurance Company of Florida	2,926	429	14.7%	
American Bankers Life Assurance Company of Florida	4,601	571	12.4%	
American Income Life Insurance Company	1,994	437	21.9%	
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	159	138	86.8%	
Assurant Life of Canada	0	0	0.0%	
Aviva General Insurance Company	0	0	0.0%	
Aviva Insurance Company of Canada	4	0	0.0%	
AXA Equitable Life Insurance Company	0	0	0.0%	
AXIS Reinsurance Company	7	4	57.1%	
Berkley Insurance Company	15	16	106.7%	
Blue Cross Life Insurance Company of Canada	10,524	7,899	75.1%	
BMO Life Assurance Company	768	128	16.7%	
BMO Life Insurance Company	376	14	3.7%	
CAA Insurance Company	0	0	0.0%	
Canada Life Assurance Company (The)	171,220	149,929	87.6%	
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	5	16.7%	
Canadian Premier Life Insurance Company	2,429	580	23.9%	
Canassurance Insurance Company	302	343	113.6%	
Capitale Civil Service Insurer Inc. (La)	646	492	76.2%	
Capitale Financial Security Insurance Company (La)	1,221	945	77.4%	
Chubb Insurance Company of Canada	266	15	5.6%	
Chubb Life Insurance Company of Canada	8,170	318	3.9%	
CIBC Life Insurance Company Limited	968	123	12.7%	
CIGNA Life Insurance Company of Canada	34	17	50.0%	
Combined Insurance Company of America	12,499	8,336	66.7%	
CompCorp Life Insurance Company	0	0	0.0%	
Continental Casualty Company	0	0	0.0%	
Co-operators General Insurance Company	20	0	0.0%	
Co-operators Life Insurance Company	4,621	1,882	40.7%	
Coseco Insurance Company	0	0	0.0%	
CUMIS General Insurance Company	211	-40	-19.0%	
CUMIS Life Insurance Company	3,186	1,623	50.9%	
Desjardins Financial Security Life Assurance Company	64,086	57,322	89.4%	

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2020**

(\$000'S)			
Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
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)	1,204	794	65.9%
Employers Insurance Company of Wausau	0	0	0.0%
Equitable Life Insurance Company of Canada (The)	648	395	61.0%
Everest Insurance Company of Canada	2	-37	-1850.0%
Federal Insurance Company	0	0	0.0%
First Canadian Insurance Corporation	2,192	670	30.6%
First North American Insurance Company	0	0	0.0%
Foresters Life Insurance Company	37	72	194.6%
GMS Insurance Inc.	214	363	169.6%
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%
Green Shield Canada	4,887	4,156	85.0%
Guarantee Company of North America (The)	2	3	150.0%
Hartford Fire Insurance Company	0	0	0.0%
HDI Global Specialty SE	0	0	0.0%
Humania Assurance Inc.	56	28	50.0%
Independent Order of Foresters (The)	0	0	0.0%
Industrial Alliance Insurance and Financial Services Inc.	6,470	3,620	56.0%
Industrial Alliance Pacific General Insurance Corporation	0	0	0.0%
Intact Insurance Company	0	0	0.0%
Ivari	20	60	300.0%
Knights of Columbus	186	110	59.1%
Liberty Life Assurance Company of Boston	0	0	0.0%
Liberty Mutual Insurance Company	0	0	0.0%
Life Insurance Company of North America	0	318	0.0%
Lloyd's Underwriters	520	225	43.3%
LS-Travel, Insurance Company	2	0	0.0%
Manufacturers Life Insurance Company (The)	78,442	74,925	95.5%
Medavie Inc.	48,376	30,343	62.7%
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	29	11	37.9%
National Liability & Fire Insurance Company	0	0	0.0%
New York Life Insurance Company	0	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	1,243	749	60.3%
Optimum Insurance Company	0	0	0.0%
Order of United Commercial Travelers of America (The)	0	0	0.0%
Orion Travel Insurance Company	37	99	267.6%
Pavonia Life Insurance Company of Michigan	12	-23	-191.7%
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%

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2020**

(\$'000's)

Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Protective Insurance Company	0	0	0.0%
Quebec Assurance Company	0	0	0.0%
RBC Insurance Company of Canada	786	1,534	195.2%
RBC Life Insurance Company	4,300	4,075	94.8%
Reliable Life Insurance Company	16	28	175.0%
Royal & Sun Alliance Insurance Company of Canada	-107	-1	0.9%
S&Y Insurance Company	0	0	0.0%
Scotia General Insurance Company	0	0	0.0%
Scotia Life Insurance Company	0	0	0.0%
Security National Insurance Company	0	0	0.0%
Sovereign General Insurance Company (The)	0	0	0.0%
SSQ Life Insurance Company Inc.	3,050	2,405	78.9%
Starr Insurance & Reinsurance Limited	3	20	666.7%
Sun Life Assurance Company of Canada	70,629	54,634	77.4%
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	813	211	26.0%
Teachers Life Insurance Society (Fraternal)	0	0	0.0%
Temple Insurance Company	25	-29	-116.0%
Traders General Insurance Company	0	0	0.0%
Trafalgar Insurance Company of Canada	0	0	0.0%
Trans Global Life Insurance Company	32	1	3.1%
Travelers Insurance Company of Canada	0	0	0.0%
Trisura Guarantee Insurance Company	466	4	0.9%
Triton Insurance Company	1,534	1,058	69.0%
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)	654	705	107.8%
Wawanesa Mutual Insurance Company (The)	0	0	0.0%
Western Assurance Company	0	0	0.0%
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	4	236	5900.0%
<b>TOTALS</b>	<b>520,983</b>	<b>414,008</b>	<b>79.5%</b>





