



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

## **2021 Insurance Statistical Report**





## Message from the Superintendent of Insurance

I am pleased to present the 2021 Insurance Statistical Report of the Superintendent of Insurance for the year ended December 31, 2021.

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

Sincerely,

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

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Jean Bishop, Director  
Superintendent of Insurance



**The Annual Insurance Statistical Report shows the insurance business transactions in Newfoundland and Labrador for the year ended December 31, 2021.**

**DISCLAIMER**

**The information presented was obtained from the 2021 annual filings filed with the Office of the Superintendent of Insurance in Newfoundland and Labrador for provincial and extra provincial insurers and information filed with the Office of the Superintendent of Financial Institutions for federal insurers. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information provided in the report. Other sources should be consulted to obtain complete financial information of the insurance companies.**



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## 1.0 GENERAL OVERVIEW

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**Table 1.1 SUMMARY OF INSURANCE LICENSED ENTITIES AND INDIVIDUALS  
IN NEWFOUNDLAND AND LABRADOR AS AT DECEMBER 31, 2021**

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| <u>License Type</u>   | <u>Number of Licenses</u> |
|---|---------------------------|
| Insurance Company   | 186                       |
| Property & Casualty Insurance Broker                            | 236                       |
| Property & Casualty Insurance Agent                             | 32                        |
| Special Broker  | 8                         |
| Property & Casualty Insurance Representative                    | 4377                      |
| Life (Including Accident and Sickness) Insurance Broker         | 161                       |
| Life (Including Accident and Sickness) Insurance Agent          | 131                       |
| Life (Including Accident and Sickness) Insurance Representative | 2320                      |
| Accident and Sickness Insurance Broker                          | 9                         |
| Accident and Sickness Insurance Agent                           | 10                        |
| Accident and Sickness Insurance Representative                  | 285                       |
| Insurance Adjustment Company                                    | 22                        |
| Insurance Adjuster  | 1538                      |
| Travel Insurance Agent  | 22                        |

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### **New Insurance Companies licensed in 2021**

1. Hudson Insurance Company

### **Date Licensed**

June 15, 2021

### **Insurance Companies Withdrawn in 2021**

1. Gerber Life Insurance Company
2. Liberty Life Assurance Company of Boston
3. Sunderland Marine Insurance Company Limited
4. Virginia Surety Company, Inc.

### **Date Withdrawn**

January 1, 2021  
October 1, 2021  
October 5, 2021  
September 28, 2021

### **Insurance Company Changes in 2021**

1. Co-operators General Insurance Company and Coseco Insurance Company amalgamated and continued under the name Co-operators General Insurance Company
2. Co-operators Life Insurance Company and Cumis Life Insurance Company amalgamated and continued under the name Co-operators Life Insurance Company
3. Economical Mutual Insurance Company changed its name to Definity Insurance Company
4. Genworth Financial Mortgage Insurance Company Canada changed its name to Sagen Mortgage Insurance Company Canada
5. Intact Insurance Company and The Guarantee Company of North America amalgamated and continued under the name Intact Insurance Company
6. Sentry Insurance a Mutual Company changed its name to Sentry Insurance Company

### **Date of Change**

December 31, 2021  
December 31, 2021  
January 31, 2021  
June 1, 2021  
April 1, 2021  
May 6, 2021

**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 2021.

|  | <u>2021</u> | <u>2020</u> | <u>Change %</u> |
|--|-------------|-------------|-----------------|
| <u>Direct Premiums Written (\$000s)</u>        |             |             |                 |
| Accident & Sickness                            | 515,066     | 520,983     | -1.1%           |
| Annuity Considerations                         | 118,232     | 154,918     | -23.7%          |
| Life Insurance                                 | 319,497     | 320,695     | -0.4%           |
| Property & Casualty                            | 1,084,759   | 1,009,819   | 7.4%            |
| <u>Disbursements to Policyholders (\$000s)</u> |             |             |                 |
| Accident & Sickness                            | 441,104     | 414,008     | 6.5%            |
| Annuity Considerations                         | 109,657     | 93,427      | 17.4%           |
| Life Insurance                                 | 203,328     | 197,558     | 2.9%            |
| Property & Casualty                            | 531,049     | 622,639     | -14.7%          |
| <u>Loss Ratio (%)</u>                          |             |             |                 |
| Accident & Sickness                            | 85.6%       | 79.5%       | 6.2%            |
| Life Insurance                                 | 63.5%       | 61.6%       | 1.9%            |
| Property & Casualty                            | 49.0%       | 61.7%       | -12.7%          |

**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, 2021 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<br>Toronto, ON M4W 2K2                    | Fraternal                 |
| Aetna Life Insurance Company                       | 1145 Nicholson Road, Unit 2<br>Newmarket, ON L3Y 9C3        | A, B                      |
| Affiliated FM Insurance Company                    | 100 New Park Place, Suite 200<br>Vaughan, ON L4K 0H9        | C                         |
| AIG Insurance Company of Canada                    | 120 Bremner Boulevard, Suite 2200<br>Toronto, ON M5J 0A8    | B, C                      |
| Allianz Global Risks US Insurance Company          | 130 Adelaide Street West, Suite 1600<br>Toronto, ON M5H 3P5 | B, C                      |
| Allianz Life Insurance Company of North America    | 130 Adelaide Street West, Suite 1600<br>Toronto, ON M5H 3P5 | A, B                      |
| Allied World Specialty Insurance Company           | 200 King Street West, Suite 1600<br>Toronto, ON M5H 3T4     | B, C                      |
| Allstate Insurance Company of Canada               | 27 Allstate Parkway, Suite 100<br>Markham, ON L3R 5P8       | B, C                      |
| American Bankers Insurance Company of Florida      | 5000 Yonge Street, Suite 2000<br>Toronto, ON M2N 7E9        | B, C                      |
| American Bankers Life Assurance Company of Florida | 5000 Yonge Street, Suite 2000<br>Toronto, ON M2N 7E9        | A, B                      |
| American Health and Life Insurance Company         | 380 Wellington Street, Suite 1420<br>London, ON N6A 5B5     | A                         |
| American Income Life Insurance Company             | 40 King Street, Suite 2100<br>Toronto, ON M5H 3C2           | A, B                      |
| American Road Insurance Company (The)              | 1145 Nicholson Road, Unit #2<br>Newmarket, ON L3Y 9C3       | C                         |
| Arch Insurance Canada Ltd.                         | 77 King Street West, Suite 3600<br>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<br>Toronto, ON M5J 2T8              | B, C                      |
| Aspen Insurance UK Limited                               | 40 King Street West, Unit 2100<br>Toronto, ON M5H 3C2         | B, C                      |
| Associated Electric & Gas Insurance Services Limited     | 40 King Street West<br>Toronto, ON M5H 3C2                    | C                         |
| Assumption Mutual Life Insurance Company                 | 770 Main Street<br>Moncton, NB E1C 8L1                        | A, B                      |
| Assurant Life of Canada                                  | 5000 Yonge Street, Suite 2000<br>Toronto, ON M2N 7E9          | A, B                      |
| Atlantic Insurance Company Limited                       | 64 Commonwealth Avenue<br>Mount Pearl, NL A1N 1W8             | C                         |
| Atradius Crédito y Caución, S.A. de Seguros y Reaseguros | 1 Robert Speck Parkway, Suite 1430<br>Mississauga, ON L4Z 3M3 | C                         |
| Aviva General Insurance Company                          | 10 Aviva Way, Suite 100<br>Markham, ON L6G 0G1                | B, C                      |
| Aviva Insurance Company of Canada                        | 10 Aviva Way, Suite 100<br>Markham, ON L6G 0G1                | B, C                      |
| AXA Equitable Life Insurance Company                     | 100 Consilium Place<br>Scarborough, ON M1H 3E3                | A, B                      |
| AXIS Reinsurance Company                                 | 70 York Street, Suite 1010<br>Toronto, ON M5J 1S9             | B, C                      |
| Belair Insurance Company Inc.                            | 7101 Jean-Talon Street East, Suite 300<br>Anjou, QC H1M 3T6   | C                         |
| Berkley Insurance Company                                | 145 King Street West, Suite 1000<br>Toronto, ON M5H 1J8       | B, C                      |
| Blue Cross Life Insurance Company of Canada              | 644 Main Street<br>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<br>Toronto, ON M5E 1H5                     | A, B                      |
| BMO Life Insurance Company                              | 60 Yonge Street<br>Toronto, ON M5E 1H5                     | A, B                      |
| Boiler Inspection and Insurance Company of Canada (The) | 390 Bay Street, Suite 2000<br>Toronto, ON M5H 2Y2          | C                         |
| Brookfield Annuity Company                              | 333 Bay Street, Suite 1640<br>Toronto, ON M5H 2R2          | A                         |
| CAA Insurance Company                                   | 60 Commerce Valley Drive East<br>Thornhill, ON L3T 7P9     | B, C                      |
| Canada Guaranty Mortgage Insurance Company              | 1 Toronto Street, Suite 400<br>Toronto, ON M5C 2V6         | C                         |
| Canada Life Assurance Company (The)                     | 330 University Avenue<br>Toronto, ON M5G 1R8               | A, B                      |
| Canada Life Insurance Company of Canada (The)           | 330 University Avenue<br>Toronto, ON M5G 1R8               | A, B                      |
| Canadian Egg Industry Reciprocal Alliance               | 900, 10025 - 102A Ave<br>Edmonton, AB T5J 0Y2              | C                         |
| Canadian Farm Insurance Corp.                           | 101 Riel Drive, Suite 205<br>St. Albert, AB T3N 3X4        | B, C                      |
| Canadian Lawyers Insurance Association                  | 919-11th Avenue S.W., Suite 600<br>Calgary, AB T2R 1P3     | C                         |
| Canadian Northern Shield Insurance Company              | 18 York Street, Suite 800<br>Toronto, ON M5J 2T8           | B, C                      |
| Canadian Premier General Insurance Company              | 25 Sheppard Avenue West, Suite 1400<br>Toronto, ON M2N 6S6 | B, C                      |
| Canadian Premier Life Insurance Company                 | 25 Sheppard Avenue West, Suite 1400<br>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<br>Burlington, ON L7L 6W6 | C                         |
| Canassurance Insurance Company                             | 550 Sherbrooke Street West<br>Montreal, QC H3A 3S3           | A, B, C                   |
| Capitale Civil Service Insurer Inc. (La)                   | 625, Jacques-Parizeau Street<br>Quebec City, QC G1R 2G5      | A, B                      |
| Capitale Financial Security Insurance Company (La)         | 625, Jacques-Parizeau Street<br>Quebec City, QC G1R 2G5      | A, B                      |
| Capitale General Insurance Inc. (La)                       | 625, Jacques-Parizeau Street<br>Quebec City, QC G1R 2G5      | C                         |
| Chicago Title Insurance Company                            | 55 Superior Boulevard<br>Mississauga, ON L5T 2X9             | C                         |
| Chubb Insurance Company of Canada                          | 199 Bay Street, Suite 2500<br>Toronto, ON M5L 1E2            | B, C                      |
| Chubb Life Insurance Company of Canada                     | 199 Bay Street, Suite 2500<br>Toronto, ON M5L 1E2            | A, B                      |
| CIBC Life Insurance Company Limited                        | 199 Bay Street, 44th Floor<br>Toronto, ON M5L 1A2            | A, B                      |
| CIGNA Life Insurance Company of Canada                     | 301-100 Consilium Place<br>Scarborough, ON M1H 3E3           | A, B                      |
| Combined Insurance Company of America                      | 7300 Warden Avenue, Suite 300<br>Markham, ON L3R 0X3         | A, B                      |
| Compagnie Française d'Assurance pour le Commerce Extérieur | 251 Consumers Road, Suite 910<br>Toronto, ON M2J 4R3         | C                         |
| CompCorp Life Insurance Company                            | 250 Yonge Street, Suite 3110<br>Toronto, ON M5B 2L7          | A, B                      |
| Continental Casualty Company                               | 66 Wellington Street West, Suite 3700<br>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<br>Guelph, ON N1H 6P8     | B, C                      |
| Co-operators Life Insurance Company                    | 1920 College Avenue<br>Regina, SK S4P 1C4                      | A, B                      |
| CorePointe Insurance Company                           | 1145 Nicholson Road, Unit 2<br>Newmarket, ON L3Y 9C3           | C                         |
| CUMIS General Insurance Company                        | 151 North Service Road<br>Burlington, ON L7R 4C2               | B, C                      |
| Definity Insurance Company                             | 111 Westmount South<br>Waterloo, ON N2L 4S4                    | B, C                      |
| Desjardins Financial Security Life Assurance Company   | 200, Rue Des Commandeurs<br>Levis, QC G6V 6R2                  | A, B                      |
| Dominion of Canada General Insurance Company (The)     | 165 University Avenue<br>Toronto, ON M5H 3B9                   | C                         |
| Ecclesiastical Insurance Office Public Limited Company | 100 Eglinton Avenue West, Suite 2200<br>Toronto, ON M4R 1K8    | C                         |
| Echelon Insurance                                      | 2680 Matheson Blvd. East, Suite 300<br>Mississauga, ON L4W 0A5 | B, C                      |
| Electric Insurance Company                             | 40 King Street Suite 2100<br>Toronto, ON M5H 3C2               | C                         |
| Elite Insurance Company                                | 10 Aviva Way, Suite 100<br>Markham, ON L6G 0G1                 | B, C                      |
| Empire Life Insurance Company (The)                    | 259 King Street East<br>Kingston, ON K7L 3A8                   | A, B                      |
| Employers Insurance Company of Wausau                  | 181 Bay Street, Suite 1000<br>Toronto, ON M5J 2T3              | B, C                      |
| Equitable Life Insurance Company of Canada (The)       | 1 Westmount Road North<br>Waterloo, ON N2J 4C7                 | 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> |
|--|---|---------------------------|
| Euler Hermes North America Insurance Company | 1155 Rene-Levesque West, Suite 2810<br>Montreal, QC H3B 2L2   | C                         |
| Everest Insurance Company of Canada          | 130 King Street West, Suite 2620<br>Toronto, ON M5X 1C7       | B, C                      |
| Factory Mutual Insurance Company             | 100 New Park Place, Suite 200<br>Vaughan, ON L4K 0H9          | C                         |
| FCT Insurance Company Ltd.                   | 2235 Sheridan Garden Drive<br>Oakville, ON L6J 7Y5            | C                         |
| Federal Insurance Company                    | 199 Bay Street, Suite 2500<br>Toronto, ON M5L 1E2             | B, C                      |
| Federated Insurance Company of Canada        | 255 Commerce Drive<br>Winnipeg, MB R3C 3C9                    | C                         |
| Fenchurch General Insurance Company          | 2655 North Sheridan Way, Suite 115<br>Mississauga, ON L5K 2P8 | C                         |
| First American Title Insurance Company       | 2235 Sheridan Garden Drive<br>Oakville, ON L6J 7Y5            | C                         |
| First Canadian Insurance Corporation         | 320 Sioux Road<br>Sherwood Park, AB T8A 3X6                   | A, B                      |
| First North American Insurance Company       | 250 Bloor Street East, 6th Floor<br>Toronto, ON M4W 1E5       | B, C                      |
| Foresters Life Insurance Company             | 789 Don Mills Road<br>Toronto, ON M3C 1T9                     | A, B                      |
| GMS Insurance Inc.                           | 2055 Albert Street<br>Regina, SK S4P 0E3                      | B, C                      |
| Gore Mutual Insurance Company                | 252 Dundas Street North<br>Cambridge, ON N1R 5T3              | B, C                      |
| Grand Orange Lodge of British America (The)  | 505 Consumers Road, Suite 706<br>Toronto, ON M2J 4V8          | Fraternal                 |