## 5.0 PROPERTY AND CASUALTY INSURANCE

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$'000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	1,557	-430	-27.6%
AIG Insurance Company of Canada	9,997	3,840	38.4%
Allianz Global Risks US Insurance Company	3,258	829	25.4%
Allied World Specialty Insurance Company	2,107	231	11.0%
Allstate Insurance Company of Canada	0	0	0.0%
American Bankers Insurance Company of Florida	7,257	3,883	53.5%
American Road Insurance Company (The)	122	2	1.6%
Arch Insurance Canada Ltd.	1,954	1,395	71.4%
Ascentus Insurance Ltd.	0	0	0.0%
Aspen Insurance UK Limited	146	59	40.4%
Associated Electric & Gas Insurance Services Limited	593	398	67.1%
Atlantic Insurance Company Limited	0	-676	0.0%
Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros	198	-6	-3.0%
Aviva General Insurance Company	36,595	23,216	63.4%
Aviva Insurance Company of Canada	50,674	55,580	109.7%
AXIS Reinsurance Company	367	1,194	325.3%
Belair Insurance Company Inc.	0	0	0.0%
Berkley Insurance Company	1,555	141	9.1%
Boiler Inspection and Insurance Company of Canada (The)	1,612	861	53.4%
CAA Insurance Company	0	0	0.0%
Canada Guaranty Mortgage Insurance Company	8,063	1,930	23.9%
Canadian Egg Industry Reciprocal Alliance	66	4,015	6083.3%
Canadian Farm Insurance Corp.	4	0	0.0%
Canadian Lawyers Insurance Association	633	-176	-27.8%
Canadian Northern Shield Insurance Company	0	0	0.0%
Canadian Premier General Insurance Company	51	1	2.0%
Canadian Universities Reciprocal Insurance Exchange	665	-1,146	-172.3%
Canassurance Insurance Company	4	0	0.0%
Capitale General Insurance Inc. (La)	0	0	0.0%
Chicago Title Insurance Company	451	75	16.6%
Chubb Insurance Company of Canada	4,896	-45	-0.9%
Compagnie Française d'Assurance pour le Commerce Extérieur	54	0	0.0%
Continental Casualty Company	1,591	1,111	69.8%
Co-operators General Insurance Company	100,970	60,320	59.7%
CorePointe Insurance Company	2	0	0.0%
Coseco Insurance Company	1,514	9,596	633.8%
CUMIS General Insurance Company	1,388	993	71.5%
Dominion of Canada General Insurance Company (The)	43,925	27,573	62.8%
Ecclesiastical Insurance Office Public Limited Company	3,876	3,430	88.5%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Echelon Insurance	1,566	876	55.9%
Economical Mutual Insurance Company	2,147	279	13.0%
Electric Insurance Company	25	-191	-764.0%
Elite Insurance Company	4,499	2,214	49.2%
Employers Insurance Company of Wausau	0	0	0.0%
Euler Hermes North America Insurance Company	644	147	22.8%
Everest Insurance Company of Canada	866	486	56.1%
Factory Mutual Insurance Company	7,550	-315	-4.2%
FCT Insurance Company Ltd.	2,072	756	36.5%
Federal Insurance Company	0	-7	0.0%
Federated Insurance Company of Canada	617	63	10.2%
Fenchurch General Insurance Company	0	0	0.0%
First American Title Insurance Company	1	2	200.0%
First North American Insurance Company	573	121	21.1%
Genworth Financial Mortgage Insurance Company Canada	13,942	2,859	20.5%
GMS Insurance Inc.	0	0	0.0%
Gore Mutual Insurance Company	35	0	0.0%
Great American Insurance Company	952	321	33.7%
Guarantee Company of North America (The)	1,609	514	31.9%
Hartford Fire Insurance Company	8	13	162.5%
HDI Global SE	831	264	31.8%
HDI Global Specialty SE	2,559	1,422	55.6%
Healthcare Insurance Reciprocal of Canada	6,980	9,105	130.4%
Industrial Alliance Pacific General Insurance Corporation	90	27	30.0%
Intact Insurance Company	97,268	56,647	58.2%
Jevco Insurance Company	0	0	0.0%
Jewelers Mutual Insurance Company, SI	130	0	0.0%
Lawyers' Professional Indemnity Company	0	-1	0.0%
Liberty Mutual Insurance Company	7,665	3,983	52.0%
Lloyd's Underwriters	30,351	15,470	51.0%
Millennium Insurance Corporation	402	165	41.0%
Missisquoi Insurance Company (The)	0	0	0.0%
Mitsui Sumitomo Insurance Company, Limited	248	36	14.5%
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	2,916	1,228	42.1%
Nordic Insurance Company of Canada (The)	0	20	0.0%
Northbridge General Insurance Corporation	40,983	17,852	43.6%
Novex Insurance Company	133,899	88,454	66.1%
Old Republic Insurance Company of Canada	885	0	0.0%
Omega General Insurance Company	5,601	3,342	59.7%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Optimum Insurance Company	0	0	0.0%
Orion Travel Insurance Company	18	5	27.8%
Personal Insurance Company (The)	10,929	5,918	54.1%
Perth Insurance Company	0	0	0.0%
Petline Insurance Company	429	249	58.0%
Portage la Prairie Mutual Insurance Company (The)	0	-129	0.0%
Primum Insurance Company	21,321	10,472	49.1%
Protective Insurance Company	0	-1	0.0%
Quebec Assurance Company	0	0	0.0%
RBC Insurance Company of Canada	244	59	24.2%
Royal & Sun Alliance Insurance Company of Canada	50,109	25,092	50.1%
S&Y Insurance Company	27,360	19,136	69.9%
Safety National Casualty Corporation	0	0	0.0%
SCOR UK Company Limited	247	1,712	693.1%
Scotia General Insurance Company	0	0	0.0%
Scottish & York Insurance Co. Limited	0	947	0.0%
Security National Insurance Company	29,620	19,674	66.4%
Sentry Insurance a Mutual Company	4	4	100.0%
Sompo Japan Insurance Inc.	0	0	0.0%
Sonnet Insurance Company	0	0	0.0%
Sovereign General Insurance Company (The)	14,093	7,615	54.0%
St. Paul Fire and Marine Insurance Company	64	-131	-204.7%
Starr Insurance & Reinsurance Limited	831	643	77.4%
Stewart Title Guaranty Company	442	198	44.8%
Sunderland Marine Insurance Company Limited	0	0	0.0%
TD General Insurance Company	0	0	0.0%
TD Home and Auto Insurance Company	1,473	795	54.0%
Technology Insurance Company, Inc.	-1	0	0.0%
Temple Insurance Company	4,724	-7,076	-149.8%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	216	44	20.4%
Traders General Insurance Company	22,286	12,951	58.1%
Trafalgar Insurance Company of Canada	0	0	0.0%
Trans Global Insurance Company	84	0	0.0%
Travelers Insurance Company of Canada	2,495	2,210	88.6%
Trisura Guarantee Insurance Company	2,092	297	14.2%
Triton Insurance Company	255	176	69.0%
Unica Insurance Inc.	0	0	0.0%
Unifund Assurance Company	137,166	103,363	75.4%
L'Unique General Insurance Inc.	0	0	0.0%
United States Liability Insurance Company	126	34	27.0%
Verasure Insurance Company	0	11	0.0%
Virginia Surety Company, Inc.	0	0	0.0%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Waterloo Insurance Company	0	0	0.0%
Wawanesa Mutual Insurance Company (The)	56	39	69.6%
Western Assurance Company	0	0	0.0%
Western Surety Company	998	44	4.4%
Westport Insurance Corporation	4,840	2,753	56.9%
Wynward Insurance Group	1,794	518	28.9%
XL Reinsurance America Inc.	191	16	8.4%
XL Specialty Insurance Company	5,499	2,742	49.9%
Zenith Insurance Company	0	0	0.0%
Zurich Insurance Company Ltd	15,755	7,913	50.2%
<b>TOTALS</b>	<b>\$1,009,819</b>	<b>\$622,639</b>	<b>61.7%</b>

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Affiliated FM Insurance Company</b>			
Personal	0	0	0.0%
Commercial	1,494	-430	-28.8%
Total	1,494	-430	-28.8%
<b>AIG Insurance Company of Canada</b>			
Personal	-1	-31	3100.0%
Commercial	6,017	1,934	32.1%
Total	6,016	1,903	31.6%
<b>Allianz Global Risks US Insurance Company</b>			
Personal	401	358	89.3%
Commercial	-233	-710	304.7%
Total	168	-352	-209.5%
<b>Allied World Specialty Insurance Company</b>			
Personal	0	0	0.0%
Commercial	2,050	184	9.0%
Total	2,050	184	9.0%
<b>American Bankers Insurance Company of Florida</b>			
Personal	1,447	659	45.5%
Commercial	-1	0	0.0%
Total	1,446	659	45.6%
<b>Arch Insurance Canada Ltd.</b>			
Personal	0	319	0.0%
Commercial	1,018	519	51.0%
Total	1,018	838	82.3%
<b>Associated Electric &amp; Gas Insurance Services Limited</b>			
Personal	0	0	0.0%
Commercial	154	483	313.6%
Total	154	483	313.6%
<b>Atlantic Insurance Company Limited</b>			
Personal	0	-2	0.0%
Commercial	0	4	0.0%
Total	0	2	0.0%
<b>Aviva General Insurance Company</b>			
Personal	5,911	5,477	92.7%
Commercial	0	0	0.0%
Total	5,911	5,477	92.7%
<b>Aviva Insurance Company of Canada</b>			
Personal	21,089	14,916	70.7%
Commercial	8,181	10,836	132.5%
Total	29,270	25,752	88.0%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>AXIS Reinsurance Company</b>			
Personal	0	0	0.0%
Commercial	-2	-50	2500.0%
Total	-2	-50	2500.0%
<b>Berkley Insurance Company</b>			
Personal	0	0	0.0%
Commercial	24	0	0.0%
Total	24	0	0.0%
<b>Boiler Inspection and Insurance Company of Canada (The)</b>			
Personal	0	0	0.0%
Commercial	619	405	65.4%
Total	619	405	65.4%
<b>Canadian Egg Industry Reciprocal Alliance</b>			
Personal	0	0	0.0%
Commercial	66	4,015	0.0%
Total	66	4,015	6083.3%
<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	379	-1,266	-334.0%
Total	379	-1,266	-334.0%
<b>Canassurance Insurance Company</b>			
Personal	4	0	0.0%
Commercial	0	0	0.0%
Total	4	0	0.0%
<b>Chubb Insurance Company of Canada</b>			
Personal	0	-3	0.0%
Commercial	892	156	17.5%
Total	892	153	17.2%
<b>Continental Casualty Company</b>			
Personal	0	0	0.0%
Commercial	697	907	130.1%
Total	697	907	130.1%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Co-operators General Insurance Company</b>			
Personal	40,066	22,865	57.1%
Commercial	7,652	3,474	45.4%
<b>Total</b>	<b>47,718</b>	<b>26,339</b>	<b>55.2%</b>
<b>Coseco Insurance Company</b>			
Personal	274	2,736	998.5%
Commercial	0	0	0.0%
<b>Total</b>	<b>274</b>	<b>2,736</b>	<b>998.5%</b>
<b>CUMIS General Insurance Company</b>			
Personal	299	386	129.1%
Commercial	240	19	7.9%
<b>Total</b>	<b>539</b>	<b>405</b>	<b>75.1%</b>
<b>Dominion of Canada General Insurance Company (The)</b>			
Personal	5,373	2,411	44.9%
Commercial	10,145	3,093	30.5%
<b>Total</b>	<b>15,518</b>	<b>5,504</b>	<b>35.5%</b>
<b>Ecclesiastical Insurance Office Public Limited Company</b>			
Personal	0	0	0.0%
Commercial	2,557	2,529	98.9%
<b>Total</b>	<b>2,557</b>	<b>2,529</b>	<b>98.9%</b>
<b>Echelon Insurance</b>			
Personal	222	122	55.0%
Commercial	1,335	797	59.7%
<b>Total</b>	<b>1,557</b>	<b>919</b>	<b>59.0%</b>
<b>Economical Mutual Insurance Company</b>			
Personal	-4	0	
Commercial	1,754	189	10.8%
<b>Total</b>	<b>1,750</b>	<b>189</b>	<b>10.8%</b>
<b>Elite Insurance Company</b>			
Personal	2,559	1,489	58.2%
Commercial	0	0	0.0%
<b>Total</b>	<b>2,559</b>	<b>1,489</b>	<b>58.2%</b>
<b>Everest Insurance Company of Canada</b>			
Personal	0	0	0.0%
Commercial	239	339	141.8%
<b>Total</b>	<b>239</b>	<b>339</b>	<b>141.8%</b>
<b>Factory Mutual Insurance Company</b>			
Personal	0	0	0.0%
Commercial	5,650	-166	-2.9%
<b>Total</b>	<b>5,650</b>	<b>-166</b>	<b>-2.9%</b>

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Federal Insurance Company</b>			
Personal	0	0	0.0%
Commercial	0	-6	0.0%
<b>Total</b>	<b>0</b>	<b>-6</b>	<b>0.0%</b>
<b>Federated Insurance Company of Canada</b>			
Personal	0	0	0.0%
Commercial	498	16	3.2%
<b>Total</b>	<b>498</b>	<b>16</b>	<b>3.2%</b>
<b>First North American Insurance Company</b>			
Personal	573	121	21.1%
Commercial	0	0	0.0%
<b>Total</b>	<b>573</b>	<b>121</b>	<b>21.1%</b>
<b>Gore Mutual Insurance Company</b>			
Personal	0	0	0.0%
Commercial	21	0	0.0%
<b>Total</b>	<b>21</b>	<b>0</b>	<b>0.0%</b>
<b>Great American Insurance Company</b>			
Personal	0	0	
Commercial	211	-2	-0.9%
<b>Total</b>	<b>211</b>	<b>-2</b>	<b>-0.9%</b>
<b>Guarantee Company of North America (The)</b>			
Personal	0	0	0.0%
Commercial	146	18	12.3%
<b>Total</b>	<b>146</b>	<b>18</b>	<b>12.3%</b>
<b>Hartford Fire Insurance Company</b>			
Personal	0	0	0.0%
Commercial	2	0	0.0%
<b>Total</b>	<b>2</b>	<b>0</b>	<b>0.0%</b>
<b>HDI Global SE</b>			
Personal	0	0	0.0%
Commercial	566	116	20.5%
<b>Total</b>	<b>566</b>	<b>116</b>	<b>20.5%</b>
<b>HDI Global Specialty SE</b>			
Personal	1	0	0.0%
Commercial	1,659	961	57.9%
<b>Total</b>	<b>1,660</b>	<b>961</b>	<b>57.9%</b>
<b>Healthcare Insurance Reciprocal of Canada</b>			
Personal	0	0	0.0%
Commercial	134	134	100.0%
<b>Total</b>	<b>134</b>	<b>134</b>	<b>100.0%</b>