**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> |
|---|--|---------------------------|
| Great American Insurance Company                          | 40 King Street West, Suite 2100<br>Toronto, ON M5H 3C2     | B, C                      |
| Green Shield Canada                                       | 8677 Anchor Drive<br>Windsor, ON N9A 6W1                   | B                         |
| Hartford Fire Insurance Company                           | 1145 Nicholson Road, Unit 2<br>Newmarket, ON L3Y 9C3       | B, C                      |
| HDI Global SE   | 181 University Avenue, Suite 1900<br>Toronto, ON M5H 3M7   | C                         |
| HDI Global Specialty SE                                   | 220 Bay Street, Suite 400<br>Toronto, ON M5J 2W4           | B, C                      |
| Healthcare Insurance Reciprocal of Canada                 | 4711 Yonge Street, Suite 1600<br>North York, ON M2N 6K8    | C                         |
| Hudson Insurance Company                                  | 1600-55 University Avenue<br>Toronto, ON M5J 2H7           | C                         |
| Humania Assurance Inc.                                    | 1555 Girouard Street West<br>St-Hyacinthe, QC J2S 7C8      | A, B                      |
| Independent Order of Foresters (The)                      | 789 Don Mills Road<br>Toronto, ON M3C 1T9                  | Fraternal                 |
| Industrial Alliance Insurance and Financial Services Inc. | 1080 Grande Allée West<br>Quebec City, QC G1S 1C7          | A, B                      |
| Industrial Alliance Pacific General Insurance Corporation | 1080 Grande Allée West<br>Quebec City, QC G1S 1C7          | B, C                      |
| Intact Insurance Company                                  | 700 University Avenue, Suite 1500 A<br>Toronto, ON M5G 0A1 | B, C                      |
| Ivari   | 5000 Yonge Street, Suite 500<br>Toronto, ON M2N 7J8        | A, B                      |
| Jevco Insurance Company                                   | 700 University Avenue, Suite 1500 A<br>Toronto, ON M5G 0A1 | 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> |
|--|--|---------------------------|
| Jewelers Mutual Insurance Company, SI      | 40 King Street West, Suite 2100<br>Toronto, ON M5H 3C2     | C                         |
| Knights of Columbus                        | 888 Sidney Street<br>Belleville, ON K8N 4Z5                | Fraternal                 |
| Lawyers' Professional Indemnity Company    | 250 Yonge Street, Suite 3101<br>Toronto, ON M5B 2L7        | C                         |
| Liberty Mutual Insurance Company           | 181 Bay Street, Suite 1000<br>Toronto, ON M5J 2T3          | B, C                      |
| Life Insurance Company of North America    | 100 Consilium Place, Suite 301<br>Scarborough, ON M1H 3E3  | A, B                      |
| Lloyd's Underwriters                       | 1155 Rue Metcalfe, Suite 2220<br>Montreal, QC H3B 2V6      | B, C                      |
| LS-Travel, Insurance Company               | 201-1555 Girouard Ouest<br>Saint-Hyacinthe, Quebec J2S 2Z6 | A, B                      |
| Manufacturers Life Insurance Company (The) | 200 Bloor Street East<br>Toronto, ON M4W 1E5               | A, B                      |
| Manulife Assurance Company of Canada       | 200 Bloor Street East<br>Toronto, ON M4W 1E5               | A                         |
| MD Life Insurance Company                  | 1870 Alta Vista Drive<br>Ottawa, ON K1G 6R7                | A                         |
| Medavie Inc.                               | 644 Main Street<br>Moncton, NB E1C 8L3                     | B                         |
| Millennium Insurance Corporation           | 320 Sioux Road<br>Sherwood Park, AB T8A 3X6                | C                         |
| Missisquoi Insurance Company (The)         | 111 Westmount Road South<br>Waterloo, ON N2L 4S4           | B, C                      |
| Mitsui Sumitomo Insurance Company, Limited | 199 Bay Street, Suite 2500<br>Toronto, ON M5L 1E2          | 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> |
|---|---|---------------------------|
| Motors Insurance Corporation                          | 8500 Leslie Street, Suite 101<br>Thornhill, ON L3T 7M8                | C                         |
| Munich Reinsurance America, Inc.                      | 390 Bay Street, 24th Floor<br>Toronto, ON M5H 2Y2                     | B, C                      |
| National Bank Life Insurance Company                  | 600 De La Gauchetiere West Street, 12th Floor<br>Montreal, QC H3B 4L2 | A, B, C                   |
| National Liability & Fire Insurance Company           | 200 Bay Street, 15th Floor<br>Toronto, ON M5J 2J2                     | B, C                      |
| New York Life Insurance Company                       | 40 King Street West, Suite 2100<br>Toronto, ON M5H 3C2                | A, B                      |
| Nordic Insurance Company of Canada (The)              | 700 University Avenue, Suite 1500 A<br>Toronto, ON M5G 0A1            | B, C                      |
| Northbridge General Insurance Corporation             | 105 Adelaide Street, West<br>Toronto, ON M5H 1P9                      | B, C                      |
| Novex Insurance Company                               | 700 University Avenue, Suite 1500 A<br>Toronto, ON M5G 0A1            | B, C                      |
| Old Republic Insurance Company of Canada              | 100 King Street West<br>Hamilton, ON L8N 3K9                          | B, C                      |
| Omega General Insurance Company                       | 34 King Street East, Suite 1200<br>Toronto, ON M5C 2X8                | C                         |
| Optimum Insurance Company                             | 425 De Maisonneuve Boulevard West, Suite 1500<br>Montreal, QC H3A 3G5 | B, C                      |
| Order of United Commercial Travelers of America (The) | 901 Centre Street North, Suite 300<br>Calgary, AB T2E 2P6             | Fraternal                 |
| Orion Travel Insurance Company                        | 520 3rd Avenue South West, Suite 1500<br>Calgary, AB T2P 0R3          | B, C                      |
| Pavonia Life Insurance Company of Michigan            | 34 King Street East, Suite 1200<br>Toronto, ON M5C 2X8                | 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> |
|---|--|---------------------------|
| Personal Insurance Company (The)                  | 6300 Boulevard Guillaume-Couture<br>Levis, QC G6V 6P9          | B, C                      |
| Perth Insurance Company                           | 111 Westmount Road South<br>Waterloo, ON N2L 4S4               | C                         |
| Petline Insurance Company                         | 111 Westmount Road South<br>Waterloo, ON N2J 4S4               | C                         |
| Portage la Prairie Mutual Insurance Company (The) | 749 Saskatchewan Avenue East<br>Portage La Prairie, MB R1N 3B8 | C                         |
| Primerica Life Insurance Company of Canada        | 6985 Financial Drive, Suite 400<br>Mississauga, ON L5N 0G3     | A, B                      |
| Primum Insurance Company                          | 50 Place Cremazie, 12th Floor<br>Montreal, QC H2P 1B6          | B, C                      |
| Protective Insurance Company                      | 34 King Street East, Suite 1200<br>Toronto, ON M5C 2X8         | B, C                      |
| Quebec Assurance Company                          | 18 York Street, Suite 800<br>Toronto, ON M5J 2T8               | B, C                      |
| RBC Insurance Company of Canada                   | 6880 Financial Drive, West Tower<br>Mississauga, ON L5N 7Y5    | B, C                      |
| RBC Life Insurance Company                        | 6880 Financial Drive, West Tower<br>Mississauga, ON L5N 7Y5    | A, B                      |
| Reliable Life Insurance Company                   | 100 King Street West<br>Hamilton, ON L8N 3K9                   | A, B                      |
| Royal & Sun Alliance Insurance Company of Canada  | 18 York Street, Suite 800<br>Toronto, ON M5J 2T8               | B, C                      |
| S&Y Insurance Company                             | 10 Aviva Way, Suite 100<br>Markham, ON L6G 0G1                 | B, C                      |
| Safety National Casualty Corporation              | 40 King Street West, Suite 2100<br>Toronto, ON M5H 3C2         | 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> |
|---|---|---------------------------|
| Sagen Mortgage Insurance Company<br>Canada    | 2060 Winston Park Drive, Suite 300<br>Oakville, ON L6H 5R7      | C                         |
| SCOR UK Company Limited                       | 199 Bay Street, Suite 2800<br>Toronto, ON M5L 1G1               | C                         |
| Scotia General Insurance Company              | 100 Yonge Street, Suite 400<br>Toronto, ON M5H 1H1              | B, C                      |
| Scotia Life Insurance Company                 | 100 Yonge Street, Suite 400<br>Toronto, ON M5H 1H1              | A, B                      |
| Scottish & York Insurance Co. Limited         | 10 Aviva Way, Suite 100<br>Markham, ON L6G 0G1                  | C                         |
| Security National Insurance Company           | 50 Place Cremazie, 12th Floor<br>Montreal, QC H2P 1B6           | B, C                      |
| Sentry Insurance Company                      | 40 King Street West, Suite 2100<br>Toronto, ON M5H 3C5          | C                         |
| Sompo Japan Insurance Inc.                    | 199 Bay Street, Suite 2500<br>Toronto, ON M5L 1E2               | C                         |
| Sonnet Insurance Company                      | 111 Westmount Road South<br>Waterloo, ON N2L 4S4                | C                         |
| Sovereign General Insurance Company<br>(The)  | 6700 MacLeod Trail South East, Suite 140<br>Calgary, AB T2H 0L3 | B, C                      |
| SSQ, Life Insurance Company Inc.              | 2525 Boulevard Laurier<br>Quebec, QC G1V 2L2                    | A, B                      |
| St. Paul Fire and Marine Insurance<br>Company | 165 University Avenue<br>Toronto, ON M5H 3B9                    | C                         |
| Starr Insurance & Reinsurance Limited         | 200 King Street West, Suite 1200<br>Toronto, ON M5H 3T4         | B, C                      |
| Stewart Title Guaranty Company                | 200 Bay Street, Suite 2600<br>Toronto, ON M5J 2J2               | 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> |
|--|--|---------------------------|
| Sun Life Assurance Company of Canada               | 1 York Street<br>Toronto, ON M5J 0B6                               | A, B                      |
| Sun Life Insurance (Canada) Limited                | 1 York Street<br>Toronto, ON M5J 0B6                               | A, B                      |
| TD General Insurance Company                       | 50 Place Cremazie, 12th Floor<br>Montreal, QC H2P 1B6              | B, C                      |
| TD Home and Auto Insurance Company                 | 50 Place Cremazie, 12th Floor<br>Montreal, QC H2P 1B6              | C                         |
| TD Life Insurance Company                          | 50 Place Cremazie, 12th Floor<br>Montreal, QC H2P 1B6              | A, B                      |
| Teachers Life Insurance Society<br>(Fraternal)     | 916 The East Mall, Suite C<br>Toronto, ON M9B 6K1                  | Fraternal                 |
| Technology Insurance Company, Inc.                 | 1145 Nicholson Road, Unit 2<br>Newmarket, ON L3Y 9C3               | C                         |
| Temple Insurance Company                           | 390 Bay Street, 22nd Floor<br>Toronto, ON M5H 2Y2                  | B, C                      |
| Tokio Marine & Nichido Fire Insurance<br>Co., Ltd. | 105 Adelaide Street West, 3rd Floor<br>Toronto, ON M5H 1P9         | C                         |
| Traders General Insurance Company                  | 10 Aviva Way, Suite 100<br>Markham, ON L6G 0G1                     | B, C                      |
| Trafalgar Insurance Company of<br>Canada           | 700 University Avenue, Suite 1500-A<br>Toronto, ON M5G 0A1         | B, C                      |
| Trans Global Insurance Company                     | 16930 - 114th Avenue North West, Suite 275<br>Edmonton, AB T5M 3S2 | C                         |
| Trans Global Life Insurance Company                | 16930 - 114th Avenue North West, Suite 275<br>Edmonton, AB T5M 3S2 | A, B                      |
| Travelers Insurance Company of<br>Canada           | 165 University Avenue<br>Toronto, ON M5H 3B9                       | 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> |
|---|--|---------------------------|
| Trisura Guarantee Insurance Company       | 333 Bay Street, Suite 1610<br>Toronto, ON M5H 2R2                | B, C                      |
| Triton Insurance Company                  | 380 Wellington Street, Suite 1420<br>London, ON N6A 5B5          | B, C                      |
| Unica Insurance Inc.                      | 625 Jacques-Parizeau<br>Quebec City, QC G1R G5                   | B, C                      |
| Unifund Assurance Company                 | 10 Factory Lane<br>St. John's, NL A1C 6H5                        | B, C                      |
| L'Unique General Insurance Inc.           | 625 Jacques-Parizeau<br>Quebec City, QC G1R G5                   | C                         |
| United States Liability Insurance Company | 4080 Confederation Parkway, Suite 702<br>Mississauga, ON L5B 0G1 | C                         |
| Verassure Insurance Company               | 105 Adelaide Street West<br>Toronto, ON M5H 1P9                  | B, C                      |
| Waterloo Insurance Company                | 111 Westmount Road South<br>Waterloo, ON N2L 4S4                 | C                         |
| Wawanesa Life Insurance Company (The)     | 200 Main Street, Suite 400<br>Winnipeg, MB R3C 1A8               | A, B                      |
| Wawanesa Mutual Insurance Company (The)   | 191 Broadway<br>Winnipeg, MB R3C 3P1                             | B, C                      |
| Western Assurance Company                 | 18 York Street, Suite 800<br>Toronto, ON M5J 2T8                 | B, C                      |
| Western Surety Company                    | 1881 Scarth Street, Suite 2100<br>Regina, SK S4P 4K9             | C                         |
| Westport Insurance Corporation            | 150 King Street West, Suite 1000<br>Toronto, ON M5H 1J9          | B, C                      |
| Wynward Insurance Group                   | 1240 One Lombard Place<br>Winnipeg, MB R3B 0V9                   | C                         |

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

| <b>Company or Society</b>      | <b>Address of Canadian Head Office</b>                  | <b>Licensed Class(es)</b> |
|--------------------------------|---|---------------------------|
| XL Reinsurance America Inc.    | 100 Yonge Street, Suite 1200<br>Toronto, ON M5C 2W1     | B, C                      |
| XL Specialty Insurance Company | 100 King Street West, Suite 3020<br>Toronto, ON M5X 1C9 | B, C                      |
| Zenith Insurance Company       | 105 Adelaide Street West<br>Toronto, ON M5H 1P9         | B, C                      |
| Zurich Insurance Company Ltd   | 100 King Street West, Suite 5500<br>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 2021 AND 2020**  
**(\$'000'S)**

| Type of Insurance       | Premium or Annuity Consideration |                    |              | Disbursement to Policy Holders |                    |              |
|-------------------------|----------------------------------|--------------------|--------------|--------------------------------|--------------------|--------------|
|                         | 2021                             | 2020               | Variance YOY | 2021                           | 2020               | Variance YOY |
| Life                    | 319,497                          | 320,695            | -0.4%        | 203,328                        | 197,558            | 2.9%         |
| Annuities               | 118,232                          | 154,918            | -23.7%       | 109,657                        | 93,427             | 17.4%        |
| Accident and Sickness   | 515,066                          | 520,981            | -1.1%        | 441,104                        | 414,008            | 6.5%         |
| Property                |                                  |                    |              |                                |                    |              |
| - Personal              | 258,019                          | 240,412            | 7.3%         | 142,361                        | 145,528            | -2.2%        |
| - Commercial            | 155,318                          | 141,925            | 9.4%         | 78,478                         | 58,295             | 34.6%        |
| Aircraft                | 6,359                            | 5,952              | 6.8%         | 800                            | 1,708              | -53.2%       |
| Automobile              |                                  |                    |              |                                |                    |              |
| - Liability             | 295,813                          | 284,721            | 3.9%         | 153,406                        | 217,526            | -29.5%       |
| - Personal Accident     | 38,852                           | 37,092             | 4.7%         | 22,651                         | 26,484             | -14.5%       |
| - Other                 | 166,925                          | 159,776            | 4.5%         | 87,219                         | 80,437             | 8.4%         |
| Boiler and Machinery    | 13,670                           | 10,114             | 35.2%        | 8,470                          | 4,987              | 69.8%        |
| Fidelity                | 1,047                            | 807                | 29.7%        | 235                            | 17                 | 1282.4%      |
| Liability               | 86,032                           | 75,030             | 14.7%        | 34,613                         | 43,875             | -21.1%       |
| Surety                  | 9,048                            | 9,264              | -2.3%        | -7,865                         | 26,141             | -130.1%      |
| Marine                  | 11,113                           | 12,831             | -13.4%       | 11,809                         | 8,474              | 39.4%        |
| Credit                  | 657                              | 468                | 40.4%        | -209                           | 30                 | -796.7%      |
| Credit Protection       | 6,344                            | 6,316              | 0.4%         | 887                            | 3,333              | -73.4%       |
| Hail                    | 1                                | 0                  | 0.0%         | 0                              | -4                 | 0.0%         |
| Legal Expense           | 234                              | 202                | 15.8%        | 11                             | 11                 | 0.0%         |
| Mortgage                | 31,495                           | 22,027             | 43.0%        | -3,344                         | 4,798              | -169.7%      |
| Title                   | 3,832                            | 2,882              | 33.0%        | 1,527                          | 999                | 52.9%        |
| Other Approved Products | 0                                | 0                  | 0.0%         | 0                              | 0                  | 0.0%         |
| <b>TOTALS</b>           | <b>\$2,037,505</b>               | <b>\$2,006,413</b> | <b>1.5%</b>  | <b>\$1,284,591</b>             | <b>\$1,327,632</b> | <b>-3.2%</b> |

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

| Year | Premiums | Disbursements | Loss Ratio |
|------|----------|---------------|------------|
| 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%      |
| 2021 | 319,497  | 203,328       | 63.6%      |

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

| Year | Annuity Consideration | Disbursements |
|------|-----------------------|---------------|
| 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        |
| 2021 | 118,232               | 109,657       |

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

| Year | Premiums | Claims  | Loss Ratio |
|------|----------|---------|------------|
| 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%      |
| 2021 | 515,066  | 441,104 | 85.6%      |

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

| Year | Premiums  | Claims  | Loss Ratio |
|------|-----------|---------|------------|
| 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%      |
| 2021 | 1,084,759 | 531,049 | 49.0%      |

**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%      |
| 2021 | 258,019  | 142,361 | 55.2%      |

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

| Year | Premiums | Claims  | Loss Ratio |
|------|----------|---------|------------|
| 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%      |
| 2021 | 155,318  | 78,478  | 50.5%      |

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

| Year | Premiums | Claims | Loss Ratio |
|------|----------|--------|------------|
| 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%      |
| 2021 | 6,359    | 800    | 12.6%      |

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

| Year | Premiums | Claims  | Loss Ratio |
|------|----------|---------|------------|
| 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%      |
| 2021 | 295,813  | 153,406 | 51.9%      |

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

| Year | Premiums | Claims | Loss Ratio |
|------|----------|--------|------------|
| 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%      |
| 2021 | 38,852   | 22,651 | 58.3%      |

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

| Year | Premiums | Claims  | Loss Ratio |
|------|----------|---------|------------|
| 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%      |
| 2021 | 166,925  | 87,219  | 52.3%      |

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

| Year | Premiums | Claims | Loss Ratio |
|------|----------|--------|------------|
| 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%      |
| 2021 | 13,670   | 8,470  | 62.0%      |

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

| Year | Premiums | Claims | Loss Ratio |
|------|----------|--------|------------|
| 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 | 801      | 14     | 1.7%       |
| 2021 | 1,047    | 235    | 22.4%      |

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

| Year | Premiums | Claims | Loss Ratio |
|------|----------|--------|------------|
| 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%      |
| 2021 | 86,032   | 34,613 | 40.2%      |

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

| Year | Premiums | Claims | Loss Ratio |
|------|----------|--------|------------|
| 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    | 26,414 | 285.1%     |
| 2021 | 9,048    | -7,865 | -86.9%     |

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

| Year | Premiums | Claims | Loss Ratio |
|------|----------|--------|------------|
| 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%      |
| 2021 | 11,113   | 11,809 | 106.3%     |

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

| Year | Premiums | Claims | Loss Ratio |
|------|----------|--------|------------|
| 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%      |
| 2021 | 42,563   | -1,128 | -2.7%      |





### 3.0 LIFE INSURANCE

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$'000'S)**

| Company or Society  | In Effect<br>1-Jan-20 | New Effectd &<br>Other Additions | Total<br>Ceased | Currency<br>Revaluation | In Effect<br>31-Dec-20 |
|---|-----------------------|----------------------------------|-----------------|-------------------------|------------------------|
| <b>ACTRA Fraternal Benefit Society</b>                    |                       |                                  |                 |                         |                        |
| Individual  | 0                     | 0                                | 0               | 0                       | 0                      |
| Group   | 2,168                 | 1,650                            | 1,332           | 0                       | 2,486                  |
| <b>Total</b>  | <b>2,168</b>          | <b>1,650</b>                     | <b>1,332</b>    | <b>0</b>                | <b>2,486</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  | 471                   | 0                                | 44              | 0                       | 427                    |
| Group   | 147,678               | 0                                | 2,766           | 0                       | 144,912                |
| <b>Total</b>  | <b>148,149</b>        | <b>0</b>                         | <b>2,810</b>    | <b>0</b>                | <b>145,339</b>         |
| <b>American Health and Life Insurance Company</b>         |                       |                                  |                 |                         |                        |
| Individual  | 0                     | 0                                | 0               | 0                       | 0                      |
| Group   | 68,943                | 72,652                           | 71,019          | 0                       | 70,576                 |
| <b>Total</b>  | <b>68,943</b>         | <b>72,652</b>                    | <b>71,019</b>   | <b>0</b>                | <b>70,576</b>          |
| <b>American Income Life Insurance Company</b>             |                       |                                  |                 |                         |                        |
| Individual  | 308,866               | 74,847                           | 47,237          | 0                       | 336,476                |
| Group   | 0                     | 0                                | 0               | 0                       | 0                      |
| <b>Total</b>  | <b>308,866</b>        | <b>74,847</b>                    | <b>47,237</b>   | <b>0</b>                | <b>336,476</b>         |
| <b>Assumption Mutual Life Insurance</b>                   |                       |                                  |                 |                         |                        |
| Individual  | 416,398               | 40,735                           | 23,130          | 0                       | 434,003                |
| Group   | 12,696                | 3,280                            | 2,863           | 0                       | 13,113                 |
| <b>Total</b>  | <b>429,094</b>        | <b>44,015</b>                    | <b>25,993</b>   | <b>0</b>                | <b>447,116</b>         |
| <b>Assurant Life of Canada</b>                            |                       |                                  |                 |                         |                        |
| Individual  | 4,653                 | 132                              | 1,609           | 0                       | 3,176                  |
| Group   | 5,211                 | 0                                | 2,959           | 0                       | 2,252                  |
| <b>Total</b>  | <b>9,864</b>          | <b>132</b>                       | <b>4,568</b>    | <b>0</b>                | <b>5,428</b>           |