**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Intact Insurance Company</b>			
Personal	23,035	11,477	49.8%
Commercial	12,467	9,180	73.6%
Total	35,502	20,657	58.2%
<b>Jewelers Mutual Insurance Company, SI</b>			
Personal	15	0	0.0%
Commercial	77	0	0.0%
Total	92	0	0.0%
<b>Liberty Mutual Insurance Company</b>			
Personal	0	0	0.0%
Commercial	4,645	2,550	54.9%
Total	4,645	2,550	54.9%
<b>Lloyd's Underwriters</b>			
Personal	1,305	482	36.9%
Commercial	14,524	7,143	49.2%
Total	15,829	7,625	48.2%
<b>Millennium Insurance Corporation</b>			
Personal	50	20	40.0%
Commercial	0	0	0.0%
Total	50	20	40.0%
<b>National Liability &amp; Fire Insurance Company</b>			
Personal	0	0	0.0%
Commercial	1,569	216	13.8%
Total	1,569	216	13.8%
<b>Northbridge General Insurance Corporation</b>			
Personal	85	28	32.9%
Commercial	16,287	4,624	28.4%
Total	16,372	4,652	28.4%
<b>Novex Insurance Company</b>			
Personal	43,925	28,087	63.9%
Commercial	63	44	69.8%
Total	43,988	28,131	64.0%
<b>Old Republic Insurance Company of Canada</b>			
Personal	0	0	0.0%
Commercial	69	69	100.0%
Total	69	69	100.0%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Omega General Insurance Company			
Personal	5,539	3,325	60.0%
Commercial	32	0	0.0%
Total	5,571	3,325	59.7%
Orion Travel Insurance Company			
Personal	18	5	27.8%
Commercial	0	0	0.0%
Total	18	5	27.8%
Personal Insurance Company (The)			
Personal	3,520	2,998	85.2%
Commercial	0	0	0.0%
Total	3,520	2,998	85.2%
Petline Insurance Company			
Personal	429	249	58.0%
Commercial	0	0	0.0%
Total	429	249	58.0%
Primum Insurance Company			
Personal	6,817	3,579	52.5%
Commercial	0	0	0.0%
Total	6,817	3,579	52.5%
RBC Insurance Company of Canada			
Personal	244	59	24.2%
Commercial	0	0	0.0%
Total	244	59	24.2%
Royal & Sun Alliance Insurance Company of Canada			
Personal	10,917	4,539	41.6%
Commercial	8,718	5,014	57.5%
Total	19,635	9,553	48.7%
SCOR UK Company Limited			
Personal	0	0	0.0%
Commercial	90	6	6.7%
Total	90	6	6.7%
Security National Insurance Company			
Personal	10,942	6,970	63.7%
Commercial	0	0	0.0%
Total	10,942	6,970	63.7%

**TABLE 5.2 PROPERTY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**  
**(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Sovereign General Insurance Company (The)</b>			
Personal	301	27	9.0%
Commercial	5,441	2,820	51.8%
Total	5,742	2,847	49.6%
<b>St. Paul Fire and Marine Insurance Company</b>			
Personal	0	0	0.0%
Commercial	13	33	253.8%
Total	13	33	253.8%
<b>Starr Insurance &amp; Reinsurance Limited</b>			
Personal	0	0	0.0%
Commercial	453	501	110.6%
Total	453	501	110.6%
<b>TD Home and Auto Insurance Company</b>			
Personal	559	210	37.6%
Commercial	0	0	0.0%
Total	559	210	37.6%
<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	2,185	-7,872	-360.3%
Total	2,185	-7,872	-360.3%
<b>Tokio Marine &amp; Nichido Fire Insurance Co., Ltd.</b>			
Personal	0	0	0.0%
Commercial	149	12	8.1%
Total	149	12	8.1%
<b>Traders General Insurance Company</b>			
Personal	2,703	2,397	88.7%
Commercial	0	0	0.0%
Total	2,703	2,397	88.7%
<b>Travelers Insurance Company of Canada</b>			
Personal	0	39	0.0%
Commercial	159	311	195.6%
Total	159	350	220.1%
<b>Trisura Guarantee Insurance Company</b>			
Personal	0	0	0.0%
Commercial	80	-9	-11.3%
Total	80	-9	-11.3%

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company		Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Triton Insurance Company				
	Personal	255	176	69.0%
	Commercial	0	0	0.0%
	Total	255	176	69.0%
Unifund Assurance Company				
	Personal	51,348	28,950	56.4%
	Commercial	0	0	0.0%
	Total	51,348	28,950	56.4%
United States Liability Insurance Company				
	Personal	0	0	0.0%
	Commercial	65	17	0.0%
	Total	65	17	26.2%
Wawanesa Mutal Insurance Company (The)				
	Personal	0	0	0.0%
	Commercial	44	28	0.0%
	Total	44	28	0.0%
Westport Insurance Corporation				
	Personal	0	0	0.0%
	Commercial	4,027	1,920	47.7%
	Total	4,027	1,920	47.7%
Wynward Insurance Group				
	Personal	20	0	0.0%
	Commercial	1,297	116	8.9%
	Total	1,317	116	8.8%
XL Specialty Insurance Company				
	Personal	171	88	51.5%
	Commercial	3,452	1,585	45.9%
	Total	3,623	1,673	46.2%
Zurich Insurance Company Ltd				
	Personal	0	0	0.0%
	Commercial	11,851	1,489	12.6%
	Total	11,851	1,489	12.6%
<b>TOTALS</b>				
	Personal	\$240,412	\$145,528	60.5%
	Commercial	\$141,925	\$58,295	41.1%
	Total	\$382,337	\$203,823	53.3%

**TABLE 5.3 AIRCRAFT INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIIG Insurance Company of Canada	700	96	13.7%
Allianz Global Risks US Insurance Company	212	-13	-6.1%
Chubb Insurance Company of Canada	269	0	0.0%
Great American Insurance Company	114	62	54.4%
HDI Global Specialty SE	162	93	57.4%
Liberty Mutual Insurance Company	47	0	0.0%
Lloyd's Underwriters	1,151	600	52.1%
Mitsui Sumitomo Insurance Company, Limited	200	0	0.0%
National Liability & Fire Insurance Company	312	277	88.8%
Northbridge General Insurance Corporation	515	66	12.8%
Starr Insurance & Reinsurance Limited	274	125	45.6%
Temple Insurance Company	999	48	4.8%
Westport Insurance Corporation	130	48	36.9%
XL Specialty Insurance Company	867	306	35.3%
TOTALS	\$5,952	\$1,708	28.7%

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>ALIG Insurance Company of Canada</b>			
Liability	263	323	122.8%
Personal Accident	60	-191	-318.3%
Other	31	22	71.0%
<b>Total</b>	<b>354</b>	<b>154</b>	<b>43.5%</b>
<b>Allianz Global Risks US Insurance Company</b>			
Liability	16	28	175.0%
Personal Accident	1	-3	-300.0%
Other	6	0	0.0%
<b>Total</b>	<b>23</b>	<b>25</b>	<b>108.7%</b>
<b>American Road Insurance Company (The)</b>			
Liability	0	0	0.0%
Personal Accident	0	0	0.0%
Other	122	2	1.6%
<b>Total</b>	<b>122</b>	<b>2</b>	<b>1.6%</b>
<b>Arch Insurance Canada Ltd.</b>			
Liability	8	0	0.0%
Personal Accident	3	0	0.0%
Other	6	0	0.0%
<b>Total</b>	<b>17</b>	<b>0</b>	<b>0.0%</b>
<b>Atlantic Insurance Company Limited</b>			
Liability	0	-687	0.0%
Personal Accident	0	-5	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>0</b>	<b>-692</b>	<b>0.0%</b>
<b>Aviva General Insurance Company</b>			
Liability	20,059	12,894	64.3%
Personal Accident	2,697	2,132	79.1%
Other	7,898	2,713	34.4%
<b>Total</b>	<b>30,654</b>	<b>17,739</b>	<b>57.9%</b>
<b>Aviva Insurance Company of Canada</b>			
Liability	7,077	3,488	49.3%
Personal Accident	781	-53	-6.8%
Other	2,887	833	28.9%
<b>Total</b>	<b>10,745</b>	<b>4,268</b>	<b>39.7%</b>
<b>Chubb Insurance Company of Canada</b>			
Liability	707	-262	-37.1%
Personal Accident	19	-6	-31.6%
Other	109	71	65.1%
<b>Total</b>	<b>835</b>	<b>-197</b>	<b>-23.6%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Continental Casualty Company</b>			
Liability	4	20	500.0%
Personal Accident	3	0	0.0%
Other	10	23	230.0%
<b>Total</b>	<b>17</b>	<b>43</b>	<b>252.9%</b>
<b>Co-operators General Insurance Company</b>			
Liability	27,668	22,419	81.0%
Personal Accident	4,398	2,861	65.1%
Other	16,672	7,961	47.8%
<b>Total</b>	<b>48,738</b>	<b>33,241</b>	<b>68.2%</b>
<b>Coseco Insurance Company</b>			
Liability	764	4,632	606.3%
Personal Accident	96	384	400.0%
Other	363	1,642	452.3%
<b>Total</b>	<b>1,223</b>	<b>6,658</b>	<b>544.4%</b>
<b>CUMIS General Insurance Company</b>			
Liability	325	279	85.8%
Personal Accident	42	-10	-23.8%
Other	188	14	7.4%
<b>Total</b>	<b>555</b>	<b>283</b>	<b>51.0%</b>
<b>Dominion of Canada General Insurance Company (The)</b>			
Liability	14,757	14,061	95.3%
Personal Accident	1,619	1,343	83.0%
Other	7,819	4,834	61.8%
<b>Total</b>	<b>24,195</b>	<b>20,238</b>	<b>83.6%</b>
<b>Economical Mutual Insurance Company</b>			
Liability	27	-216	-800.0%
Personal Accident	6	194	3233.3%
Other	15	6	40.0%
<b>Total</b>	<b>48</b>	<b>-16</b>	<b>-33.3%</b>
<b>Electric Insurance Company</b>			
Liability	8	-175	-2187.5%
Personal Accident	0	0	0.0%
Other	1	0	0.0%
<b>Total</b>	<b>9</b>	<b>-175</b>	<b>-1944.4%</b>
<b>Elite Insurance Company</b>			
Liability	322	28	8.7%
Personal Accident	46	5	10.9%
Other	1,032	491	47.6%
<b>Total</b>	<b>1,400</b>	<b>524</b>	<b>37.4%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Federal Insurance Company</b>			
Liability	0	-1	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>0</b>	<b>-1</b>	<b>0.0%</b>
<b>Guarantee Company of North America (The)</b>			
Liability	-2	49	-2450.0%
Personal Accident	0	8	0.0%
Other	-1	0	0.0%
<b>Total</b>	<b>-3</b>	<b>57</b>	<b>-1900.0%</b>
<b>Hartford Fire Insurance Company</b>			
Liability	2	13	650.0%
Personal Accident	2	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>4</b>	<b>13</b>	<b>325.0%</b>
<b>Intact Insurance Company</b>			
Liability	30,171	22,939	76.0%
Personal Accident	3,787	2,896	76.5%
Other	16,699	8,742	52.4%
<b>Total</b>	<b>50,657</b>	<b>34,577</b>	<b>68.3%</b>
<b>Liberty Mutual Insurance Company</b>			
Liability	235	170	72.3%
Personal Accident	21	-211	-1004.8%
Other	34	7	20.6%
<b>Total</b>	<b>290</b>	<b>-34</b>	<b>-11.7%</b>
<b>Lloyd's Underwriters</b>			
Liability	273	299	109.5%
Personal Accident	29	39	134.5%
Other	83	20	24.1%
<b>Total</b>	<b>385</b>	<b>358</b>	<b>93.0%</b>
<b>Mitsui Sumitomo Insurance Company, Limited</b>			
Liability	47	0	0.0%
Personal Accident	0	0	0.0%
Other	1	0	0.0%
<b>Total</b>	<b>48</b>	<b>0</b>	<b>0.0%</b>
<b>Nordic Insurance Company of Canada (The)</b>			
Liability	0	0	0.0%
Personal Accident	0	-1	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>0</b>	<b>-1</b>	<b>0.0%</b>