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society                                       | In Effect<br>1-Jan-20 | New Effectd &<br>Other Additions | Total<br>Ceased | Currency<br>Revaluation | In Effect<br>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<br/>Canada</b>   |                       |                                  |                 |                         |                        |
| Individual   | 105,691               | 1,227                            | 5,595           | 0                       | 101,323                |
| Group  | 1,556,737             | 676,689                          | 70,960          | 0                       | 2,162,466              |
| <b>Total</b>   | <b>1,662,428</b>      | <b>677,916</b>                   | <b>76,555</b>   | <b>0</b>                | <b>2,263,789</b>       |
| <b>BMO Life Assurance Company</b>                        |                       |                                  |                 |                         |                        |
| Individual   | 324,052               | 50,474                           | 12,801          | 0                       | 361,725                |
| Group  | 3,021                 | 38                               | 267             | 0                       | 2,792                  |
| <b>Total</b>   | <b>327,073</b>        | <b>50,512</b>                    | <b>13,068</b>   | <b>0</b>                | <b>364,517</b>         |
| <b>BMO 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>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   | 6,446,090             | 394,383                          | 383,280         | 0                       | 6,457,193              |
| Group  | 12,276,892            | 254,367                          | 195,651         | 0                       | 12,335,608             |
| <b>Total</b>   | <b>18,722,982</b>     | <b>648,750</b>                   | <b>578,931</b>  | <b>0</b>                | <b>18,792,801</b>      |
| <b>Canada Life Insurance Company of Canada<br/>(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<br/>Company</b>       |                       |                                  |                 |                         |                        |
| Individual   | 6,684                 | 5,572                            | 2,112           | 0                       | 10,144                 |
| Group  | 38,160                | 3,072                            | 3,929           | 0                       | 37,303                 |
| <b>Total</b>   | <b>44,844</b>         | <b>8,644</b>                     | <b>6,041</b>    | <b>0</b>                | <b>47,447</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 2021  
(\$000'S)**

| Company or Society  | In Effect<br>1-Jan-20 | New Effectd &<br>Other Additions | Total<br>Ceased | Currency<br>Revaluation | In Effect<br>31-Dec-20 |
|---|-----------------------|----------------------------------|-----------------|-------------------------|------------------------|
| <b>Capitale Civil Service Insurer Inc. (La)</b>             |                       |                                  |                 |                         |                        |
| Individual  | 0                     | 0                                | 0               | 0                       | 0                      |
| Group   | 18,004                | 1,993                            | 4,342           | 0                       | 15,655                 |
| <b>Total</b>  | <b>18,004</b>         | <b>1,993</b>                     | <b>4,342</b>    | <b>0</b>                | <b>15,655</b>          |
| <b>Capitale Financial Security Insurance Company (La)</b>   |                       |                                  |                 |                         |                        |
| Individual  | 572                   | 0                                | 20              | 0                       | 552                    |
| Group   | 0                     | 0                                | 0               | 0                       | 0                      |
| <b>Total</b>  | <b>572</b>            | <b>0</b>                         | <b>20</b>       | <b>0</b>                | <b>552</b>             |
| <b>Chubb Life Insurance Company of Canada</b>               |                       |                                  |                 |                         |                        |
| Individual  | 48,188                | 0                                | 3,143           | 0                       | 45,045                 |
| Group   | 35,122                | 1,673                            | 7,201           | 0                       | 29,594                 |
| <b>Total</b>  | <b>83,310</b>         | <b>1,673</b>                     | <b>10,344</b>   | <b>0</b>                | <b>74,639</b>          |
| <b>CIBC Life Insurance Company Limited</b>                  |                       |                                  |                 |                         |                        |
| Individual  | 11,052                | 1,236                            | 926             | 0                       | 11,362                 |
| Group   | 0                     | 0                                | 0               | 0                       | 0                      |
| <b>Total</b>  | <b>11,052</b>         | <b>1,236</b>                     | <b>926</b>      | <b>0</b>                | <b>11,362</b>          |
| <b>CIGNA Life Insurance Company of Canada</b>               |                       |                                  |                 |                         |                        |
| Individual  | 0                     | 0                                | 0               | 0                       | 0                      |
| Group   | 0                     | 466                              | 45              | 0                       | 421                    |
| <b>Total</b>  | <b>0</b>              | <b>466</b>                       | <b>45</b>       | <b>0</b>                | <b>421</b>             |
| <b>Combined Insurance Company of America</b>                |                       |                                  |                 |                         |                        |
| Individual  | 4,099                 | 269                              | -315            | 0                       | 4,683                  |
| Group   | 16                    | 0                                | 14              | 0                       | 2                      |
| <b>Total</b>  | <b>4,115</b>          | <b>269</b>                       | <b>-301</b>     | <b>0</b>                | <b>4,685</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  | 2,009,539             | 169,147                          | 109,778         | 0                       | 2,068,908              |
| Group   | 88,466                | 853,914                          | 126,205         | 0                       | 816,175                |
| <b>Total</b>  | <b>2,098,005</b>      | <b>1,023,061</b>                 | <b>235,983</b>  | <b>0</b>                | <b>2,885,083</b>       |
| <b>Desjardins Financial Security Life Assurance Company</b> |                       |                                  |                 |                         |                        |
| Individual  | 368,539               | 16,185                           | 17,181          | 0                       | 367,543                |
| Group   | 770,279               | 13,935                           | 23,666          | 0                       | 760,548                |
| <b>Total</b>  | <b>1,138,818</b>      | <b>30,120</b>                    | <b>40,847</b>   | <b>0</b>                | <b>1,128,091</b>       |

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society   | In Effect<br>1-Jan-20 | New Effectuated &<br>Other Additions | Total<br>Ceased | Currency<br>Revaluation | In Effect<br>31-Dec-20 |
|--|-----------------------|--------------------------------------|-----------------|-------------------------|------------------------|
| <b>Empire Life Insurance Company (The)</b>                           |                       |                                      |                 |                         |                        |
| Individual   | 180,439               | 139,419                              | 11,862          | 0                       | 307,996                |
| Group  | 32,709                | 18,609                               | 13,191          | 0                       | 38,127                 |
| <b>Total</b>   | <b>213,148</b>        | <b>158,028</b>                       | <b>25,053</b>   | <b>0</b>                | <b>346,123</b>         |
| <b>Equitable Life Insurance Company of<br/>Canada (The)</b>          |                       |                                      |                 |                         |                        |
| Individual   | 329,981               | 39,919                               | 29,526          | 0                       | 340,374                |
| Group  | 22,579                | 2,682                                | 5,136           | 0                       | 20,125                 |
| <b>Total</b>   | <b>352,560</b>        | <b>42,601</b>                        | <b>34,662</b>   | <b>0</b>                | <b>360,499</b>         |
| <b>First Canadian Insurance Corporation</b>                          |                       |                                      |                 |                         |                        |
| Individual   | 0                     | 0                                    | 0               | 0                       | 0                      |
| Group  | 203,571               | 37,788                               | 38,180          | 0                       | 203,179                |
| <b>Total</b>   | <b>203,571</b>        | <b>37,788</b>                        | <b>38,180</b>   | <b>0</b>                | <b>203,179</b>         |
| <b>Foresters Life Insurance Company</b>                              |                       |                                      |                 |                         |                        |
| Individual   | 104,505               | 46,873                               | 1,839           | 0                       | 149,539                |
| Group  | 3,182                 | 0                                    | 487             | 0                       | 2,695                  |
| <b>Total</b>   | <b>107,687</b>        | <b>46,873</b>                        | <b>2,326</b>    | <b>0</b>                | <b>152,234</b>         |
| <b>Grand Orange Lodge of British<br/>America (The)</b>               |                       |                                      |                 |                         |                        |
| Individual   | 5,750                 | 927                                  | 427             | 0                       | 6,250                  |
| Group  | 0                     | 0                                    | 0               | 0                       | 0                      |
| <b>Total</b>   | <b>5,750</b>          | <b>927</b>                           | <b>427</b>      | <b>0</b>                | <b>6,250</b>           |
| <b>Humania Assurance Inc.</b>  |                       |                                      |                 |                         |                        |
| Individual   | 10,494                | 10,863                               | 1,280           | 0                       | 20,077                 |
| Group  | 0                     | 83                                   | 0               | 0                       | 83                     |
| <b>Total</b>   | <b>10,494</b>         | <b>10,946</b>                        | <b>1,280</b>    | <b>0</b>                | <b>20,160</b>          |
| <b>Independent Order of Foresters (The)</b>                          |                       |                                      |                 |                         |                        |
| Individual   | 6,253                 | 429                                  | 27              | 0                       | 6,655                  |
| Group  | 0                     | 0                                    | 0               | 0                       | 0                      |
| <b>Total</b>   | <b>6,253</b>          | <b>429</b>                           | <b>27</b>       | <b>0</b>                | <b>6,655</b>           |
| <b>Industrial Alliance Insurance and Financial<br/>Services Inc.</b> |                       |                                      |                 |                         |                        |
| Individual   | 1,780,284             | 100,931                              | 70,399          | 0                       | 1,810,816              |
| Group  | 481,330               | 111,112                              | 73,621          | 0                       | 518,821                |
| <b>Total</b>   | <b>2,261,614</b>      | <b>212,043</b>                       | <b>144,020</b>  | <b>0</b>                | <b>2,329,637</b>       |
| <b>Ivari</b>   |                       |                                      |                 |                         |                        |
| Individual   | 595,527               | 103,673                              | 35,130          | 0                       | 664,070                |
| Group  | 0                     | 0                                    | 0               | 0                       | 0                      |
| <b>Total</b>   | <b>595,527</b>        | <b>103,673</b>                       | <b>35,130</b>   | <b>0</b>                | <b>664,070</b>         |

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society                                | In Effect<br>1-Jan-20 | New Effectd &<br>Other Additions | Total<br>Ceased  | Currency<br>Revaluation | In Effect<br>31-Dec-20 |
|---|-----------------------|----------------------------------|------------------|-------------------------|------------------------|
| <b>Knights of Columbus</b>                        |                       |                                  |                  |                         |                        |
| Individual  | 352,404               | 12,394                           | 11,184           | 0                       | 353,614                |
| Group   | 0                     | 0                                | 0                | 0                       | 0                      |
| <b>Total</b>                                      | <b>352,404</b>        | <b>12,394</b>                    | <b>11,184</b>    | <b>0</b>                | <b>353,614</b>         |
| <b>Liberty Life Insurance Company of Boston</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>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>LS-Travel, 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>Manufacturers Life Insurance Company (The)</b> |                       |                                  |                  |                         |                        |
| Individual  | 6,166,027             | 581,473                          | 323,930          | 0                       | 6,423,570              |
| Group   | 7,325,102             | 263,884                          | 777,022          | 0                       | 6,811,964              |
| <b>Total</b>                                      | <b>13,491,129</b>     | <b>845,357</b>                   | <b>1,100,952</b> | <b>0</b>                | <b>13,235,534</b>      |
| <b>Manulife Assurance Company of Canada</b>       |                       |                                  |                  |                         |                        |
| Individual  | 0                     | 0                                | 0                | 0                       | 0                      |
| Group   | 0                     | 0                                | 0                | 0                       | 0                      |
| <b>Total</b>                                      | <b>0</b>              | <b>0</b>                         | <b>0</b>         | <b>0</b>                | <b>0</b>               |
| <b>MD Life Insurance Company</b>                  |                       |                                  |                  |                         |                        |
| Individual  | 0                     | 0                                | 0                | 0                       | 0                      |
| Group   | 0                     | 0                                | 0                | 0                       | 0                      |
| <b>Total</b>                                      | <b>0</b>              | <b>0</b>                         | <b>0</b>         | <b>0</b>                | <b>0</b>               |
| <b>National Bank Life Insurance Company</b>       |                       |                                  |                  |                         |                        |
| Individual  | 304                   | 0                                | 0                | 0                       | 304                    |
| Group   | 2,381                 | 565                              | 93               | 0                       | 2,853                  |
| <b>Total</b>                                      | <b>2,685</b>          | <b>565</b>                       | <b>93</b>        | <b>0</b>                | <b>3,157</b>           |
| <b>New York Life Insurance Company</b>            |                       |                                  |                  |                         |                        |
| Individual  | 0                     | 0                                | 0                | 0                       | 0                      |
| Group   | 817,486               | 87,578                           | 62,659           | 0                       | 842,405                |
| <b>Total</b>                                      | <b>817,486</b>        | <b>87,578</b>                    | <b>62,659</b>    | <b>0</b>                | <b>842,405</b>         |

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society   | In Effect<br>1-Jan-20 | New Effectd &<br>Other Additions | Total<br>Ceased | Currency<br>Revaluation | In Effect<br>31-Dec-20 |
|--|-----------------------|----------------------------------|-----------------|-------------------------|------------------------|
| <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   | 0                     | 0                                | 0               | 0                       | 0                      |
| Group  | 2,446                 | 7                                | 712             | 0                       | 1,741                  |
| <b>Total</b>   | <b>2,446</b>          | <b>7</b>                         | <b>712</b>      | <b>0</b>                | <b>1,741</b>           |
| <b>Primerica Life Insurance Company of Canada</b>            |                       |                                  |                 |                         |                        |
| Individual   | 820,978               | 55,125                           | 40,696          | 0                       | 835,407                |
| Group  | 0                     | 0                                | 0               | 0                       | 0                      |
| <b>Total</b>   | <b>820,978</b>        | <b>55,125</b>                    | <b>40,696</b>   | <b>0</b>                | <b>835,407</b>         |
| <b>RBC Life Insurance Company</b>                            |                       |                                  |                 |                         |                        |
| Individual   | 745,888               | 163,690                          | 38,076          | 0                       | 871,502                |
| Group  | 221,248               | 670                              | 12,048          | 0                       | 209,870                |
| <b>Total</b>   | <b>967,136</b>        | <b>164,360</b>                   | <b>50,124</b>   | <b>0</b>                | <b>1,081,372</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   | 61,499                | 5,695                            | 4,104           | 0                       | 63,090                 |
| Group  | 137,606               | 43,652                           | 41,744          | 0                       | 139,514                |
| <b>Total</b>   | <b>199,105</b>        | <b>49,347</b>                    | <b>45,848</b>   | <b>0</b>                | <b>202,604</b>         |
| <b>Sun Life Assurance Company of Canada</b>                  |                       |                                  |                 |                         |                        |
| Individual   | 8,299,015             | 666,210                          | 495,823         | 1                       | 8,469,403              |
| Group  | 3,477,959             | 25,168                           | 288,861         | -1                      | 3,214,265              |
| <b>Total</b>   | <b>11,776,974</b>     | <b>691,378</b>                   | <b>784,684</b>  | <b>0</b>                | <b>11,683,668</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>               |

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society                                     | In Effect<br>1-Jan-20 | New Effectd &<br>Other Additions | Total<br>Ceased    | Currency<br>Revaluation | In Effect<br>31-Dec-20 |
|--|-----------------------|----------------------------------|--------------------|-------------------------|------------------------|
| <b>TD Life Insurance Company</b>                       |                       |                                  |                    |                         |                        |
| Individual   | 125,388               | 28,938                           | 4,885              | 0                       | 149,441                |
| Group  | 250                   | 0                                | 0                  | 0                       | 250                    |
| <b>Total</b>   | <b>125,638</b>        | <b>28,938</b>                    | <b>4,885</b>       | <b>0</b>                | <b>149,691</b>         |
| <b>Teachers Life Insurance Society<br/>(Fraternal)</b> |                       |                                  |                    |                         |                        |
| Individual   | 0                     | 0                                | 0                  | 0                       | 0                      |
| Group  | 0                     | 0                                | 0                  | 0                       | 0                      |
| <b>Total</b>   | <b>0</b>              | <b>0</b>                         | <b>0</b>           | <b>0</b>                | <b>0</b>               |
| <b>Trans Global Life Insurance Company</b>             |                       |                                  |                    |                         |                        |
| Individual   | 0                     | 0                                | 0                  | 0                       | 0                      |
| Group  | 1,205                 | 186                              | 0                  | 0                       | 1,391                  |
| <b>Total</b>   | <b>1,205</b>          | <b>186</b>                       | <b>0</b>           | <b>0</b>                | <b>1,391</b>           |
| <b>Wawanesa Life Insurance<br/>Company (The)</b>       |                       |                                  |                    |                         |                        |
| Individual   | 51,620                | 2,180                            | 3,080              | 0                       | 50,720                 |
| Group  | 142,525               | 2,551                            | 61,678             | 0                       | 83,398                 |
| <b>Total</b>   | <b>194,145</b>        | <b>4,731</b>                     | <b>64,758</b>      | <b>0</b>                | <b>134,118</b>         |
| <b>TOTALS</b>  |                       |                                  |                    |                         |                        |
| Individual   | \$29,691,450          | \$2,712,946                      | \$1,678,809        | \$1                     | \$30,725,588           |
| Group  | \$27,894,972          | \$2,478,264                      | \$1,888,651        | -\$1                    | \$28,484,584           |
| <b>Total</b>   | <b>\$57,586,422</b>   | <b>\$5,191,210</b>               | <b>\$3,567,460</b> | <b>\$0</b>              | <b>\$59,210,172</b>    |

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society                                 | Life Insurance<br>Premiums | Considerations<br>for Annuities | Grand Total |
|--|----------------------------|---------------------------------|-------------|
| ACTRA Fraternal Benefit Society                    |                            |                                 |             |
| Individual   | 0                          | 0                               | 0           |
| Group  | 7                          | 0                               | 7           |
| Total  | 7                          | 0                               | 7           |
| 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                               | #REF!       |
| American Bankers Life Assurance Company of Florida |                            |                                 |             |
| Individual   | 7                          | 0                               | 7           |
| Group  | 3,247                      | 0                               | 3,247       |
| Total  | 3,254                      | 0                               | 3,254       |
| American Health and Life Insurance Company         |                            |                                 |             |
| Individual   | 0                          | 0                               | 0           |
| Group  | 1,148                      | 0                               | 1,148       |
| Total  | 1,148                      | 0                               | 1,148       |
| American Income Life Insurance Company             |                            |                                 |             |
| Individual   | 9,555                      | 0                               | 9,555       |
| Group  | 0                          | 0                               | 0           |
| Total  | 9,555                      | 0                               | 9,555       |
| Assumption Mutual Life Insurance Company           |                            |                                 |             |
| Individual   | 4,187                      | 678                             | 4,865       |
| Group  | 57                         | 23                              | 80          |
| Total  | 4,244                      | 701                             | 4,945       |
| Assurant Life of Canada                            |                            |                                 |             |
| Individual   | 71                         | 227                             | 298         |
| Group  | -162                       | 5,310                           | 5,148       |
| Total  | -91                        | 5,537                           | 5,446       |
| 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   | 4,735                      | 0                               | 4,735       |
| Group  | 6,261                      | 0                               | 6,261       |
| Total  | 10,996                     | 0                               | 10,996      |
| BMO Life Assurance Company                         |                            |                                 |             |
| Individual   | 3,769                      | 0                               | 3,769       |
| Group  | 7                          | 0                               | 7           |
| Total  | 3,776                      | 0                               | 3,776       |
| BMO 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 2021  
(\$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   | 48,662                  | 370                          | 49,032      |
| Group  | 42,976                  | 610                          | 43,586      |
| Total  | 91,638                  | 980                          | 92,618      |
| 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   | 52                      | 0                            | 52          |
| Group  | 1,588                   | 0                            | 1,588       |
| Total  | 1,640                   | 0                            | 1,640       |
| Canassurance                                       |                         |                              |             |
| Individual   | 0                       | 0                            | 0           |
| Group  | 0                       | 0                            | 0           |
| Total  | 0                       | 0                            | 0           |
| Capitale Civil Service Insurer Inc. (La)           |                         |                              |             |
| Individual   | 48                      | 612                          | 660         |
| Group  | 49                      | 0                            | 49          |
| Total  | 97                      | 612                          | 709         |
| Capitale Financial Security Insurance Company (La) |                         |                              |             |
| Individual   | 12                      | 0                            | 12          |
| Group  | 0                       | 0                            | 0           |
| Total  | 12                      | 0                            | 12          |
| Chubb Life Insurance Company of Canada             |                         |                              |             |
| Individual   | 622                     | 0                            | 622         |
| Group  | 3,774                   | 0                            | 3,774       |
| Total  | 4,396                   | 0                            | 4,396       |
| CIBC Life Insurance Company Limited                |                         |                              |             |
| Individual   | 163                     | 0                            | 163         |
| Group  | 0                       | 0                            | 0           |
| Total  | 163                     | 0                            | 163         |
| CIGNA Life Insurance Company of Canada             |                         |                              |             |
| Individual   | 0                       | 0                            | 0           |
| Group  | 2                       | 0                            | 2           |
| Total  | 2                       | 0                            | 2           |
| Combined Insurance Company of America              |                         |                              |             |
| Individual   | 191                     | 0                            | 191         |
| Group  | 0                       | 0                            | 0           |
| Total  | 191                     | 0                            | 191         |
| 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 2021  
(\$000'S)**