**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>Northbridge General Insurance Corporation</b>			
Liability	9,836	2,682	27.3%
Personal Accident	797	83	10.4%
Other	3,466	1,260	36.4%
<b>Total</b>	<b>14,099</b>	<b>4,025</b>	<b>28.5%</b>
<b>Novex Insurance Company</b>			
Liability	53,760	38,844	72.3%
Personal Accident	5,713	5,365	93.9%
Other	30,337	15,984	52.7%
<b>Total</b>	<b>89,810</b>	<b>60,193</b>	<b>67.0%</b>
<b>Old Republic Insurance Company of Canada</b>			
Liability	302	-200	-66.2%
Personal Accident	11	2	18.2%
Other	149	26	17.4%
<b>Total</b>	<b>462</b>	<b>-172</b>	<b>-37.2%</b>
<b>Personal Insurance Company (The)</b>			
Liability	4,557	1,787	39.2%
Personal Accident	513	573	111.7%
Other	2,339	560	23.9%
<b>Total</b>	<b>7,409</b>	<b>2,920</b>	<b>39.4%</b>
<b>Portage la Prairie Mutual Insurance Company (The)</b>			
Liability	0	-112	0.0%
Personal Accident	0	-17	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>0</b>	<b>-129</b>	<b>0.0%</b>
<b>Primum Insurance Company</b>			
Liability	8,949	3,613	40.4%
Personal Accident	940	565	60.1%
Other	4,615	2,715	58.8%
<b>Total</b>	<b>14,504</b>	<b>6,893</b>	<b>47.5%</b>
<b>Protective Insurance Company</b>			
Liability	0	-1	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>0</b>	<b>-1</b>	<b>0.0%</b>
<b>Royal &amp; Sun Alliance Insurance Company of Canada</b>			
Liability	15,320	8,598	56.1%
Personal Accident	2,108	449	21.3%
Other	9,222	3,408	37.0%
<b>Total</b>	<b>26,650</b>	<b>12,455</b>	<b>46.7%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>S&amp;Y Insurance Company</b>			
Liability	15,975	11,249	70.4%
Personal Accident	2,206	3,270	148.2%
Other	9,179	4,617	50.3%
<b>Total</b>	<b>27,360</b>	<b>19,136</b>	<b>69.9%</b>
<b>Scottish &amp; York Insurance Co. Limited</b>			
Liability	0	726	0.0%
Personal Accident	0	40	0.0%
Other	0	-4	0.0%
<b>Total</b>	<b>0</b>	<b>762</b>	<b>0.0%</b>
<b>Security National Insurance Company</b>			
Liability	11,314	8,394	74.2%
Personal Accident	1,101	561	51.0%
Other	6,263	3,749	59.9%
<b>Total</b>	<b>18,678</b>	<b>12,704</b>	<b>68.0%</b>
<b>Sentry Insurance a Mutual Company</b>			
Liability	3	4	133.3%
Personal Accident	0	0	0.0%
Other	1	0	0.0%
<b>Total</b>	<b>4</b>	<b>4</b>	<b>100.0%</b>
<b>Sovereign General Insurance Company (The)</b>			
Liability	3,361	1,848	55.0%
Personal Accident	237	70	29.5%
Other	2,136	1,356	63.5%
<b>Total</b>	<b>5,734</b>	<b>3,274</b>	<b>57.1%</b>
<b>St. Paul Fire and Marine Insurance Company</b>			
Liability	-1	-65	6500.0%
Personal Accident	0	1	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>-1</b>	<b>-64</b>	<b>6400.0%</b>
<b>Starr Insurance &amp; Reinsurance Limited</b>			
Liability	5	4	80.0%
Personal Accident	1	1	0.0%
Other	0	2	0.0%
<b>Total</b>	<b>6</b>	<b>7</b>	<b>116.7%</b>

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>TD Home and Auto Insurance Company</b>			
Liability	154	356	231.2%
Personal Accident	23	-5	-21.7%
Other	98	59	60.2%
<b>Total</b>	<b>275</b>	<b>410</b>	<b>149.1%</b>
<b>Tokio Marine &amp; Nichido Fire Insurance Co., Ltd.</b>			
Liability	30	5	16.7%
Personal Accident	5	-1	-20.0%
Other	15	28	186.7%
<b>Total</b>	<b>50</b>	<b>32</b>	<b>64.0%</b>
<b>Traders General Insurance Company</b>			
Liability	10,974	6,281	57.2%
Personal Accident	1,453	1,449	99.7%
Other	7,154	2,824	39.5%
<b>Total</b>	<b>19,581</b>	<b>10,554</b>	<b>53.9%</b>
<b>Travelers Insurance Company of Canada</b>			
Liability	120	32	26.7%
Personal Accident	25	35	140.0%
Other	28	1	3.6%
<b>Total</b>	<b>173</b>	<b>68</b>	<b>39.3%</b>
<b>Unifund Assurance Company</b>			
Liability	46,875	53,362	113.8%
Personal Accident	8,241	4,602	55.8%
Other	30,702	16,449	53.6%
<b>Total</b>	<b>85,818</b>	<b>74,413</b>	<b>86.7%</b>
<b>XL Specialty Insurance Company</b>			
Liability	95	28	29.5%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
<b>Total</b>	<b>95</b>	<b>28</b>	<b>29.5%</b>
<b>Zurich Insurance Company Ltd</b>			
Liability	361	-210	-58.2%
Personal Accident	108	59	54.6%
Other	97	22	22.7%
<b>Total</b>	<b>566</b>	<b>-129</b>	<b>-22.8%</b>
<b>TOTALS</b>			
Liability	\$284,721	\$217,526	76.4%
Personal Accident	\$37,092	\$26,484	71.4%
Other	\$159,776	\$80,437	50.3%
<b>Total</b>	<b>\$481,589</b>	<b>\$324,447</b>	<b>67.4%</b>