| Company or Society  | Life Insurance Premiums | Considerations for Annuities | Grand Total |
|---|-------------------------|------------------------------|-------------|
| Co-operators Life Insurance Company                       |                         |                              |             |
| Individual  | 10,141                  | 820                          | 10,961      |
| Group   | 5,424                   | 0                            | 5,424       |
| Total   | 15,565                  | 820                          | 16,385      |
| Desjardins Financial Security Life Assurance Company      |                         |                              |             |
| Individual  | 3,127                   | 1,901                        | 5,028       |
| Group   | 3,441                   | 21,523                       | 24,964      |
| Total   | 6,568                   | 23,424                       | 29,992      |
| Empire Life Insurance Company (The)                       |                         |                              |             |
| Individual  | 1,465                   | 160                          | 1,625       |
| Group   | 175                     | 0                            | 175         |
| Total   | 1,640                   | 160                          | 1,800       |
| Equitable Life Insurance Company of Canada (The)          |                         |                              |             |
| Individual  | 3,620                   | 0                            | 3,620       |
| Group   | 57                      | 1,304                        | 1,361       |
| Total   | 3,677                   | 1,304                        | 4,981       |
| First Canadian Insurance Corporation                      |                         |                              |             |
| Individual  | 0                       | 0                            | 0           |
| Group   | 1,831                   | 0                            | 1,831       |
| Total   | 1,831                   | 0                            | 1,831       |
| Foresters Life Insurance Company                          |                         |                              |             |
| Individual  | 3,351                   | 0                            | 3,351       |
| Group   | 42                      | 85                           | 127         |
| Total   | 3,393                   | 85                           | 3,478       |
| Grand Orange Lodge of British America (The)               |                         |                              |             |
| Individual  | 220                     | 0                            | 220         |
| Group   | 0                       | 0                            | 0           |
| Total   | 220                     | 0                            | 220         |
| Humania Assurance Inc.                                    |                         |                              |             |
| Individual  | 119                     | 0                            | 119         |
| Group   | 4                       | 0                            | 4           |
| Total   | 123                     | 0                            | 123         |
| Independent Order of Foresters (The)                      |                         |                              |             |
| Individual  | 76                      | 0                            | 76          |
| Group   | 0                       | 0                            | 0           |
| Total   | 76                      | 0                            | 76          |
| Industrial Alliance Insurance and Financial Services Inc. |                         |                              |             |
| Individual  | 12,416                  | 20,055                       | 32,471      |
| Group   | 2,903                   | 15,493                       | 18,396      |
| Total   | 15,319                  | 35,548                       | 50,867      |
| Ivari   |                         |                              |             |
| Individual  | 3,204                   | 0                            | 3,204       |
| Group   | 0                       | 0                            | 0           |
| Total   | 3,204                   | 0                            | 3,204       |
| Knights of Columbus                                       |                         |                              |             |
| Individual  | 4,162                   | 0                            | 4,162       |
| Group   | 0                       | 0                            | 0           |
| Total   | 4,162                   | 0                            | 4,162       |

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society                                    | Life Insurance Premiums | Considerations for Annuities | Grand Total |
|---|-------------------------|------------------------------|-------------|
| 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  | 41,866                  | 563                          | 42,429      |
| Group   | 20,856                  | 3,029                        | 23,885      |
| Total   | 62,722                  | 3,592                        | 66,314      |
| 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   | 26                      | 0                            | 26          |
| Total   | 28                      | 0                            | 28          |
| New York Life Insurance Company                       |                         |                              |             |
| Individual  | 3                       | 0                            | 3           |
| Group   | 2,023                   | 0                            | 2,023       |
| Total   | 2,026                   | 0                            | 2,026       |
| 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   | 18                      | 0                            | 18          |
| Total   | 18                      | 0                            | 18          |
| Primerica Life Insurance Company of Canada            |                         |                              |             |
| Individual  | 2,162                   | 0                            | 2,162       |
| Group   | 0                       | 0                            | 0           |
| Total   | 2,162                   | 0                            | 2,162       |
| RBC Life Insurance Company                            |                         |                              |             |
| Individual  | 3,625                   | 7                            | 3,632       |
| Group   | 182                     | 20,113                       | 20,295      |
| Total   | 3,807                   | 20,120                       | 23,927      |

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society                          | Life Insurance<br>Premiums | Considerations<br>for Annuities | Grand Total |
|---|----------------------------|---------------------------------|-------------|
| Reliable Life Insurance Company             |                            |                                 |             |
| Individual                                  | 0                          | 0                               | 0           |
| Group                                       | 0                          | 0                               | 0           |
| Total                                       | 0                          | 0                               | 0           |
| Scotia Life Insurance Company               |                            |                                 |             |
| Individual                                  | 0                          | 0                               | 0           |
| Group                                       | 0                          | 0                               | 0           |
| Total                                       | 0                          | 0                               | 0           |
| SSQ Life Insurance Company Inc.             |                            |                                 |             |
| Individual                                  | 217                        | 2                               | 219         |
| Group                                       | 1,816                      | 0                               | 1,816       |
| Total                                       | 2,033                      | 2                               | 2,035       |
| Sun Life Assurance Company of Canada        |                            |                                 |             |
| Individual                                  | 45,559                     | 11,471                          | 57,030      |
| Group                                       | 13,805                     | 13,876                          | 27,681      |
| Total                                       | 59,364                     | 25,347                          | 84,711      |
| Sun Life Insurance (Canada) Limited         |                            |                                 |             |
| Individual                                  | 0                          | 0                               | 0           |
| Group                                       | 0                          | 0                               | 0           |
| Total                                       | 0                          | 0                               | 0           |
| TD Life Insurance Company                   |                            |                                 |             |
| Individual                                  | 226                        | 0                               | 226         |
| Group                                       | 0                          | 0                               | 0           |
| Total                                       | 226                        | 0                               | 226         |
| Teachers Life Insurance Society (Fraternal) |                            |                                 |             |
| Individual                                  | 0                          | 0                               | 0           |
| Group                                       | 0                          | 0                               | 0           |
| Total                                       | 0                          | 0                               | 0           |
| Trans Global Life Insurance Company         |                            |                                 |             |
| Individual                                  | 0                          | 0                               | 0           |
| Group                                       | 5                          | 0                               | 5           |
| Total                                       | 5                          | 0                               | 5           |
| Wawanesa Life Insurance Company (The)       |                            |                                 |             |
| Individual                                  | 227                        | 0                               | 227         |
| Group                                       | 73                         | 0                               | 73          |
| Total                                       | 300                        | 0                               | 300         |
| <b>TOTALS</b>                               |                            |                                 |             |
| Individual                                  | \$207,862                  | \$36,866                        | \$244,728   |
| Group                                       | \$111,635                  | \$81,366                        | \$193,001   |
| Total                                       | \$319,497                  | \$118,232                       | \$437,729   |

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society  | Policyholder Benefits Paid and Incurred |           | Refunds &<br>Dividends | Grand Total |
|---|---|-----------|------------------------|-------------|
|   | Claims                                  | Annuities |                        |             |
| <b>ACTRA Fraternal Benefit Society</b>                    |   |           |                        |             |
| Individual  | 0                                       | 0         | 0                      | 0           |
| Group   | 15                                      | 0         | 0                      | 15          |
| Total   | 15                                      | 0         | 0                      | 15          |
| <b>Aetna Life Insurance Company</b>                       |   |           |                        |             |
| Individual  | 0                                       | 0         | 0                      | 0           |
| Group   | 0                                       | 0         | 0                      | 0           |
| Total   | 0                                       | 0         | 0                      | 0           |
| <b>Allianz Life Insurance Company of North America</b>    |   |           |                        |             |
| Individual  | 0                                       | 0         | 0                      | 0           |
| Group   | 0                                       | 0         | 0                      | 0           |
| Total   | 0                                       | 0         | 0                      | 0           |
| <b>American Bankers Life Assurance Company of Florida</b> |   |           |                        |             |
| Individual  | 0                                       | 0         | 3                      | 3           |
| Group   | 456                                     | 0         | 0                      | 456         |
| Total   | 456                                     | 0         | 3                      | 459         |
| <b>American Health and Life Insurance Company</b>         |   |           |                        |             |
| Individual  | 0                                       | 0         | 0                      | 0           |
| Group   | 306                                     | 0         | 0                      | 306         |
| Total   | 306                                     | 0         | 0                      | 306         |
| <b>American Income Life Insurance Company</b>             |   |           |                        |             |
| Individual  | 1,631                                   | 0         | 0                      | 1,631       |
| Group   | 0                                       | 0         | 0                      | 0           |
| Total   | 1,631                                   | 0         | 0                      | 1,631       |
| <b>Assumption Mutual Life Insurance Company</b>           |   |           |                        |             |
| Individual  | 1,934                                   | 307       | 42                     | 2,283       |
| Group   | 144                                     | 22        | 0                      | 166         |
| Total   | 2,078                                   | 329       | 42                     | 2,449       |
| <b>Assurant Life of Canada</b>                            |   |           |                        |             |
| Individual  | 217                                     | 179       | 0                      | 396         |
| Group   | 231                                     | 3,419     | 0                      | 3,650       |
| Total   | 448                                     | 3,598     | 0                      | 4,046       |
| <b>AXA Equitable Life Insurance Company</b>               |   |           |                        |             |
| Individual  | 0                                       | 0         | 0                      | 0           |
| Group   | 0                                       | 0         | 0                      | 0           |
| Total   | 0                                       | 0         | 0                      | 0           |
| <b>Blue Cross Life Insurance Company of Canada</b>        |   |           |                        |             |
| Individual  | 3,662                                   | 0         | 0                      | 3,662       |
| Group   | 3,282                                   | 0         | -232                   | 3,050       |
| Total   | 6,944                                   | 0         | -232                   | 6,712       |
| <b>BMO Life Assurance Company</b>                         |   |           |                        |             |
| Individual  | 2,052                                   | 444       | 4                      | 2,500       |
| Group   | 30                                      | 317       | 0                      | 347         |
| Total   | 2,082                                   | 761       | 4                      | 2,847       |
| <b>BMO 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 2021  
(\$000'S)**

| Company or Society  | Policyholder Benefits Paid and Incurred |           | Refunds &<br>Dividends | Grand Total |
|---|---|-----------|------------------------|-------------|
|   | Claims                                  | Annuities |                        |             |
| <b>Brookfield Annuity Company</b>                         |   |           |                        |             |
| Individual  | 0                                       | 0         | 0                      | 0           |
| Group   | 0                                       | 1,687     | 0                      | 1,687       |
| Total   | 0                                       | 1,687     | 0                      | 1,687       |
| <b>Canada Life Assurance Company (The)</b>                |   |           |                        |             |
| Individual  | 24,877                                  | 2,712     | 7,342                  | 34,931      |
| Group   | 22,521                                  | 106       | -870                   | 21,757      |
| Total   | 47,398                                  | 2,818     | 6,472                  | 56,688      |
| <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  | 30                                      | 0         | 0                      | 30          |
| Group   | 156                                     | 0         | 0                      | 156         |
| Total   | 186                                     | 0         | 0                      | 186         |
| <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  | 0                                       | 547       | 0                      | 547         |
| Group   | 27                                      | 0         | 0                      | 27          |
| Total   | 27                                      | 547       | 0                      | 574         |
| <b>Capitale Financial Security Insurance Company (La)</b> |   |           |                        |             |
| Individual  | 16                                      | 0         | 0                      | 16          |
| Group   | 0                                       | 0         | 0                      | 0           |
| Total   | 16                                      | 0         | 0                      | 16          |
| <b>Chubb Life Insurance Company of Canada</b>             |   |           |                        |             |
| Individual  | 200                                     | 0         | 0                      | 200         |
| Group   | 24                                      | 0         | 0                      | 24          |
| Total   | 224                                     | 0         | 0                      | 224         |
| <b>CIBC Life Insurance Company Limited</b>                |   |           |                        |             |
| Individual  | 246                                     | 0         | 0                      | 246         |
| Group   | 0                                       | 0         | 0                      | 0           |
| Total   | 246                                     | 0         | 0                      | 246         |
| <b>CIGNA Life Insurance Company of Canada</b>             |   |           |                        |             |
| Individual  | 0                                       | 0         | 0                      | 0           |
| Group   | 1                                       | 0         | 0                      | 1           |
| Total   | 1                                       | 0         | 0                      | 1           |
| <b>Combined Insurance Company of America</b>              |   |           |                        |             |
| Individual  | 85                                      | 0         | 0                      | 85          |
| Group   | 0                                       | 0         | 0                      | 0           |
| Total   | 85                                      | 0         | 0                      | 85          |
| <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 2021  
(\$000'S)**

| Company or Society   | Policyholder Benefits Paid and Incurred |               | Refunds &<br>Dividends | Grand Total   |
|--|---|---------------|------------------------|---------------|
|  | Claims                                  | Annuities     |                        |               |
| <b>Co-operators Life Insurance Company</b>                       |   |               |                        |               |
| Individual   | 5,098                                   | 2,324         | 174                    | 7,596         |
| Group  | 1,766                                   | 35            | 258                    | 2,059         |
| <b>Total</b>   | <b>6,864</b>                            | <b>2,359</b>  | <b>432</b>             | <b>9,655</b>  |
| <b>Desjardins Financial Security Life Assurance Company</b>      |   |               |                        |               |
| Individual   | 2,354                                   | 886           | 500                    | 3,740         |
| Group  | 1,877                                   | 330           | -1                     | 2,206         |
| <b>Total</b>   | <b>4,231</b>                            | <b>1,216</b>  | <b>499</b>             | <b>5,946</b>  |
| <b>Empire Life Insurance Company (The)</b>                       |   |               |                        |               |
| Individual   | 490                                     | 625           | 132                    | 1,247         |
| Group  | 135                                     | 1             | 0                      | 136           |
| <b>Total</b>   | <b>625</b>                              | <b>626</b>    | <b>132</b>             | <b>1,383</b>  |
| <b>Equitable Life Insurance Company of Canada (The)</b>          |   |               |                        |               |
| Individual   | 1,774                                   | 267           | 163                    | 2,204         |
| Group  | 70                                      | 121           | 0                      | 191           |
| <b>Total</b>   | <b>1,844</b>                            | <b>388</b>    | <b>163</b>             | <b>2,395</b>  |
| <b>First Canadian Insurance Corporation</b>                      |   |               |                        |               |
| Individual   | 0                                       | 0             | 0                      | 0             |
| Group  | 459                                     | 0             | 0                      | 459           |
| <b>Total</b>   | <b>459</b>                              | <b>0</b>      | <b>0</b>               | <b>459</b>    |
| <b>Foresters Life Insurance Company</b>                          |   |               |                        |               |
| Individual   | 1,073                                   | 0             | 4                      | 1,077         |
| Group  | 0                                       | 369           | 0                      | 369           |
| <b>Total</b>   | <b>1,073</b>                            | <b>369</b>    | <b>4</b>               | <b>1,446</b>  |
| <b>Grand Orange Lodge of British America (The)</b>               |   |               |                        |               |
| Individual   | 330                                     | 0             | 0                      | 330           |
| Group  | 0                                       | 0             | 0                      | 0             |
| <b>Total</b>   | <b>330</b>                              | <b>0</b>      | <b>0</b>               | <b>330</b>    |
| <b>Humania Assurance Inc.</b>                                    |   |               |                        |               |
| Individual   | 4                                       | 0             | 0                      | 4             |
| Group  | 0                                       | 0             | 0                      | 0             |
| <b>Total</b>   | <b>4</b>                                | <b>0</b>      | <b>0</b>               | <b>4</b>      |
| <b>Independent Order of Foresters (The)</b>                      |   |               |                        |               |
| Individual   | 0                                       | 0             | 8                      | 8             |
| Group  | 0                                       | 0             | 0                      | 0             |
| <b>Total</b>   | <b>0</b>                                | <b>0</b>      | <b>8</b>               | <b>8</b>      |
| <b>Industrial Alliance Insurance and Financial Services Inc.</b> |   |               |                        |               |
| Individual   | 8,554                                   | 18,407        | 403                    | 27,364        |
| Group  | 910                                     | 22,977        | 274                    | 24,161        |
| <b>Total</b>   | <b>9,464</b>                            | <b>41,384</b> | <b>677</b>             | <b>51,525</b> |
| <b>Ivari</b>   |   |               |                        |               |
| Individual   | 826                                     | 49            | 0                      | 875           |
| Group  | 0                                       | 0             | 0                      | 0             |
| <b>Total</b>   | <b>826</b>                              | <b>49</b>     | <b>0</b>               | <b>875</b>    |
| <b>Knights of Columbus</b>                                       |   |               |                        |               |
| Individual   | 2,335                                   | 69            | 625                    | 3,029         |
| Group  | 0                                       | 0             | 0                      | 0             |
| <b>Total</b>   | <b>2,335</b>                            | <b>69</b>     | <b>625</b>             | <b>3,029</b>  |

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society                                    | Policyholder Benefits Paid and Incurred |           | Refunds &<br>Dividends | Grand Total |
|---|---|-----------|------------------------|-------------|
|   | Claims                                  | Annuities |                        |             |
| Liberty Life Insurance 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  | 33,264                                  | 4,293     | 4,703                  | 42,260      |
| Group   | 13,306                                  | 13,052    | 1,854                  | 28,212      |
| Total   | 46,570                                  | 17,345    | 6,557                  | 70,472      |
| Manulife Assurance Company of Canada                  |   |           |                        |             |
| Individual  | 0                                       | 3         | 0                      | 3           |
| Group   | 0                                       | 83        | 0                      | 83          |
| Total   | 0                                       | 86        | 0                      | 86          |
| 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   | 6                                       | 0         | 0                      | 6           |
| Total   | 7                                       | 0         | 0                      | 7           |
| New York Life Insurance Company                       |   |           |                        |             |
| Individual  | 21                                      | 0         | 1                      | 22          |
| Group   | 555                                     | 0         | 1,021                  | 1,576       |
| Total   | 576                                     | 0         | 1,022                  | 1,598       |
| 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   | -1                                      | 0         | 0                      | -1          |
| Total   | -1                                      | 0         | 0                      | -1          |
| Primerica Life Insurance Company of Canada            |   |           |                        |             |
| Individual  | 1,805                                   | 0         | 0                      | 1,805       |
| Group   | 0                                       | 0         | 0                      | 0           |
| Total   | 1,805                                   | 0         | 0                      | 1,805       |
| RBC Life Insurance Company                            |   |           |                        |             |
| Individual  | 2,294                                   | 107       | 54                     | 2,455       |
| Group   | 1,679                                   | 488       | 0                      | 2,167       |
| Total   | 3,973                                   | 595       | 54                     | 4,622       |



**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company or Society                          | Policyholder Benefits Paid and Incurred |           | Refunds &<br>Dividends | Grand Total |
|---|---|-----------|------------------------|-------------|
|   | Claims                                  | Annuities |                        |             |
| Reliable Life Insurance Company             |   |           |                        |             |
| Individual                                  | 0                                       | 0         | 0                      | 0           |
| Group                                       | 0                                       | 0         | 0                      | 0           |
| Total                                       | 0                                       | 0         | 0                      | 0           |
| Scotia Life Insurance Company               |   |           |                        |             |
| Individual                                  | 0                                       | 0         | 0                      | 0           |
| Group                                       | 0                                       | 0         | 0                      | 0           |
| Total                                       | 0                                       | 0         | 0                      | 0           |
| SSQ Life Insurance Company Inc.             |   |           |                        |             |
| Individual                                  | 2                                       | 0         | 0                      | 2           |
| Group                                       | 1,406                                   | 0         | 6                      | 1,412       |
| Total                                       | 1,408                                   | 0         | 6                      | 1,414       |
| Sun Life Assurance Company of Canada        |   |           |                        |             |
| Individual                                  | 26,066                                  | 16,144    | 8,545                  | 50,755      |
| Group                                       | 7,036                                   | 19,287    | 59                     | 26,382      |
| Total                                       | 33,102                                  | 35,431    | 8,604                  | 77,137      |
| Sun Life Insurance (Canada) Limited         |   |           |                        |             |
| Individual                                  | 0                                       | 0         | 0                      | 0           |
| Group                                       | 0                                       | 0         | 0                      | 0           |
| Total                                       | 0                                       | 0         | 0                      | 0           |
| TD Life Insurance Company                   |   |           |                        |             |
| Individual                                  | 101                                     | 0         | 0                      | 101         |
| Group                                       | 0                                       | 0         | 0                      | 0           |
| Total                                       | 101                                     | 0         | 0                      | 101         |
| Teachers Life Insurance Society (Fraternal) |   |           |                        |             |
| Individual                                  | 0                                       | 0         | 0                      | 0           |
| Group                                       | 0                                       | 0         | 0                      | 0           |
| Total                                       | 0                                       | 0         | 0                      | 0           |
| Trans Global Life Insurance Company         |   |           |                        |             |
| Individual                                  | 0                                       | 0         | 0                      | 0           |
| Group                                       | 1                                       | 0         | 0                      | 1           |
| Total                                       | 1                                       | 0         | 0                      | 1           |
| Wawanesa Life Insurance Company (The)       |   |           |                        |             |
| Individual                                  | 149                                     | 0         | 1                      | 150         |
| Group                                       | 366                                     | 0         | 0                      | 366         |
| Total                                       | 515                                     | 0         | 1                      | 516         |
| <b>TOTALS</b>                               |   |           |                        |             |
| Individual                                  | 121,491                                 | \$47,363  | \$22,704               | \$191,558   |
| Group                                       | 56,764                                  | \$62,294  | \$2,369                | \$121,427   |
| Total                                       | 178,255                                 | \$109,657 | \$25,073               | \$312,985   |



## 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<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|--|----------------------------|---------------------------|------------|
| ACTRA Fraternal Benefit Society                      | 106                        | 70                        | 66.0%      |
| Aetna Life Insurance Company                         | 0                          | 0                         | 0.0%       |
| AIG Insurance Company of Canada                      | 2,121                      | -319                      | -15.0%     |
| Allianz Global Risks US Insurance Company            | 141                        | 9                         | 6.4%       |
| 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                 | 81                         | 30                        | 37.0%      |
| American Bankers Insurance Company of Florida        | 3,051                      | 417                       | 13.7%      |
| American Bankers Life Assurance Company of Florida   | 4,499                      | 439                       | 9.8%       |
| American Income Life Insurance Company               | 2,014                      | 410                       | 20.4%      |
| Arch Insurance Canada Ltd.                           | 0                          | 0                         | 0.0%       |
| Ascentus Insurance Ltd.                              | 0                          | 0                         | 0.0%       |
| Aspen Insurance UK Limited                           | 0                          | 0                         | 0.0%       |
| Assumption Mutual Life Insurance Company             | 168                        | 156                       | 92.9%      |
| Assurant Life of Canada                              | 0                          | 0                         | 0.0%       |
| Aviva General Insurance Company                      | 0                          | 0                         | 0.0%       |
| Aviva Insurance Company of Canada                    | 8                          | 0                         | 0.0%       |
| AXA Equitable Life Insurance Company                 | 0                          | 0                         | 0.0%       |
| AXIS Reinsurance Company                             | 5                          | -6                        | -120.0%    |
| Berkley Insurance Company                            | 21                         | 53                        | 252.4%     |
| Blue Cross Life Insurance Company of Canada          | 11,950                     | 8,813                     | 73.7%      |
| BMO Life Assurance Company                           | 793                        | 127                       | 16.0%      |
| BMO Life Insurance Company                           | 0                          | 0                         | 0.0%       |
| CAA Insurance Company                                | 0                          | 0                         | 0.0%       |
| Canada Life Assurance Company (The)                  | 159,713                    | 161,144                   | 100.9%     |
| 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           | 24                         | 0                         | 0.0%       |
| Canadian Premier Life Insurance Company              | 2,397                      | 433                       | 18.1%      |
| Canassurance Insurance Company                       | 388                        | 96                        | 24.7%      |
| Capitale Civil Service Insurer Inc. (La)             | 513                        | 402                       | 78.4%      |
| Capitale Financial Security Insurance Company (La)   | 1,146                      | 825                       | 72.0%      |
| Chubb Insurance Company of Canada                    | 65                         | 10                        | 15.4%      |
| Chubb Life Insurance Company of Canada               | 7,556                      | 1,171                     | 15.5%      |
| CIBC Life Insurance Company Limited                  | 906                        | 69                        | 7.6%       |
| CIGNA Life Insurance Company of Canada               | 45                         | 70                        | 155.6%     |
| Combined Insurance Company of America                | 12,465                     | 9,617                     | 77.2%      |
| CompCorp Life Insurance Company                      | 0                          | 0                         | 0.0%       |
| Continental Casualty Company                         | 0                          | 0                         | 0.0%       |
| Co-operators General Insurance Company               | 22                         | 0                         | 0.0%       |
| Co-operators Life Insurance Company                  | 7,741                      | 3,541                     | 45.7%      |
| CUMIS General Insurance Company                      | 173                        | 51                        | 29.5%      |
| Desjardins Financial Security Life Assurance Company | 67,578                     | 66,529                    | 98.4%      |
| Definity Insurance Company                           | 0                          | 0                         | 0.0%       |
| Echelon Insurance /Échelon Assurance                 | 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<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|---|----------------------------|---------------------------|------------|
| Elite Insurance Company                                   | 0                          | 0                         | 0.0%       |
| Empire Life Insurance Company (The)                       | 1,365                      | 1,069                     | 78.3%      |
| Employers Insurance Company of Wausau                     | 0                          | 0                         | 0.0%       |
| Equitable Life Insurance Company of Canada (The)          | 581                        | 348                       | 59.9%      |
| Everest Insurance Company of Canada                       | 0                          | 1                         | 0.0%       |
| Federal Insurance Company                                 | 0                          | 0                         | 0.0%       |
| First Canadian Insurance Corporation                      | 2,618                      | 587                       | 22.4%      |
| First North American Insurance Company                    | 0                          | 0                         | 0.0%       |
| Foresters Life Insurance Company                          | 32                         | 11                        | 34.4%      |
| GMS Insurance Inc.  | 249                        | 375                       | 150.6%     |
| 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                                       | 5,763                      | 4,760                     | 82.6%      |
| Hartford Fire Insurance Company                           | 0                          | 0                         | 0.0%       |
| HDI Global Specialty SE                                   | 2                          | 1                         | 50.0%      |
| Humania Assurance Inc.                                    | 28                         | 25                        | 89.3%      |
| Independent Order of Foresters (The)                      | 0                          | 0                         | 0.0%       |
| Industrial Alliance Insurance and Financial Services Inc. | 7,790                      | 5,015                     | 64.4%      |
| Industrial Alliance Pacific General Insurance Corporation | 0                          | 0                         | 0.0%       |
| Intact Insurance Company                                  | 1                          | 1                         | 100.0%     |
| Ivari   | 20                         | 28                        | 140.0%     |
| Knights of Columbus                                       | 181                        | 196                       | 108.3%     |
| 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                          | 179                       | 0.0%       |
| Lloyd's Underwriters                                      | 468                        | 27                        | 5.8%       |
| LS-Travel, Insurance Company                              | 41                         | 0                         | 0.0%       |
| Manufacturers Life Insurance Company (The)                | 75,968                     | 75,756                    | 99.7%      |
| Medavie Inc.  | 52,166                     | 34,645                    | 66.4%      |
| 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                      | 27                         | 7                         | 25.9%      |
| National Liability & Fire Insurance Company               | 0                          | 0                         | 0.0%       |
| New York Life Insurance Company                           | 3                          | 0                         | 0.0%       |
| Nordic Insurance Company of Canada (The)                  | 0                          | 0                         | 0.0%       |
| Northbridge General Insurance Corporation                 | 0                          | 0                         | 0.0%       |
| Novex Insurance Company                                   | 0                          | 0                         | 0.0%       |
| Old Republic Insurance Company of Canada                  | 1,687                      | 283                       | 16.8%      |
| Optimum Insurance Company                                 | 0                          | 0                         | 0.0%       |
| Order of United Commercial Travelers of America (The)     | 0                          | 0                         | 0.0%       |
| Orion Travel Insurance Company                            | 34                         | 1                         | 2.9%       |
| Pavonia Life Insurance Company of Michigan                | 10                         | 3                         | 30.0%      |
| Personal Insurance Company (The)                          | 0                          | 0                         | 0.0%       |
| Primerica Life Insurance Company of Canada                | 0                          | 0                         | 0.0%       |
| Primum Insurance Company                                  | 0                          | 0                         | 0.0%       |
| Protective Insurance Company                              | 0                          | 0                         | 0.0%       |
| Quebec Assurance Company                                  | 0                          | 0                         | 0.0%       |
| RBC Insurance Company of Canada                           | 767                        | -433                      | -56.5%     |

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2020  
(\$000'S)**

| Company or Society                               | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio   |
|--|----------------------------|---------------------------|--------------|
| RBC Life Insurance Company                       | 4,308                      | 3,688                     | 85.6%        |
| Reliable Life Insurance Company                  | 16                         | 0                         | 0.0%         |
| Royal & Sun Alliance Insurance Company of Canada | 1,151                      | 0                         | 0.0%         |
| 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.                  | 3,239                      | 2,195                     | 67.8%        |
| Starr Insurance & Reinsurance Limited            | -31                        | 10                        | -32.3%       |
| Sun Life Assurance Company of Canada             | 66,458                     | 56,507                    | 85.0%        |
| 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                        | 754                        | 152                       | 20.2%        |
| Teachers Life Insurance Society (Fraternal)      | 0                          | 0                         | 0.0%         |
| Temple Insurance Company                         | 19                         | 2                         | 10.5%        |
| Traders General Insurance Company                | 0                          | 0                         | 0.0%         |
| Trafalgar Insurance Company of Canada            | 0                          | 0                         | 0.0%         |
| Trans Global Life Insurance Company              | 32                         | 0                         | 0.0%         |
| Travelers Insurance Company of Canada            | 0                          | 0                         | 0.0%         |
| Trisura Guarantee Insurance Company              | 889                        | 25                        | 2.8%         |
| Triton Insurance Company                         | 2,048                      | 979                       | 47.8%        |
| 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)            | 589                        | 460                       | 78.1%        |
| 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                     | 103                        | 41                        | 39.8%        |
| <b>TOTALS</b>                                    | <b>515,066</b>             | <b>441,101</b>            | <b>85.6%</b> |



## 5.0 PROPERTY AND CASUALTY INSURANCE

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$'000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|--|----------------------------|---------------------------|------------|
| Affiliated FM Insurance Company                            | 1,738                      | 225                       | 12.9%      |
| AIG Insurance Company of Canada                            | 9,378                      | 5,804                     | 61.9%      |
| Allianz Global Risks US Insurance Company                  | 3,664                      | 925                       | 25.2%      |
| Allied World Specialty Insurance Company                   | 1,471                      | -15                       | -1.0%      |
| Allstate Insurance Company of Canada                       | 0                          | 0                         | 0.0%       |
| American Bankers Insurance Company of Florida              | 6,954                      | 1,310                     | 18.8%      |
| American Road Insurance Company (The)                      | 49                         | 47                        | 95.9%      |
| Arch Insurance Canada Ltd.                                 | 2,664                      | 1,207                     | 45.3%      |
| Ascentus Insurance Ltd.                                    | 0                          | 0                         | 0.0%       |
| Aspen Insurance UK Limited                                 | 158                        | 439                       | 277.8%     |
| Associated Electric & Gas Insurance Services Limited       | 1,606                      | 150                       | 9.3%       |
| Atlantic Insurance Company Limited                         | 0                          | -25                       | 0.0%       |
| Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros  | 248                        | 4                         | 1.6%       |
| Aviva General Insurance Company                            | 39,773                     | 20,381                    | 51.2%      |
| Aviva Insurance Company of Canada                          | 52,030                     | 19,460                    | 37.4%      |
| AXIS Reinsurance Company                                   | 859                        | 216                       | 25.1%      |
| Belair Insurance Company Inc.                              | 0                          | 0                         | 0.0%       |
| Berkley Insurance Company                                  | 1,205                      | 192                       | 15.9%      |
| Boiler Inspection and Insurance Company of Canada (The)    | 1,898                      | 95                        | 5.0%       |
| CAA Insurance Company                                      | 0                          | 0                         | 0.0%       |
| Canada Guaranty Mortgage Insurance Company                 | 11,219                     | -1,014                    | -9.0%      |
| Canadian Egg Industry Reciprocal Alliance                  | 92                         | -96                       | -104.3%    |
| Canadian Farm Insurance Corp.                              | 0                          | 0                         | 0.0%       |
| Canadian Lawyers Insurance Association                     | 325                        | 10                        | 3.1%       |
| Canadian Northern Shield Insurance Company                 | 0                          | 0                         | 0.0%       |
| Canadian Premier General Insurance Company                 | 49                         | 1                         | 2.0%       |
| Canadian Universities Reciprocal Insurance Exchange        | 838                        | 191                       | 22.8%      |
| Canassurance Insurance Company                             | 3                          | 0                         | 0.0%       |
| Capitale General Insurance Inc. (La)                       | 0                          | 0                         | 0.0%       |
| Chicago Title Insurance Company                            | 608                        | 534                       | 87.8%      |
| Chubb Insurance Company of Canada                          | 5,411                      | 88                        | 1.6%       |
| Compagnie Française d'Assurance pour le Commerce Extérieur | 89                         | 0                         | 0.0%       |
| Continental Casualty Company                               | 1,748                      | 806                       | 46.1%      |
| Co-operators General Insurance Company                     | 112,352                    | 51,980                    | 46.3%      |
| CorePointe Insurance Company                               | 1                          | 0                         | 0.0%       |
| CUMIS General Insurance Company                            | 1,736                      | 869                       | 50.1%      |
| Definity Insurance Company                                 | 3,169                      | 349                       | 11.0%      |
| Dominion of Canada General Insurance Company (The)         | 43,952                     | 25,448                    | 57.9%      |
| Ecclesiastical Insurance Office Public Limited Company     | 4,762                      | 4,300                     | 90.3%      |

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|---|----------------------------|---------------------------|------------|
| Echelon Insurance   | 1,472                      | -1,209                    | -82.1%     |
| Electric Insurance Company                                | 18                         | 93                        | 516.7%     |
| Elite Insurance Company                                   | 5,044                      | 2,243                     | 44.5%      |
| Employers Insurance Company of Wausau                     | 0                          | 0                         | 0.0%       |
| Euler Hermes North America Insurance Company              | 606                        | 121                       | 20.0%      |
| Everest Insurance Company of Canada                       | 1,268                      | 299                       | 23.6%      |
| Factory Mutual Insurance Company                          | 9,072                      | 0                         | 0.0%       |
| FCT Insurance Company Ltd.                                | 2,879                      | 812                       | 28.2%      |
| Federal Insurance Company                                 | 0                          | 0                         | 0.0%       |
| Federated Insurance Company of Canada                     | 707                        | 184                       | 26.0%      |
| Fenchurch General Insurance Company                       | 0                          | 0                         | 0.0%       |
| First American Title Insurance Company                    | 2                          | 65                        | 3250.0%    |
| First North American Insurance Company                    | 84                         | 34                        | 40.5%      |
| GMS Insurance Inc.  | 0                          | 0                         | 0.0%       |
| Gore Mutual Insurance Company                             | 25                         | 0                         | 0.0%       |
| Great American Insurance Company                          | 1,344                      | 2,943                     | 219.0%     |
| Hartford Fire Insurance Company                           | 391                        | 0                         | 0.0%       |
| HDI Global SE   | 1,096                      | 484                       | 44.2%      |
| HDI Global Specialty SE                                   | 2,638                      | 1,652                     | 62.6%      |
| Healthcare Insurance Reciprocal of Canada                 | 7,089                      | 18,416                    | 259.8%     |
| Hudson Insurance Company                                  | 0                          | 0                         | 0.0%       |
| Industrial Alliance Pacific General Insurance Corporation | 449                        | 6                         | 1.3%       |
| Intact Insurance Company                                  | 96,766                     | 47,453                    | 49.0%      |
| Jevco Insurance Company                                   | 0                          | -3                        | 0.0%       |
| Jewelers Mutual Insurance Company, SI                     | 108                        | 4                         | 3.7%       |
| Lawyers' Professional Indemnity Company                   | 0                          | 0                         | 0.0%       |
| Liberty Mutual Insurance Company                          | 9,096                      | 7,367                     | 81.0%      |
| Lloyd's Underwriters                                      | 39,706                     | 12,824                    | 32.3%      |
| L'Unique General Insurance Inc.                           | 0                          | 0                         | 0.0%       |
| Millennium Insurance Corporation                          | 581                        | 165                       | 28.4%      |
| Missisquoi Insurance Company (The)                        | 0                          | 0                         | 0.0%       |
| Mitsui Sumitomo Insurance Company, Limited                | 230                        | -11                       | -4.8%      |
| Motors Insurance Corporation                              | 3                          | 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               | 3,498                      | 743                       | 21.2%      |
| Nordic Insurance Company of Canada (The)                  | 0                          | 0                         | 0.0%       |
| Northbridge General Insurance Corporation                 | 48,266                     | 20,023                    | 41.5%      |
| Novex Insurance Company                                   | 137,432                    | 79,873                    | 58.1%      |
| Old Republic Insurance Company of Canada                  | 1,324                      | 921                       | 69.6%      |
| Omega General Insurance Company                           | 8,016                      | 5,243                     | 65.4%      |
| Optimum Insurance Company                                 | 0                          | 0                         | 0.0%       |



**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$'000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|---|----------------------------|---------------------------|------------|
| Orion Travel Insurance Company                    | 7                          | 4                         | 57.1%      |
| Personal Insurance Company (The)                  | 13,772                     | 12,093                    | 87.8%      |
| Perth Insurance Company                           | 0                          | 0                         | 0.0%       |
| Petline Insurance Company                         | 422                        | 277                       | 65.6%      |
| Portage la Prairie Mutual Insurance Company (The) | 0                          | -29                       | 0.0%       |
| Primum Insurance Company                          | 25,024                     | 11,890                    | 47.5%      |
| Protective Insurance Company                      | 0                          | -4                        | 0.0%       |
| Quebec Assurance Company                          | 0                          | 0                         | 0.0%       |
| RBC Insurance Company of Canada                   | 188                        | 1                         | 0.5%       |
| Royal & Sun Alliance Insurance Company of Canada  | 46,291                     | 25,806                    | 55.7%      |
| S&Y Insurance Company                             | 25,783                     | 13,473                    | 52.3%      |
| Safety National Casualty Corporation              | 0                          | -1                        | 0.0%       |
| Sagen Mortgage Insurance Company Canada           | 20,248                     | -2,329                    | -11.5%     |
| SCOR UK Company Limited                           | 589                        | 447                       | 75.9%      |
| Scotia General Insurance Company                  | 0                          | 0                         | 0.0%       |
| Scottish & York Insurance Co. Limited             | 0                          | -169                      | 0.0%       |
| Security National Insurance Company               | 36,099                     | 18,432                    | 51.1%      |
| Sentry Insurance Company                          | 10                         | 15                        | 150.0%     |
| Sompo Japan Insurance Inc.                        | 0                          | 0                         | 0.0%       |
| Sonnet Insurance Company                          | 0                          | 0                         | 0.0%       |
| Sovereign General Insurance Company (The)         | 13,771                     | 4,395                     | 31.9%      |
| St. Paul Fire and Marine Insurance Company        | 73                         | -175                      | -239.7%    |
| Starr Insurance & Reinsurance Limited             | 1,624                      | 828                       | 51.0%      |
| Stewart Title Guaranty Company                    | 466                        | 143                       | 30.7%      |
| 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                      | -3,320                    | -225.4%    |
| Technology Insurance Company, Inc.                | 2                          | 1                         | 50.0%      |
| Temple Insurance Company                          | 4,160                      | 4,367                     | 105.0%     |
| Tokio Marine & Nichido Fire Insurance Co., Ltd.   | 184                        | 14                        | 7.6%       |
| Traders General Insurance Company                 | 25,477                     | 12,103                    | 47.5%      |
| Trafalgar Insurance Company of Canada             | 0                          | 0                         | 0.0%       |
| Trans Global Insurance Company                    | 82                         | 0                         | 0.0%       |
| Travelers Insurance Company of Canada             | 1,807                      | 1,488                     | 82.3%      |
| Trisura Guarantee Insurance Company               | 3,061                      | 488                       | 15.9%      |
| Triton Insurance Company                          | 297                        | 31                        | 10.4%      |
| Unica Insurance Inc.                              | 0                          | 0                         | 0.0%       |
| Unifund Assurance Company                         | 146,470                    | 86,704                    | 59.2%      |
| United States Liability Insurance Company         | 189                        | 48                        | 25.4%      |
| Verassure Insurance Company                       | 0                          | 669                       | 0.0%       |
| Virginia Surety Company, Inc.                     | 0                          | 0                         | 0.0%       |
| Waterloo Insurance Company                        | 0                          | 0                         | 0.0%       |