**TABLE 5.5 BOILER AND MACHINERY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	63	0	0.0%
AIG Insurance Company of Canada	224	918	409.8%
Allianz Global Risks US Insurance Company	2,200	702	31.9%
Aviva Insurance Company of Canada	441	172	39.0%
Berkley Insurance Company	1	0	0.0%
Boiler Inspection and Insurance Company of Canada (The)	993	456	45.9%
Chubb Insurance Company of Canada	5	17	340.0%
Continental Casualty Company	219	0	0.0%
Co-operators General Insurance Company	164	43	26.2%
CUMIS General Insurance Company	10	4	40.0%
Dominion of Canada General Insurance Company (The)	472	-4	-0.8%
Ecclesiastical Insurance Office Public Limited Company	144	36	25.0%
Economical Mutual Insurance Company	14	10	71.4%
Everest Insurance Company of Canada	0	2	0.0%
Factory Mutual Insurance Company	1,900	-149	-7.8%
Federated Insurance Company of Canada	8	0	0.0%
Gore Mutual Insurance Company	2	0	0.0%
Great American Insurance Company	3	1	33.3%
Intact Insurance Company	296	99	33.4%
Lloyd's Underwriters	63	1,845	2928.6%
Millennium Insurance Corporation	351	144	41.0%
National Liability & Fire Insurance Company	0	18	0.0%
Northbridge General Insurance Corporation	624	45	7.2%
Novex Insurance Company	1	0	0.0%
Royal & Sun Alliance Insurance Company of Canada	754	-4	-0.5%
Sovereign General Insurance Company (The)	285	34	11.9%
St. Paul Fire and Marine Insurance Company	0	-2	0.0%
Temple Insurance Company	329	171	52.0%
Travelers Insurance Company of Canada	3	0	0.0%
Trisura Guarantee Insurance Company	350	109	31.1%
United States Liability Insurance Company	3	1	33.3%
Wawanesa Mutual Insurance Company (The)	1	0	0.0%
Wynward Insurance Group	38	7	18.4%
Zurich Insurance Company Ltd	153	312	203.9%
<b>TOTALS</b>	<b>\$10,114</b>	<b>\$4,987</b>	<b>49.3%</b>

**TABLE 5.6 FIDELITY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**  
**(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	174	59	33.9%
Arch Insurance Canada Ltd.	20	0	0.0%
Aviva Insurance Company of Canada	14	2	14.3%
Berkley Insurance Company	1	0	0.0%
Chubb Insurance Company of Canada	29	-44	-151.7%
CUMIS General Insurance Company	156	118	75.6%
Dominion of Canada General Insurance Company (The)	3	1	33.3%
Economical Mutual Insurance Company	2	0	0.0%
Great American Insurance Company	6	2	33.3%
Guarantee Company of North America (The)	10	2	20.0%
HDI Global Specialty SE	1	-1	-100.0%
Intact Insurance Company	4	0	0.0%
Liberty Mutual Insurance Company	44	-218	-495.5%
Lloyd's Underwriters	92	25	27.2%
Northbridge General Insurance Corporation	117	16	13.7%
Royal & Sun Alliance Insurance Company of Canada	22	27	122.7%
Sovereign General Insurance Company (The)	2	0	0.0%
Travelers Insurance Company of Canada	62	7	11.3%
Trisura Guarantee Insurance Company	32	2	6.3%
United States Liability Insurance Company	1	0	0.0%
Zurich Insurance Company Ltd	15	19	126.7%
<b>TOTALS</b>	<b>\$807</b>	<b>\$17</b>	<b>2.1%</b>

**TABLE 5.7 LIABILITY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**  
**(\$'000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	2,398	127	5.3%
Allianz Global Risks US Insurance Company	423	0	0.0%
Allied World Specialty Insurance Company	57	40	70.2%
Arch Insurance Canada Ltd.	795	452	56.9%
Aspen Insurance UK Limited	78	80	102.6%
Associated Electric & Gas Insurance Services Limited	437	-75	-17.2%
Atlantic Insurance Company Limited	0	14	0.0%
Aviva Insurance Company of Canada	9,167	3,876	42.3%
AXIS Reinsurance Company	369	1,244	337.1%
Berkley Insurance Company	1,432	119	8.3%
Canadian Lawyers Insurance Association	633	-176	-27.8%
Canadian Universities Reciprocal Insurance Exchange	286	120	42.0%
Canassurance Insurance Company	0	0	0.0%
Chubb Insurance Company of Canada	2,691	43	1.6%
Continental Casualty Company	475	129	27.2%
Co-operators General Insurance Company	4,327	587	13.6%
Coseco Insurance Company	17	202	1188.2%
CUMIS General Insurance Company	128	183	143.0%
Dominion of Canada General Insurance Company (The)	3,737	1,830	49.0%
Ecclesiastical Insurance Office Public Limited Company	1,175	865	73.6%
Echelon Insurance	1	1	100.0%
Economical Mutual Insurance Company	333	96	28.8%
Electric Insurance Company	16	-16	-100.0%
Everest Insurance Company of Canada	627	145	23.1%
FCT Insurance Company Ltd.	62	22	35.5%
Federated Insurance Company of Canada	111	47	42.3%
Gore Mutual Insurance Company	12	0	0.0%
Great American Insurance Company	184	18	9.8%
Guarantee Company of North America (The)	109	216	198.2%
Hartford Fire Insurance Company	0	0	0.0%
HDI Global SE	265	148	55.8%
HDI Global Specialty SE	727	367	50.5%
Healthcare Insurance Reciprocal of Canada	6,846	8,971	131.0%
Intact Insurance Company	3,485	795	22.8%
Jevco Insurance Company	0	0	0.0%
Jewelers Mutual Insurance Company, SI	38	0	0.0%
Liberty Mutual Insurance Company	1,079	210	19.5%
Lloyd's Underwriters	11,816	5,658	47.9%
Mitsui Sumitomo Insurance Company, Limited	0	36	0.0%
National Liability & Fire Insurance Company	898	723	80.5%
Nordic Insurance Company of Canada (The)	0	21	0.0%
Northbridge General Insurance Corporation	7,846	6,161	78.5%

**TABLE 5.7 LIABILITY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**  
**(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Novex Insurance Company	100	130	130.0%
Old Republic Insurance Company of Canada	354	103	29.1%
Omega General Insurance Company	26	17	65.4%
Personal Insurance Company (The)	0	0	0.0%
Primmum Insurance Company	0	0	0.0%
Royal & Sun Alliance Insurance Company of Canada	2,994	3,085	103.0%
Safety National Casualty Corporation	0	0	0.0%
SCOR UK Company Limited	68	21	30.9%
Scottish & York Insurance Co. Limited	0	185	0.0%
Sovereign General Insurance Company (The)	2,143	1,429	66.7%
St. Paul Fire and Marine Insurance Company	0	-102	0.0%
Starr Insurance & Reinsurance Limited	80	12	15.0%
TD Home and Auto Insurance Company	639	175	27.4%
Temple Insurance Company	1,077	566	52.6%
Travelers Insurance Company of Canada	785	1,981	252.4%
Trisura Guarantee Insurance Company	924	157	17.0%
United States Liability Insurance Company	57	16	28.1%
Verassure Insurance Company	0	11	0.0%
Wawanesa Mutual Insurance Company (The)	11	11	100.0%
Westport Insurance Corporation	522	164	31.4%
Wynward Insurance Group	439	395	90.0%
XL Reinsurance America Inc.	191	16	8.4%
XL Specialty Insurance Company	591	468	79.2%
Zurich Insurance Company Ltd	949	1,756	185.0%
TOTALS	\$75,030	\$43,875	58.5%