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company                                 | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio   |
|---|----------------------------|---------------------------|--------------|
| Wawanesa Mutual Insurance Company (The) | 57                         | 122                       | 214.0%       |
| Western Assurance Company               | 0                          | 0                         | 0.0%         |
| Western Surety Company                  | 1,531                      | 491                       | 32.1%        |
| Westport Insurance Corporation          | 7,410                      | 2,799                     | 37.8%        |
| Wynward Insurance Group                 | 2,218                      | 2,403                     | 108.3%       |
| XL Reinsurance America Inc.             | 278                        | 35                        | 12.6%        |
| XL Specialty Insurance Company          | 2,790                      | 2,962                     | 106.2%       |
| Zenith Insurance Company                | 0                          | 0                         | 0.0%         |
| Zurich Insurance Company Ltd            | 13,647                     | -79                       | -0.6%        |
| <b>TOTALS</b>                           | <b>\$1,084,759</b>         | <b>\$531,049</b>          | <b>49.0%</b> |

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|---|----------------------------|---------------------------|------------|
| <b>Affiliated FM Insurance Company</b>                          |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial  | 1,681                      | 225                       | 13.4%      |
| Total   | 1,681                      | 225                       | 13.4%      |
| <b>AIG Insurance Company of Canada</b>                          |                            |                           |            |
| Personal  | 0                          | -14                       | 0.0%       |
| Commercial  | 5,585                      | 12,782                    | 228.9%     |
| Total   | 5,585                      | 12,768                    | 228.6%     |
| <b>Allianz Global Risks US Insurance Company</b>                |                            |                           |            |
| Personal  | 310                        | 2                         | 0.6%       |
| Commercial  | -168                       | -337                      | 200.6%     |
| Total   | 142                        | -335                      | -235.9%    |
| <b>Allied World Specialty Insurance Company</b>                 |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial  | 1,400                      | 66                        | 4.7%       |
| Total   | 1,400                      | 66                        | 4.7%       |
| <b>American Bankers Insurance Company of Florida</b>            |                            |                           |            |
| Personal  | 1,294                      | 453                       | 35.0%      |
| Commercial  | 0                          | 0                         | 0.0%       |
| Total   | 1,294                      | 453                       | 35.0%      |
| <b>Arch Insurance Canada Ltd.</b>                               |                            |                           |            |
| Personal  | 20                         | -154                      | 0.0%       |
| Commercial  | 1,384                      | 539                       | 38.9%      |
| Total   | 1,404                      | 385                       | 27.4%      |
| <b>Associated Electric &amp; Gas Insurance Services Limited</b> |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial  | 1,039                      | 27                        | 2.6%       |
| Total   | 1,039                      | 27                        | 2.6%       |
| <b>Atlantic Insurance Company Limited</b>                       |                            |                           |            |
| Personal  | 0                          | -18                       | 0.0%       |
| Commercial  | 0                          | 52                        | 0.0%       |
| Total   | 0                          | 34                        | 0.0%       |
| <b>Aviva General Insurance Company</b>                          |                            |                           |            |
| Personal  | 6,849                      | 5,589                     | 81.6%      |
| Commercial  | 0                          | 0                         | 0.0%       |
| Total   | 6,849                      | 5,589                     | 81.6%      |
| <b>Aviva Insurance Company of Canada</b>                        |                            |                           |            |
| Personal  | 21,137                     | 11,840                    | 56.0%      |
| Commercial  | 10,094                     | 5,821                     | 57.7%      |
| Total   | 31,231                     | 17,661                    | 56.5%      |

**TABLE 5.2 PROPERTY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**  
**(\$000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|--|----------------------------|---------------------------|------------|
| <b>AXIS Reinsurance Company</b>                                |                            |                           |            |
| Personal   | 0                          | 0                         | 0.0%       |
| Commercial   | 0                          | -48                       | 0.0%       |
| Total  | 0                          | -48                       | 0.0%       |
| <b>Berkley Insurance Company</b>                               |                            |                           |            |
| Personal   | 0                          | 0                         | 0.0%       |
| Commercial   | 18                         | 0                         | 0.0%       |
| Total  | 18                         | 0                         | 0.0%       |
| <b>Boiler Inspection and Insurance Company of Canada (The)</b> |                            |                           |            |
| Personal   | 0                          | 0                         | 0.0%       |
| Commercial   | 823                        | -7                        | -0.9%      |
| Total  | 823                        | -7                        | -0.9%      |
| <b>Canadian Egg Industry Reciprocal Alliance</b>               |                            |                           |            |
| Personal   | 0                          | 0                         | 0.0%       |
| Commercial   | 92                         | -96                       | 0.0%       |
| Total  | 92                         | -96                       | -104.3%    |
| <b>Canadian Universities Reciprocal Insurance Exchange</b>     |                            |                           |            |
| Personal   | 0                          | 0                         | 0.0%       |
| Commercial   | 555                        | 46                        | 8.3%       |
| Total  | 555                        | 46                        | 8.3%       |
| <b>Canassurance Insurance Company</b>                          |                            |                           |            |
| Personal   | 3                          | 0                         | 0.0%       |
| Commercial   | 0                          | 0                         | 0.0%       |
| Total  | 3                          | 0                         | 0.0%       |
| <b>Chubb Insurance Company of Canada</b>                       |                            |                           |            |
| Personal   | 0                          | -2                        | 0.0%       |
| Commercial   | 575                        | -10                       | -1.7%      |
| Total  | 575                        | -12                       | -2.1%      |
| <b>Continental Casualty Company</b>                            |                            |                           |            |
| Personal   | 0                          | 0                         | 0.0%       |
| Commercial   | 383                        | -189                      | -49.3%     |
| Total  | 383                        | -189                      | -49.3%     |
| <b>Co-operators General Insurance Company</b>                  |                            |                           |            |
| Personal   | 43,363                     | 20,467                    | 47.2%      |
| Commercial   | 8,904                      | 3,825                     | 43.0%      |
| Total  | 52,267                     | 24,292                    | 46.5%      |
| <b>CUMIS General Insurance Company</b>                         |                            |                           |            |
| Personal   | 403                        | 198                       | 49.1%      |
| Commercial   | 264                        | 86                        | 32.6%      |
| Total  | 667                        | 284                       | 42.6%      |

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio    |
|---|----------------------------|---------------------------|---------------|
| <b>Dominion of Canada General Insurance Company (The)</b>     |                            |                           |               |
| Personal  | 5,788                      | 2,988                     | 51.6%         |
| Commercial  | 10,050                     | 9,010                     | 89.7%         |
| <b>Total</b>  | <b>15,838</b>              | <b>11,998</b>             | <b>75.8%</b>  |
| <b>Ecclesiastical Insurance Office Public Limited Company</b> |                            |                           |               |
| Personal  | 0                          | 0                         | 0.0%          |
| Commercial  | 3,350                      | 2,675                     | 79.9%         |
| <b>Total</b>  | <b>3,350</b>               | <b>2,675</b>              | <b>79.9%</b>  |
| <b>Echelon Insurance</b>                                      |                            |                           |               |
| Personal  | 143                        | -1,647                    | -1151.7%      |
| Commercial  | 1,298                      | 366                       | 28.2%         |
| <b>Total</b>  | <b>1,441</b>               | <b>-1,281</b>             | <b>-88.9%</b> |
| <b>Definity Insurance Company</b>                             |                            |                           |               |
| Personal  | -2                         | 0                         | 0.0%          |
| Commercial  | 2,670                      | 543                       | 20.3%         |
| <b>Total</b>  | <b>2,668</b>               | <b>543</b>                | <b>20.4%</b>  |
| <b>Elite Insurance Company</b>                                |                            |                           |               |
| Personal  | 2,825                      | 1,503                     | 53.2%         |
| Commercial  | 0                          | 1                         | 0.0%          |
| <b>Total</b>  | <b>2,825</b>               | <b>1,504</b>              | <b>53.2%</b>  |
| <b>Everest Insurance Company of Canada</b>                    |                            |                           |               |
| Personal  | 0                          | 0                         | 0.0%          |
| Commercial  | 361                        | 45                        | 12.5%         |
| <b>Total</b>  | <b>361</b>                 | <b>45</b>                 | <b>12.5%</b>  |
| <b>Factory Mutual Insurance Company</b>                       |                            |                           |               |
| Personal  | 0                          | 0                         | 0.0%          |
| Commercial  | 6,966                      | 0                         | 0.0%          |
| <b>Total</b>  | <b>6,966</b>               | <b>0</b>                  | <b>0.0%</b>   |
| <b>Federated Insurance Company of Canada</b>                  |                            |                           |               |
| Personal  | 0                          | 0                         | 0.0%          |
| Commercial  | 596                        | 134                       | 22.5%         |
| <b>Total</b>  | <b>596</b>                 | <b>134</b>                | <b>22.5%</b>  |
| <b>First North American Insurance Company</b>                 |                            |                           |               |
| Personal  | 84                         | 34                        | 40.5%         |
| Commercial  | 0                          | 0                         | 0.0%          |
| <b>Total</b>  | <b>84</b>                  | <b>34</b>                 | <b>40.5%</b>  |
| <b>Gore Mutual Insurance Company</b>                          |                            |                           |               |
| Personal  | 0                          | 0                         | 0.0%          |
| Commercial  | 14                         | 0                         | 0.0%          |
| <b>Total</b>  | <b>14</b>                  | <b>0</b>                  | <b>0.0%</b>   |

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|---|----------------------------|---------------------------|------------|
| Great American Insurance Company                          |                            |                           |            |
| Personal  | 0                          | 0                         |            |
| Commercial  | 341                        | 1,786                     | 523.8%     |
| Total   | 341                        | 1,786                     | 523.8%     |
| Hartford Fire Insurance Company                           |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial  | 22                         | 0                         | 0.0%       |
| Total   | 22                         | 0                         | 0.0%       |
| HDI Global SE   |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial  | 734                        | 236                       | 32.2%      |
| Total   | 734                        | 236                       | 32.2%      |
| HDI Global Specialty SE                                   |                            |                           |            |
| Personal  | 13                         | 9                         | 0.0%       |
| Commercial  | 1,532                      | 1,093                     | 71.3%      |
| Total   | 1,545                      | 1,102                     | 71.3%      |
| Healthcare Insurance Reciprocal of Canada                 |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial  | 205                        | 1,619                     | 789.8%     |
| Total   | 205                        | 1,619                     | 789.8%     |
| Industrial Alliance Pacific General Insurance Corporation |                            |                           |            |
| Personal  | 410                        | 7                         | 0.0%       |
| Commercial  | 0                          | 0                         | 0.0%       |
| Total   | 410                        | 7                         | 1.7%       |
| Intact Insurance Company                                  |                            |                           |            |
| Personal  | 25,375                     | 16,047                    | 63.2%      |
| Commercial  | 16,514                     | 6,202                     | 37.6%      |
| Total   | 41,889                     | 22,249                    | 53.1%      |
| Jewelers Mutual Insurance Company, SI                     |                            |                           |            |
| Personal  | 20                         | 4                         | 20.0%      |
| Commercial  | 60                         | 0                         | 0.0%       |
| Total   | 80                         | 4                         | 5.0%       |
| Liberty Mutual Insurance Company                          |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial  | 4,736                      | 5,254                     | 110.9%     |
| Total   | 4,736                      | 5,254                     | 110.9%     |
| Lloyd's Underwriters                                      |                            |                           |            |
| Personal  | 1,255                      | 1,133                     | 90.3%      |
| Commercial  | 17,889                     | 6,344                     | 35.5%      |
| Total   | 19,144                     | 7,477                     | 39.1%      |

**TABLE 5.2 PROPERTY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**  
**(\$000'S)**

| Company                                     | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|---|----------------------------|---------------------------|------------|
| Millennium Insurance Corporation            |                            |                           |            |
| Personal                                    | 61                         | 24                        | 39.3%      |
| Commercial                                  | 0                          | 0                         | 0.0%       |
| Total                                       | 61                         | 24                        | 39.3%      |
| Mitsui Sumitomo Insurance Company, Limited  |                            |                           |            |
| Personal                                    | 0                          | 0                         | 0.0%       |
| Commercial                                  | 0                          | 23                        | #DIV/0!    |
| Total                                       | 0                          | 23                        | #DIV/0!    |
| National Liability & Fire Insurance Company |                            |                           |            |
| Personal                                    | 0                          | 0                         | 0.0%       |
| Commercial                                  | 1,442                      | -332                      | -23.0%     |
| Total                                       | 1,442                      | -332                      | -23.0%     |
| Northbridge General Insurance Corporation   |                            |                           |            |
| Personal                                    | 102                        | 58                        | 56.9%      |
| Commercial                                  | 18,892                     | 6,605                     | 35.0%      |
| Total                                       | 18,994                     | 6,663                     | 35.1%      |
| Novex Insurance Company                     |                            |                           |            |
| Personal                                    | 46,305                     | 28,680                    | 61.9%      |
| Commercial                                  | 15                         | 91                        | 606.7%     |
| Total                                       | 46,320                     | 28,771                    | 62.1%      |
| Old Republic Insurance Company of Canada    |                            |                           |            |
| Personal                                    | 0                          | 0                         | 0.0%       |
| Commercial                                  | 90                         | 3                         | 3.3%       |
| Total                                       | 90                         | 3                         | 3.3%       |
| Omega General Insurance Company             |                            |                           |            |
| Personal                                    | 7,961                      | 5,243                     | 65.9%      |
| Commercial                                  | 31                         | 1                         | 3.2%       |
| Total                                       | 7,992                      | 5,244                     | 65.6%      |
| Orion Travel Insurance Company              |                            |                           |            |
| Personal                                    | 7                          | 4                         | 57.1%      |
| Commercial                                  | 0                          | 0                         | 0.0%       |
| Total                                       | 7                          | 4                         | 57.1%      |
| Personal Insurance Company (The)            |                            |                           |            |
| Personal                                    | 4,089                      | 2,540                     | 62.1%      |
| Commercial                                  | 0                          | 0                         | 0.0%       |
| Total                                       | 4,089                      | 2,540                     | 62.1%      |
| Petline Insurance Company                   |                            |                           |            |
| Personal                                    | 422                        | 277                       | 65.6%      |
| Commercial                                  | 0                          | 0                         | 0.0%       |
| Total                                       | 422                        | 277                       | 65.6%      |

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio     |
|---|----------------------------|---------------------------|----------------|
| <b>Primum Insurance Company</b>                             |                            |                           |                |
| Personal  | 7,844                      | 4,092                     | 52.2%          |
| Commercial  | 0                          | 0                         | 0.0%           |
| <b>Total</b>  | <b>7,844</b>               | <b>4,092</b>              | <b>52.2%</b>   |
| <b>RBC Insurance Company of Canada</b>                      |                            |                           |                |
| Personal  | 188                        | 1                         | 0.5%           |
| Commercial  | 0                          | 0                         | 0.0%           |
| <b>Total</b>  | <b>188</b>                 | <b>1</b>                  | <b>0.5%</b>    |
| <b>Royal &amp; Sun Alliance Insurance Company of Canada</b> |                            |                           |                |
| Personal  | 9,958                      | 6,472                     | 65.0%          |
| Commercial  | 8,363                      | 4,174                     | 49.9%          |
| <b>Total</b>  | <b>18,321</b>              | <b>10,646</b>             | <b>58.1%</b>   |
| <b>SCOR UK Company Limited</b>                              |                            |                           |                |
| Personal  | 0                          | 0                         | 0.0%           |
| Commercial  | 96                         | 19                        | 19.8%          |
| <b>Total</b>  | <b>96</b>                  | <b>19</b>                 | <b>19.8%</b>   |
| <b>Security National Insurance Company</b>                  |                            |                           |                |
| Personal  | 13,010                     | 6,987                     | 53.7%          |
| Commercial  | 0                          | 0                         | 0.0%           |
| <b>Total</b>  | <b>13,010</b>              | <b>6,987</b>              | <b>53.7%</b>   |
| <b>Sovereign General Insurance Company (The)</b>            |                            |                           |                |
| Personal  | 304                        | 0                         | 0.0%           |
| Commercial  | 5,475                      | 1,841                     | 33.6%          |
| <b>Total</b>  | <b>5,779</b>               | <b>1,841</b>              | <b>31.9%</b>   |
| <b>St. Paul Fire and Marine Insurance Company</b>           |                            |                           |                |
| Personal  | 0                          | 0                         | 0.0%           |
| Commercial  | 17                         | -7                        | -41.2%         |
| <b>Total</b>  | <b>17</b>                  | <b>-7</b>                 | <b>-41.2%</b>  |
| <b>Starr Insurance &amp; Reinsurance Limited</b>            |                            |                           |                |
| Personal  | 0                          | 0                         | 0.0%           |
| Commercial  | 997                        | 611                       | 61.3%          |
| <b>Total</b>  | <b>997</b>                 | <b>611</b>                | <b>61.3%</b>   |
| <b>TD Home and Auto Insurance Company</b>                   |                            |                           |                |
| Personal  | 533                        | -3,390                    | -636.0%        |
| Commercial  | 0                          | 0                         | 0.0%           |
| <b>Total</b>  | <b>533</b>                 | <b>-3,390</b>             | <b>-636.0%</b> |
| <b>Temple Insurance Company</b>                             |                            |                           |                |
| Personal  | 0                          | 0                         | 0.0%           |
| Commercial  | 1,916                      | 1,197                     | 62.5%          |
| <b>Total</b>  | <b>1,916</b>               | <b>1,197</b>              | <b>62.5%</b>   |



**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|---|----------------------------|---------------------------|------------|
| Tokio Marine & Nichido Fire Insurance Co., Ltd. |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial                                      | 126                        | 7                         | 5.6%       |
| Total   | 126                        | 7                         | 5.6%       |
| Traders General Insurance Company               |                            |                           |            |
| Personal  | 4,140                      | 2,605                     | 62.9%      |
| Commercial                                      | 0                          | 0                         | 0.0%       |
| Total   | 4,140                      | 2,605                     | 62.9%      |
| Travelers Insurance Company of Canada           |                            |                           |            |
| Personal  | 0                          | 15                        | 0.0%       |
| Commercial                                      | 259                        | 125                       | 48.3%      |
| Total   | 259                        | 140                       | 54.1%      |
| Trisura Guarantee Insurance Company             |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial                                      | 306                        | 70                        | 22.9%      |
| Total   | 306                        | 70                        | 22.9%      |
| Triton Insurance Company                        |                            |                           |            |
| Personal  | 297                        | 31                        | 10.4%      |
| Commercial                                      | 0                          | 0                         | 0.0%       |
| Total   | 297                        | 31                        | 10.4%      |
| Unifund Assurance Company                       |                            |                           |            |
| Personal  | 53,273                     | 30,160                    | 56.6%      |
| Commercial                                      | 0                          | 0                         | 0.0%       |
| Total   | 53,273                     | 30,160                    | 56.6%      |
| United States Liability Insurance Company       |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial                                      | 95                         | 5                         | 0.0%       |
| Total   | 95                         | 5                         | 5.3%       |
| Wawanesa Mutal Insurance Company (The)          |                            |                           |            |
| Personal  | 2                          | 0                         | 0.0%       |
| Commercial                                      | 40                         | 102                       | 0.0%       |
| Total   | 42                         | 102                       | 0.0%       |
| Westport Insurance Corporation                  |                            |                           |            |
| Personal  | 0                          | 0                         | 0.0%       |
| Commercial                                      | 6,296                      | 2,126                     | 33.8%      |
| Total   | 6,296                      | 2,126                     | 33.8%      |
| Wynward Insurance Group                         |                            |                           |            |
| Personal  | 27                         | 0                         | 0.0%       |
| Commercial                                      | 1,597                      | 2,192                     | 137.3%     |
| Total   | 1,624                      | 2,192                     | 135.0%     |

**TABLE 5.2 PROPERTY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company                        |            | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|--------------------------------|------------|----------------------------|---------------------------|------------|
| XL Specialty Insurance Company |            |                            |                           |            |
|                                | Personal   | 206                        | 123                       | 59.7%      |
|                                | Commercial | 446                        | 1,730                     | 387.9%     |
|                                | Total      | 652                        | 1,853                     | 284.2%     |
| Zurich Insurance Company Ltd   |            |                            |                           |            |
|                                | Personal   | 0                          | 0                         | 0.0%       |
|                                | Commercial | 8,852                      | -195                      | -2.2%      |
|                                | Total      | 8,852                      | -195                      | -2.2%      |
| <b>TOTALS</b>                  |            |                            |                           |            |
|                                | Personal   | \$258,019                  | \$142,361                 | 55.2%      |
|                                | Commercial | \$155,318                  | \$78,478                  | 50.5%      |
|                                | Total      | \$413,337                  | \$220,839                 | 53.4%      |

**TABLE 5.3 AIRCRAFT INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**  
**(\$000'S)**

| Company                                     | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|---|----------------------------|---------------------------|------------|
| AIIG Insurance Company of Canada            | 615                        | -251                      | -40.8%     |
| Allianz Global Risks US Insurance Company   | 176                        | 33                        | 18.8%      |
| Chubb Insurance Company of Canada           | 332                        | 0                         | 0.0%       |
| Great American Insurance Company            | 40                         | -46                       | -115.0%    |
| HDI Global Specialty SE                     | 367                        | 200                       | 54.5%      |
| Lloyd's Underwriters                        | 1,216                      | 146                       | 12.0%      |
| Mitsui Sumitomo Insurance Company, Limited  | 179                        | 7                         | 3.9%       |
| National Liability & Fire Insurance Company | 373                        | 288                       | 77.2%      |
| Northbridge General Insurance Corporation   | 451                        | 5                         | 1.1%       |
| Starr Insurance & Reinsurance Limited       | 436                        | 81                        | 18.6%      |
| Temple Insurance Company                    | 1,023                      | -3                        | -0.3%      |
| Westport Insurance Corporation              | -17                        | -3                        | 17.6%      |
| XL Specialty Insurance Company              | 1,168                      | 343                       | 29.4%      |
| TOTALS                                      | \$6,359                    | \$800                     | 12.6%      |

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio     |
|--|----------------------------|---------------------------|----------------|
| <b>ALIG Insurance Company of Canada</b>          |                            |                           |                |
| Liability  | 279                        | -682                      | -244.4%        |
| Personal Accident                                | 55                         | -674                      | -1225.5%       |
| Other  | 35                         | -11                       | -31.4%         |
| <b>Total</b>                                     | <b>369</b>                 | <b>-1,367</b>             | <b>-370.5%</b> |
| <b>Allianz Global Risks US Insurance Company</b> |                            |                           |                |
| Liability  | 2                          | 0                         | 0.0%           |
| Personal Accident                                | 0                          | -1                        | 0.0%           |
| Other  | 2                          | 2                         | 100.0%         |
| <b>Total</b>                                     | <b>4</b>                   | <b>1</b>                  | <b>25.0%</b>   |
| <b>American Road Insurance Company (The)</b>     |                            |                           |                |
| Liability  | 0                          | 0                         | 0.0%           |
| Personal Accident                                | 0                          | 0                         | 0.0%           |
| Other  | 49                         | 47                        | 95.9%          |
| <b>Total</b>                                     | <b>49</b>                  | <b>47</b>                 | <b>95.9%</b>   |
| <b>Arch Insurance Canada Ltd.</b>                |                            |                           |                |
| Liability  | 24                         | 0                         | 0.0%           |
| Personal Accident                                | 7                          | 0                         | 0.0%           |
| Other  | 5                          | 0                         | 0.0%           |
| <b>Total</b>                                     | <b>36</b>                  | <b>0</b>                  | <b>0.0%</b>    |
| <b>Atlantic Insurance Company Limited</b>        |                            |                           |                |
| Liability  | 0                          | -431                      | 0.0%           |
| Personal Accident                                | 0                          | 0                         | 0.0%           |
| Other  | 0                          | 0                         | 0.0%           |
| <b>Total</b>                                     | <b>0</b>                   | <b>-431</b>               | <b>0.0%</b>    |
| <b>Aviva General Insurance Company</b>           |                            |                           |                |
| Liability  | 21,082                     | 8,626                     | 40.9%          |
| Personal Accident                                | 3,149                      | 2,169                     | 68.9%          |
| Other  | 8,650                      | 3,997                     | 46.2%          |
| <b>Total</b>                                     | <b>32,881</b>              | <b>14,792</b>             | <b>45.0%</b>   |
| <b>Aviva Insurance Company of Canada</b>         |                            |                           |                |
| Liability  | 5,770                      | 4,047                     | 70.1%          |
| Personal Accident                                | 504                        | -315                      | -62.5%         |
| Other  | 2,197                      | 785                       | 35.7%          |
| <b>Total</b>                                     | <b>8,471</b>               | <b>4,517</b>              | <b>53.3%</b>   |
| <b>Chubb Insurance Company of Canada</b>         |                            |                           |                |
| Liability  | 800                        | 179                       | 22.4%          |
| Personal Accident                                | 18                         | -4                        | -22.2%         |
| Other  | 129                        | -11                       | -8.5%          |
| <b>Total</b>                                     | <b>947</b>                 | <b>164</b>                | <b>17.3%</b>   |

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio     |
|---|----------------------------|---------------------------|----------------|
| <b>Continental Casualty Company</b>                       |                            |                           |                |
| Liability   | 33                         | -3                        | -9.1%          |
| Personal Accident   | 5                          | 1                         | 20.0%          |
| Other   | 34                         | 14                        | 41.2%          |
| <b>Total</b>  | <b>72</b>                  | <b>12</b>                 | <b>16.7%</b>   |
| <b>Co-operators General Insurance Company</b>             |                            |                           |                |
| Liability   | 31,641                     | 10,396                    | 32.9%          |
| Personal Accident   | 4,825                      | 3,128                     | 64.8%          |
| Other   | 18,930                     | 9,898                     | 52.3%          |
| <b>Total</b>  | <b>55,396</b>              | <b>23,422</b>             | <b>42.3%</b>   |
| <b>CUMIS General Insurance Company</b>                    |                            |                           |                |
| Liability   | 432                        | 312                       | 72.2%          |
| Personal Accident   | 59                         | 33                        | 55.9%          |
| Other   | 270                        | 202                       | 74.8%          |
| <b>Total</b>  | <b>761</b>                 | <b>547</b>                | <b>71.9%</b>   |
| <b>Dominion of Canada General Insurance Company (The)</b> |                            |                           |                |
| Liability   | 14,602                     | 8,425                     | 57.7%          |
| Personal Accident   | 1,576                      | 1,455                     | 92.3%          |
| Other   | 7,562                      | 3,359                     | 44.4%          |
| <b>Total</b>  | <b>23,740</b>              | <b>13,239</b>             | <b>55.8%</b>   |
| <b>Definity Insurance Company</b>                         |                            |                           |                |
| Liability   | 44                         | -171                      | -388.6%        |
| Personal Accident   | 8                          | -43                       | -537.5%        |
| Other   | 12                         | -15                       | -125.0%        |
| <b>Total</b>  | <b>64</b>                  | <b>-229</b>               | <b>-357.8%</b> |
| <b>Electric Insurance Company</b>                         |                            |                           |                |
| Liability   | 10                         | 109                       | 1090.0%        |
| Personal Accident   | 0                          | 0                         | 0.0%           |
| Other   | 0                          | 0                         | 0.0%           |
| <b>Total</b>  | <b>10</b>                  | <b>109</b>                | <b>1090.0%</b> |
| <b>Elite Insurance Company</b>                            |                            |                           |                |
| Liability   | 301                        | -38                       | -12.6%         |
| Personal Accident   | 34                         | -42                       | -123.5%        |
| Other   | 1,134                      | 559                       | 49.3%          |
| <b>Total</b>  | <b>1,469</b>               | <b>479</b>                | <b>32.6%</b>   |
| <b>Evereat Insurance Company of Canada</b>                |                            |                           |                |
| Liability   | 1                          | 2                         | 0.0%           |
| Personal Accident   | 0                          | 0                         | 0.0%           |
| Other   | 0                          | 0                         | 0.0%           |
| <b>Total</b>  | <b>1</b>                   | <b>2</b>                  | <b>0.0%</b>    |

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio   |
|--|----------------------------|---------------------------|--------------|
| <b>Hartford Fire Insurance Company</b>                 |                            |                           |              |
| Liability  | 3                          | 0                         | 0.0%         |
| Personal Accident                                      | 2                          | 0                         | 0.0%         |
| Other  | 1                          | 0                         | 0.0%         |
| <b>Total</b>   | <b>6</b>                   | <b>0</b>                  | <b>0.0%</b>  |
| <b>Intact Insurance Company</b>                        |                            |                           |              |
| Liability  | 27,664                     | 13,505                    | 48.8%        |
| Personal Accident                                      | 3,825                      | 2,706                     | 70.7%        |
| Other  | 14,725                     | 8,095                     | 55.0%        |
| <b>Total</b>   | <b>46,214</b>              | <b>24,306</b>             | <b>52.6%</b> |
| <b>Liberty Mutual Insurance Company</b>                |                            |                           |              |
| Liability  | 291                        | -38                       | -13.1%       |
| Personal Accident                                      | 27                         | -21                       | -77.8%       |
| Other  | 90                         | 55                        | 61.1%        |
| <b>Total</b>   | <b>408</b>                 | <b>-4</b>                 | <b>-1.0%</b> |
| <b>Lloyd's Underwriters</b>                            |                            |                           |              |
| Liability  | 262                        | 23                        | 8.8%         |
| Personal Accident                                      | 46                         | -14                       | -30.4%       |
| Other  | 52                         | 50                        | 96.2%        |
| <b>Total</b>   | <b>360</b>                 | <b>59</b>                 | <b>16.4%</b> |
| <b>Mitsui Sumitomo Insurance Company, Limited</b>      |                            |                           |              |
| Liability  | 50                         | 5                         | 10.0%        |
| Personal Accident                                      | 0                          | 0                         | 0.0%         |
| Other  | 1                          | 1                         | 100.0%       |
| <b>Total</b>   | <b>51</b>                  | <b>6</b>                  | <b>11.8%</b> |
| <b>National Liability &amp; Fire Insurance Company</b> |                            |                           |              |
| Liability  | 136                        | 100                       | 0.0%         |
| Personal Accident                                      | 0                          | 0                         | 0.0%         |
| Other  | 54                         | 29                        | 0.0%         |
| <b>Total</b>   | <b>190</b>                 | <b>129</b>                | <b>0.0%</b>  |
| <b>Northbridge General Insurance Corporation</b>       |                            |                           |              |
| Liability  | 11,573                     | 5,043                     | 43.6%        |
| Personal Accident                                      | 909                        | 266                       | 29.3%        |
| Other  | 4,621                      | 2,079                     | 45.0%        |
| <b>Total</b>   | <b>17,103</b>              | <b>7,388</b>              | <b>43.2%</b> |
| <b>Novex Insurance Company</b>                         |                            |                           |              |
| Liability  | 53,614                     | 28,654                    | 53.4%        |
| Personal Accident                                      | 5,692                      | 4,105                     | 72.1%        |
| Other  | 31,739                     | 18,329                    | 57.7%        |
| <b>Total</b>   | <b>91,045</b>              | <b>51,088</b>             | <b>56.1%</b> |

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio   |
|---|----------------------------|---------------------------|--------------|
| <b>Old Republic Insurance Company of Canada</b>             |                            |                           |              |
| Liability   | 389                        | 82                        | 21.1%        |
| Personal Accident   | 17                         | 3                         | 17.6%        |
| Other   | 199                        | 244                       | 122.6%       |
| <b>Total</b>  | <b>605</b>                 | <b>329</b>                | <b>54.4%</b> |
| <b>Personal Insurance Company (The)</b>                     |                            |                           |              |
| Liability   | 6,245                      | 6,864                     | 109.9%       |
| Personal Accident   | 835                        | 822                       | 98.4%        |
| Other   | 2,603                      | 1,867                     | 71.7%        |
| <b>Total</b>  | <b>9,683</b>               | <b>9,553</b>              | <b>98.7%</b> |
| <b>Portage la Prairie Mutual Insurance Company (The)</b>    |                            |                           |              |
| Liability   | 0                          | -24                       | 0.0%         |
| Personal Accident   | 0                          | -5                        | 0.0%         |
| Other   | 0                          | 0                         | 0.0%         |
| <b>Total</b>  | <b>0</b>                   | <b>-29</b>                | <b>0.0%</b>  |
| <b>Primum Insurance Company</b>                             |                            |                           |              |
| Liability   | 10,777                     | 2,913                     | 27.0%        |
| Personal Accident   | 1,154                      | 1,226                     | 106.2%       |
| Other   | 5,249                      | 3,659                     | 69.7%        |
| <b>Total</b>  | <b>17,180</b>              | <b>7,798</b>              | <b>45.4%</b> |
| <b>Protective Insurance Company</b>                         |                            |                           |              |
| Liability   | 0                          | -4                        | 0.0%         |
| Personal Accident   | 0                          | 0                         | 0.0%         |
| Other   | 0                          | 0                         | 0.0%         |
| <b>Total</b>  | <b>0</b>                   | <b>-4</b>                 | <b>0.0%</b>  |
| <b>Royal &amp; Sun Alliance Insurance Company of Canada</b> |                            |                           |              |
| Liability   | 13,870                     | 9,548                     | 68.8%        |
| Personal Accident   | 1,915                      | 1,117                     | 58.3%        |
| Other   | 8,603                      | 4,695                     | 54.6%        |
| <b>Total</b>  | <b>24,388</b>              | <b>15,360</b>             | <b>63.0%</b> |
| <b>S&amp;Y Insurance Company</b>                            |                            |                           |              |
| Liability   | 14,632                     | 6,341                     | 43.3%        |
| Personal Accident   | 2,142                      | 2,311                     | 107.9%       |
| Other   | 9,009                      | 4,821                     | 53.5%        |
| <b>Total</b>  | <b>25,783</b>              | <b>13,473</b>             | <b>52.3%</b> |
| <b>Scottish &amp; York Insurance Co. Limited</b>            |                            |                           |              |
| Liability   | 0                          | -106                      | 0.0%         |
| Personal Accident   | 0                          | -35                       | 0.0%         |
| Other   | 0                          | -30                       | 0.0%         |
| <b>Total</b>  | <b>0</b>                   | <b>-171</b>               | <b>0.0%</b>  |

**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio     |
|--|----------------------------|---------------------------|----------------|
| <b>Security National Insurance Company</b>                 |                            |                           |                |
| Liability  | 14,215                     | 6,186                     | 43.5%          |
| Personal Accident  | 1,428                      | 1,217                     | 85.2%          |
| Other  | 7,446                      | 4,042                     | 54.3%          |
| <b>Total</b>   | <b>23,089</b>              | <b>11,445</b>             | <b>49.6%</b>   |
| <b>Sentry Insurance Company</b>                            |                            |                           |                |
| Liability  | 8                          | 13                        | 162.5%         |
| Personal Accident  | 0                          | 0                         | 0.0%           |
| Other  | 2                          | 2                         | 0.0%           |
| <b>Total</b>   | <b>10</b>                  | <b>15</b>                 | <b>150.0%</b>  |
| <b>Sovereign General Insurance Company (The)</b>           |                            |                           |                |
| Liability  | 3,026                      | 206                       | 6.8%           |
| Personal Accident  | 210                        | -80                       | -38.1%         |
| Other  | 1,860                      | 996                       | 53.5%          |
| <b>Total</b>   | <b>5,096</b>               | <b>1,122</b>              | <b>22.0%</b>   |
| <b>St. Paul Fire and Marine Insurance Company</b>          |                            |                           |                |
| Liability  | 2                          | 39                        | 1950.0%        |
| Personal Accident  | 0                          | -1                        | 0.0%           |
| Other  | 1                          | -1                        | 0.0%           |
| <b>Total</b>   | <b>3</b>                   | <b>37</b>                 | <b>1233.3%</b> |
| <b>Starr Insurance &amp; Reinsurance Limited</b>           |                            |                           |                |
| Liability  | 3                          | 21                        | 700.0%         |
| Personal Accident  | 0                          | 1                         | 0.0%           |
| Other  | 0                          | 3                         | 0.0%           |
| <b>Total</b>   | <b>3</b>                   | <b>25</b>                 | <b>833.3%</b>  |
| <b>TD Home and Auto Insurance Company</b>                  |                            |                           |                |
| Liability  | 185                        | -108                      | -58.4%         |
| Personal Accident  | 27                         | 43                        | 159.3%         |
| Other  | 103                        | 56                        | 54.4%          |
| <b>Total</b>   | <b>315</b>                 | <b>-9</b>                 | <b>-2.9%</b>   |
| <b>Tokio Marine &amp; Nichido Fire Insurance Co., Ltd.</b> |                            |                           |                |
| Liability  | 10                         | 2                         | 20.0%          |
| Personal Accident  | 3                          | -1                        | -33.3%         |
| Other  | 4                          | 2                         | 50.0%          |
| <b>Total</b>   | <b>17</b>                  | <b>3</b>                  | <b>17.6%</b>   |
| <b>Traders General Insurance Company</b>                   |                            |                           |                |
| Liability  | 11,525                     | 4,801                     | 41.7%          |
| Personal Accident  | 1,599                      | 662                       | 41.4%          |
| Other  | 8,209                      | 4,035                     | 49.2%          |
| <b>Total</b>   | <b>21,333</b>              | <b>9,498</b>              | <b>44.5%</b>   |