**TABLE 5.8 SURETY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**  
**(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	-1	597	-59700%
Aspen Insurance UK Limited	68	-21	-30.9%
Aviva Insurance Company of Canada	1,013	21,510	2123.4%
Berkley Insurance Company	97	22	22.7%
Chubb Insurance Company of Canada	175	1	0.6%
Continental Casualty Company	-206	-11	5.3%
Co-operators General Insurance Company	21	0	0.0%
CorePointe Insurance Company	2	0	0.0%
Dominion of Canada General Insurance Company (The)	0	4	0.0%
Echelon Insurance	8	-44	-550.0%
Euler Hermes North America Insurance Company	547	146	26.7%
Guarantee Company of North America (The)	1,347	220	16.3%
Hartford Fire Insurance Company	2	0	0.0%
Industrial Alliance Pacific General Insurance Corporation	90	27	30.0%
Intact Insurance Company	1,425	-17	-1.2%
Liberty Mutual Insurance Company	106	-390	-367.9%
Lloyd's Underwriters	241	100	41.5%
National Liability & Fire Insurance Company	62	14	22.6%
Northbridge General Insurance Corporation	51	67	131.4%
Royal & Sun Alliance Insurance Company of Canada	2	0	0.0%
Sovereign General Insurance Company (The)	152	-2	-1.3%
St. Paul Fire and Marine Insurance Company	0	0	0.0%
Travelers Insurance Company of Canada	1,229	-158	-12.9%
Trisura Guarantee Insurance Company	440	36	8.2%
Unica Insurance Inc.	0	0	0.0%
Western Surety Company	998	44	4.4%
Westport Insurance Corporation	161	0	0.0%
Zurich Insurance Company Ltd	1,234	3,996	323.8%
<b>TOTALS</b>	<b>\$9,264</b>	<b>\$26,141</b>	<b>282.2%</b>



**TABLE 5.9 MARINE INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**  
**(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	0	0	0.0%
AI G Insurance Company of Canada	13	-42	-323.1%
Allianz Global Risks US Insurance Company	232	471	203.0%
Associated Electric & Gas Insurance Services Limited	2	-10	-500.0%
Aviva General Insurance Company	30	0	0.0%
Aviva Insurance Company of Canada	24	0	0.0%
Berkley Insurance Company	0	0	0.0%
Chubb Insurance Company of Canada	0	-18	0.0%
Continental Casualty Company	389	43	11.1%
Co-operators General Insurance Company	0	110	0.0%
Elite Insurance Company	540	201	37.2%
Great American Insurance Company	434	240	55.3%
HDI Global Specialty SE	9	2	22.2%
Intact Insurance Company	5,867	536	9.1%
Liberty Mutual Insurance Company	1,454	1,865	128.3%
Lloyd's Underwriters	744	-740	-99.5%
National Liability & Fire Insurance Company	75	-20	-26.7%
Northbridge General Insurance Corporation	1,359	2,820	207.5%
Royal & Sun Alliance Insurance Company of Canada	52	-24	-46.2%
SCOR UK Company Limited	89	1,685	1893.3%
Sovereign General Insurance Company (The)	35	33	94.3%
St. Paul Fire and Marine Insurance Company	52	4	7.7%
Starr Insurance & Reinsurance Limited	18	-2	-11.1%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	17	0	0.0%
Traders General Insurance Company	2	0	0.0%
Travelers Insurance Company of Canada	84	-38	-45.2%
Westport Insurance Corporation	0	621	0.0%
XL Specialty Insurance Company	323	267	82.7%
Zurich Insurance Company Ltd	987	470	47.6%
<b>TOTALS</b>	<b>\$12,831</b>	<b>\$8,474</b>	<b>66.0%</b>

**TABLE 5.10 MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED)  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$'000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
<b>CREDIT INSURANCE</b>			
AIIG Insurance Company of Canada	119	28	23.5%
Allied World Speciality Insurance Company	0	7	0.0%
Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros	198	-6	-3.0%
Compagnie Française d'Assurance pour le Commerce Extérieur	54	0	0.0%
Euler Hermes North America Insurance Company	97	1	1.0%
<b>CREDIT INSURANCE TOTALS</b>	<b>\$468</b>	<b>\$30</b>	<b>6.4%</b>
<b>CREDIT PROTECTION INSURANCE</b>			
American Bankers Insurance Company of Florida	5,811	3,224	55.5%
Arch Insurance Canada Ltd.	104	105	101.0%
Canadian Premier General Insurance Company	50	1	2.0%
Millennium Insurance Corporation	1	1	100.0%
Trans Global Insurance Company	84	0	0.0%
Trisura Guarantee Insurance Company	266	2	0.8%
<b>CREDIT PROTECTION INSURANCE TOTALS</b>	<b>\$6,316</b>	<b>\$3,333</b>	<b>52.8%</b>
<b>HAIL</b>			
Allianz Global Risks US Insurance Company	0	-4	0.0%
<b>HAIL TOTALS</b>	<b>\$0</b>	<b>-\$4</b>	<b>0.0%</b>
<b>LEGAL EXPENSE INSURANCE</b>			
Co-operators General Insurance Company	2	0	0.0%
Guarantee Company of North America (The)	0	1	0.0%
Intact Insurance Company	32	0	0.0%
Lloyd's Underwriters	30	-1	-3.3%
Omega General Insurance Company	4	0	0.0%
Temple Insurance Company	134	11	8.2%
<b>LEGAL EXPENSE INSURANCE TOTALS</b>	<b>\$202</b>	<b>\$11</b>	<b>5.4%</b>
<b>MORTGAGE INSURANCE</b>			
Canada Guaranty Mortgage Insurance Company	8,063	1,930	23.9%
FCT Insurance Company Ltd.	22	9	40.9%
Genworth Financial Mortgage Insurance Company Canada	13,942	2,859	20.5%
<b>MORTGAGE INSURANCE TOTALS</b>	<b>\$22,027</b>	<b>\$4,798</b>	<b>21.8%</b>
<b>TITLE INSURANCE</b>			
Chicago Title Insurance Company	451	75	16.6%
FCT Insurance Company Ltd.	1,988	725	36.5%
First American Title Insurance Company	1	2	200.0%
Lawyers' Professional Indemnity Company	0	-1	0.0%
Stewart Title Guaranty Company	442	198	44.8%
<b>TITLE INSURANCE TOTALS</b>	<b>\$2,882</b>	<b>\$999</b>	<b>34.7%</b>
<b>MISCELLANEOUS INSURANCE TOTALS</b>	<b>\$31,895</b>	<b>\$9,167</b>	<b>28.7%</b>