**TABLE 5.4 AUTOMOBILE INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company                                      | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio    |
|--|----------------------------|---------------------------|---------------|
| <b>Travelers Insurance Company of Canada</b> |                            |                           |               |
| Liability                                    | 146                        | 5                         | 3.4%          |
| Personal Accident                            | 24                         | -1                        | -4.2%         |
| Other  | 37                         | 63                        | 170.3%        |
| <b>Total</b>                                 | <b>207</b>                 | <b>67</b>                 | <b>32.4%</b>  |
| <b>Unifund Assurance Company</b>             |                            |                           |               |
| Liability                                    | 51,399                     | 38,745                    | 75.4%         |
| Personal Accident                            | 8,637                      | 2,639                     | 30.6%         |
| Other  | 33,161                     | 15,160                    | 45.7%         |
| <b>Total</b>                                 | <b>93,197</b>              | <b>56,544</b>             | <b>60.7%</b>  |
| <b>XL Specialty Insurance Company</b>        |                            |                           |               |
| Liability                                    | 39                         | 64                        | 164.1%        |
| Personal Accident                            | 0                          | 0                         | 0.0%          |
| Other  | 0                          | 0                         | 0.0%          |
| <b>Total</b>                                 | <b>39</b>                  | <b>64</b>                 | <b>164.1%</b> |
| <b>Zurich Insurance Company Ltd</b>          |                            |                           |               |
| Liability                                    | 728                        | -245                      | -33.7%        |
| Personal Accident                            | 120                        | -16                       | -13.3%        |
| Other  | 147                        | 141                       | 95.9%         |
| <b>Total</b>                                 | <b>995</b>                 | <b>-120</b>               | <b>-12.1%</b> |
| <b>TOTALS</b>                                |                            |                           |               |
| Liability                                    | \$295,813                  | \$153,406                 | 51.9%         |
| Personal Accident                            | \$38,852                   | \$22,651                  | 58.3%         |
| Other  | \$166,925                  | \$87,219                  | 52.3%         |
| <b>Total</b>                                 | <b>\$501,590</b>           | <b>\$263,276</b>          | <b>52.5%</b>  |

**TABLE 5.5 BOILER AND MACHINERY INSURANCE  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio   |
|---|----------------------------|---------------------------|--------------|
| Affiliated FM Insurance Company                         | 57                         | 0                         | 0.0%         |
| AIIG Insurance Company of Canada                        | 260                        | 30                        | 11.5%        |
| Allianz Global Risks US Insurance Company               | 3,012                      | 968                       | 32.1%        |
| Aviva Insurance Company of Canada                       | 484                        | 196                       | 40.5%        |
| Berkley Insurance Company                               | 1                          | 0                         | 0.0%         |
| Boiler Inspection and Insurance Company of Canada (The) | 1,075                      | 102                       | 9.5%         |
| Chubb Insurance Company of Canada                       | 1                          | 16                        | 1600.0%      |
| Continental Casualty Company                            | 294                        | 248                       | 84.4%        |
| Co-operators General Insurance Company                  | 171                        | -15                       | -8.8%        |
| CUMIS General Insurance Company                         | 11                         | 4                         | 36.4%        |
| Dominion of Canada General Insurance Company (The)      | 452                        | -14                       | -3.1%        |
| Echelon Insurance /Échelon Assurance                    | 1                          | 0                         | 0.0%         |
| Ecclesiastical Insurance Office Public Limited Company  | 149                        | -2                        | -1.3%        |
| Definity Insurance Company                              | 18                         | 0                         | 0.0%         |
| Everest Insurance Company of Canada                     | 0                          | -2                        | 0.0%         |
| Factory Mutual Insurance Company                        | 2,106                      | 0                         | 0.0%         |
| Federated Insurance Company of Canada                   | 12                         | 2                         | 16.7%        |
| Gore Mutual Insurance Company                           | 2                          | 0                         | 0.0%         |
| Great American Insurance Company                        | 6                          | 1                         | 16.7%        |
| Intact Insurance Company                                | 396                        | 6                         | 1.5%         |
| Liberty Mutual Insurance Company                        | 7                          | -5                        | -71.4%       |
| Lloyd's Underwriters                                    | 1,870                      | 6,239                     | 333.6%       |
| Millennium Insurance Corporation                        | 518                        | 141                       | 27.2%        |
| National Liability & Fire Insurance Company             | 380                        | 70                        | 0.0%         |
| Northbridge General Insurance Corporation               | 693                        | 73                        | 10.5%        |
| Novex Insurance Company                                 | 1                          | 20                        | 2000.0%      |
| Royal & Sun Alliance Insurance Company of Canada        | 724                        | 6                         | 0.8%         |
| Sovereign General Insurance Company (The)               | 312                        | 9                         | 2.9%         |
| Temple Insurance Company                                | 83                         | 346                       | 416.9%       |
| Travelers Insurance Company of Canada                   | 10                         | 1                         | 10.0%        |
| Trisura Guarantee Insurance Company                     | 449                        | 34                        | 7.6%         |
| United States Liability Insurance Company               | 5                          | 2                         | 40.0%        |
| Wawanesa Mutual Insurance Company (The)                 | 2                          | 0                         | 0.0%         |
| Wynward Insurance Group                                 | 52                         | 8                         | 15.4%        |
| Zurich Insurance Company Ltd                            | 56                         | -14                       | -25.0%       |
| <b>TOTALS</b>   | <b>\$13,670</b>            | <b>\$8,470</b>            | <b>62.0%</b> |

**TABLE 5.6 FIDELITY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**  
**(\$000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio   |
|--|----------------------------|---------------------------|--------------|
| AIG Insurance Company of Canada                    | 189                        | 288                       | 152.4%       |
| Arch Insurance Canada Ltd.                         | 24                         | 51                        | 212.5%       |
| Aviva Insurance Company of Canada                  | 15                         | 0                         | 0.0%         |
| Berkley Insurance Company                          | 1                          | 0                         | 0.0%         |
| Chubb Insurance Company of Canada                  | 27                         | -20                       | -74.1%       |
| CUMIS General Insurance Company                    | 163                        | 34                        | 20.9%        |
| Dominion of Canada General Insurance Company (The) | 2                          | -2                        | -100.0%      |
| Definity Insurance Company                         | 1                          | 0                         | 0.0%         |
| Great American Insurance Company                   | 9                          | 3                         | 33.3%        |
| Intact Insurance Company                           | 29                         | 7                         | 24.1%        |
| Liberty Mutual Insurance Company                   | 292                        | -93                       | -31.8%       |
| Lloyd's Underwriters                               | 46                         | -14                       | -30.4%       |
| Northbridge General Insurance Corporation          | 131                        | 8                         | 6.1%         |
| Royal & Sun Alliance Insurance Company of Canada   | 22                         | 13                        | 59.1%        |
| Sovereign General Insurance Company (The)          | 3                          | 0                         | 0.0%         |
| Travelers Insurance Company of Canada              | 34                         | -24                       | -70.6%       |
| Trisura Guarantee Insurance Company                | 35                         | 2                         | 5.7%         |
| United States Liability Insurance Company          | 2                          | 0                         | 0.0%         |
| Wynward Insurance Corporation                      | 3                          | 0                         | 0.0%         |
| Zurich Insurance Company Ltd                       | 19                         | -18                       | -94.7%       |
| <b>TOTALS</b>                                      | <b>\$1,047</b>             | <b>\$235</b>              | <b>22.4%</b> |

**TABLE 5.7 LIABILITY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**  
**(\$'000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|--|----------------------------|---------------------------|------------|
| AIIG Insurance Company of Canada                       | 1,737                      | -5,096                    | -293.4%    |
| Allianz Global Risks US Insurance Company              | 302                        | -107                      | -35.4%     |
| Allied World Specialty Insurance Company               | 71                         | 12                        | 16.9%      |
| Arch Insurance Canada Ltd.                             | 1,203                      | 756                       | 62.8%      |
| Aspen Insurance UK Limited                             | 148                        | 439                       | 296.6%     |
| Associated Electric & Gas Insurance Services Limited   | 553                        | 123                       | 22.2%      |
| Atlantic Insurance Company Limited                     | 0                          | 372                       | 0.0%       |
| Aviva Insurance Company of Canada                      | 10,443                     | 2,636                     | 25.2%      |
| AXIS Reinsurance Company                               | 859                        | 264                       | 30.7%      |
| Berkley Insurance Company                              | 1,187                      | 190                       | 16.0%      |
| Canadian Lawyers Insurance Association                 | 325                        | 10                        | 3.1%       |
| Canadian Universities Reciprocal Insurance Exchange    | 283                        | 145                       | 51.2%      |
| Chubb Insurance Company of Canada                      | 3,392                      | -42                       | -1.2%      |
| Continental Casualty Company                           | 670                        | 500                       | 74.6%      |
| Co-operators General Insurance Company                 | 4,499                      | 4,360                     | 96.9%      |
| CUMIS General Insurance Company                        | 134                        | 0                         | 0.0%       |
| Dominion of Canada General Insurance Company (The)     | 3,920                      | 226                       | 5.8%       |
| Ecclesiastical Insurance Office Public Limited Company | 1,263                      | 1,627                     | 128.8%     |
| Echelon Insurance                                      | 30                         | 17                        | 56.7%      |
| Definity Insurance Company                             | 418                        | 35                        | 8.4%       |
| Electric Insurance Company                             | 8                          | -16                       | -200.0%    |
| Everest Insurance Company of Canada                    | 906                        | 254                       | 28.0%      |
| FCT Insurance Company Ltd.                             | 95                         | 28                        | 29.5%      |
| Federated Insurance Company of Canada                  | 99                         | 48                        | 48.5%      |
| Gore Mutual Insurance Company                          | 9                          | 0                         | 0.0%       |
| Great American Insurance Company                       | 272                        | -17                       | -6.3%      |
| Hartford Fire Insurance Company                        | 352                        | 0                         | 0.0%       |
| HDI Global SE  | 307                        | 241                       | 78.5%      |
| HDI Global Specialty SE                                | 727                        | 349                       | 48.0%      |
| Healthcare Insurance Reciprocal of Canada              | 6,884                      | 16,797                    | 244.0%     |
| Intact Insurance Company                               | 4,652                      | 690                       | 14.8%      |
| Jevco Insurance Company                                | 0                          | -3                        | 0.0%       |
| Jewelers Mutual Insurance Company, SI                  | 28                         | 0                         | 0.0%       |
| Liberty Mutual Insurance Company                       | 1,524                      | 912                       | 59.8%      |
| Lloyd's Underwriters                                   | 14,574                     | -2,408                    | -16.5%     |
| Mitsui Sumitomo Insurance Company, Limited             | 0                          | -47                       | 0.0%       |
| Motors Insurance Corporation                           | 3                          | 0                         | 0.0%       |
| National Liability & Fire Insurance Company            | 1,192                      | 601                       | 50.4%      |
| Northbridge General Insurance Corporation              | 9,183                      | 2,926                     | 31.9%      |
| Novex Insurance Company                                | 65                         | -11                       | -16.9%     |
| Old Republic Insurance Company of Canada               | 629                        | 589                       | 93.6%      |
| Omega General Insurance Company                        | 24                         | -1                        | -4.2%      |

**TABLE 5.7 LIABILITY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**  
**(\$000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|--|----------------------------|---------------------------|------------|
| Royal & Sun Alliance Insurance Company of Canada | 2,722                      | -226                      | -8.3%      |
| Safety National Casualty Corporation             | 0                          | -1                        | 0.0%       |
| SCOR UK Company Limited                          | 79                         | -2                        | -2.5%      |
| Scottish & York Insurance Co. Limited            | 0                          | 2                         | 0.0%       |
| Sovereign General Insurance Company (The)        | 2,362                      | 1,376                     | 58.3%      |
| St. Paul Fire and Marine Insurance Company       | 0                          | -222                      | 0.0%       |
| Starr Insurance & Reinsurance Limited            | 170                        | 100                       | 58.8%      |
| TD Home and Auto Insurance Company               | 625                        | 79                        | 12.6%      |
| Temple Insurance Company                         | 979                        | 2,805                     | 286.5%     |
| Travelers Insurance Company of Canada            | 917                        | 1,253                     | 136.6%     |
| Trisura Guarantee Insurance Company              | 1,381                      | 345                       | 25.0%      |
| United States Liability Insurance Company        | 87                         | 41                        | 47.1%      |
| Verasure Insurance Company                       | 0                          | 669                       | 0.0%       |
| Wawanesa Mutual Insurance Company (The)          | 13                         | 20                        | 153.8%     |
| Westport Insurance Corporation                   | 898                        | 591                       | 65.8%      |
| Wynward Insurance Group                          | 539                        | 203                       | 37.7%      |
| XL Reinsurance America Inc.                      | 278                        | 35                        | 12.6%      |
| XL Specialty Insurance Company                   | 544                        | 612                       | 112.5%     |
| Zurich Insurance Company Ltd                     | 1,468                      | -466                      | -31.7%     |
| TOTALS   | \$86,032                   | \$34,613                  | 40.2%      |

**TABLE 5.8 SURETY INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**  
**(\$000'S)**

| Company   | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio    |
|---|----------------------------|---------------------------|---------------|
| AIG Insurance Company of Canada                           | 141                        | -663                      | -470%         |
| Aspen Insurance UK Limited                                | 10                         | 0                         | 0.0%          |
| Aviva Insurance Company of Canada                         | 1,366                      | -5,557                    | -406.8%       |
| Berkley Insurance Company                                 | -2                         | 2                         | -100.0%       |
| Chubb Insurance Company of Canada                         | 137                        | -19                       | -13.9%        |
| Continental Casualty Company                              | 21                         | 24                        | 114.3%        |
| Co-operators General Insurance Company                    | 17                         | 0                         | 0.0%          |
| CorePointe Insurance Company                              | 1                          | 0                         | 0.0%          |
| Dominion of Canada General Insurance Company (The)        | 0                          | 1                         | 0.0%          |
| Echelon Insurance   | 0                          | 55                        | 0.0%          |
| Euler Hermes North America Insurance Company              | 415                        | 168                       | 40.5%         |
| Hartford Fire Insurance Company                           | 11                         | 0                         | 0.0%          |
| Industrial Alliance Pacific General Insurance Corporation | 39                         | -1                        | -2.6%         |
| Intact Insurance Company                                  | 1,750                      | 236                       | 13.5%         |
| Liberty Mutual Insurance Company                          | 666                        | -3,127                    | -469.5%       |
| Lloyd's Underwriters                                      | 184                        | 101                       | 54.9%         |
| National Liability & Fire Insurance Company               | 0                          | -5                        | 0.0%          |
| Northbridge General Insurance Corporation                 | 448                        | 119                       | 26.6%         |
| Royal & Sun Alliance Insurance Company of Canada          | 3                          | 0                         | 0.0%          |
| Sovereign General Insurance Company (The)                 | 174                        | 13                        | 7.5%          |
| Travelers Insurance Company of Canada                     | 259                        | 43                        | 16.6%         |
| Trisura Guarantee Insurance Company                       | 336                        | 23                        | 6.8%          |
| Western Surety Company                                    | 1,531                      | 491                       | 32.1%         |
| Westport Insurance Corporation                            | 228                        | 85                        | 37.3%         |
| Zurich Insurance Company Ltd                              | 1,313                      | 146                       | 11.1%         |
| <b>TOTALS</b>   | <b>\$9,048</b>             | <b>-\$7,865</b>           | <b>-86.9%</b> |

**TABLE 5.9 MARINE INSURANCE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**  
**(\$000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio    |
|--|----------------------------|---------------------------|---------------|
| AIIG Insurance Company of Canada                     | 366                        | 168                       | 45.9%         |
| Allianz Global Risks US Insurance Company            | 28                         | 365                       | 1303.6%       |
| Associated Electric & Gas Insurance Services Limited | 14                         | 0                         | 0.0%          |
| Aviva General Insurance Company                      | 43                         | 0                         | 0.0%          |
| Aviva Insurance Company of Canada                    | 20                         | 7                         | 35.0%         |
| Chubb Insurance Company of Canada                    | 0                          | 1                         | 0.0%          |
| Continental Casualty Company                         | 308                        | 211                       | 68.5%         |
| Co-operators General Insurance Company               | 0                          | -79                       | 0.0%          |
| Elite Insurance Company                              | 750                        | 260                       | 34.7%         |
| Great American Insurance Company                     | 676                        | 1,216                     | 179.9%        |
| HDI Global SE  | 55                         | 7                         | 12.7%         |
| HDI Global Specialty SE                              | -1                         | 1                         | -100.0%       |
| Intact Insurance Company                             | 1,793                      | -41                       | -2.3%         |
| Liberty Mutual Insurance Company                     | 1,463                      | 4,430                     | 302.8%        |
| Lloyd's Underwriters                                 | 2,271                      | 1,241                     | 54.6%         |
| National Liability & Fire Insurance Company          | -79                        | -8                        | 10.1%         |
| Northbridge General Insurance Corporation            | 1,263                      | 2,841                     | 224.9%        |
| Royal & Sun Alliance Insurance Company of Canada     | 111                        | 7                         | 6.3%          |
| SCOR UK Company Limited                              | 414                        | 430                       | 103.9%        |
| Sovereign General Insurance Company (The)            | 45                         | 34                        | 75.6%         |
| St. Paul Fire and Marine Insurance Company           | 53                         | 17                        | 32.1%         |
| Starr Insurance & Reinsurance Limited                | 18                         | 11                        | 61.1%         |
| Tokio Marine & Nichido Fire Insurance Co., Ltd.      | 41                         | 4                         | 9.8%          |
| Traders General Insurance Company                    | 4                          | 0                         | 0.0%          |
| Travelers Insurance Company of Canada                | 121                        | 8                         | 6.6%          |
| Westport Insurance Corporation                       | 5                          | 0                         | 0.0%          |
| XL Specialty Insurance Company                       | 387                        | 90                        | 23.3%         |
| Zurich Insurance Company Ltd                         | 944                        | 588                       | 62.3%         |
| <b>TOTALS</b>  | <b>\$11,113</b>            | <b>\$11,809</b>           | <b>106.3%</b> |

**TABLE 5.10 MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED)  
FOR THE YEAR ENDED 31 DECEMBER 2021  
(\$000'S)**

| Company  | Direct Premiums<br>Written | Direct Claims<br>Incurred | Loss Ratio |
|--|----------------------------|---------------------------|------------|
| <b>CREDIT INSURANCE</b>                                    |                            |                           |            |
| AI&G Insurance Company of Canada                           | 116                        | -73                       | -62.9%     |
| Allied World Speciality Insurance Company                  | 0                          | -93                       | 0.0%       |
| Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros  | 248                        | 4                         | 1.6%       |
| Compagnie Française d'Assurance pour le Commerce Extérieur | 89                         | 0                         | 0.0%       |
| Euler Hermes North America Insurance Company               | 191                        | -47                       | -24.6%     |
| Intact Insurance Company                                   | 13                         | 0                         | 0.0%       |
| TOTAL CREDIT INSURANCE                                     | \$657                      | -\$209                    | -31.8%     |
| <b>CREDIT PROTECTION INSURANCE</b>                         |                            |                           |            |
| American Bankers Insurance Company of Florida              | 5,660                      | 857                       | 15.1%      |
| Arch Insurance Canada Ltd.                                 | -3                         | 15                        | -500.0%    |
| Canadian Premier General Insurance Company                 | 49                         | 1                         | 2.0%       |
| Millennium Insurance Corporation                           | 2                          | 0                         | 0.0%       |
| Trans Global Insurance Company                             | 82                         | 0                         | 0.0%       |
| Trisura Guarantee Insurance Company                        | 554                        | 14                        | 2.5%       |
| TOTAL CREDIT PROTECTION INSURANCE                          | \$6,344                    | \$887                     | 14.0%      |
| <b>HAIL INSURANCE</b>                                      |                            |                           |            |
| Novex Insurance Company                                    | 1                          | 0                         | 0.0%       |
| TOTAL HAIL INSURANCE                                       | \$1                        | \$0                       | 0.0%       |
| <b>LEGAL EXPENSE INSURANCE</b>                             |                            |                           |            |
| Co-operators General Insurance Company                     | 2                          | 0                         | 0.0%       |
| Intact Insurance Company                                   | 30                         | 0                         | 0.0%       |
| Lloyd's Underwriters                                       | 41                         | -17                       | -41.5%     |
| Novex Insurance Company                                    | 0                          | 5                         | 0.0%       |
| Technology Insurance Company, Inc.                         | 2                          | 1                         | 50.0%      |
| Temple Insurance Company                                   | 159                        | 22                        | 13.8%      |
| TOTAL LEGAL EXPENSE INSURANCE                              | \$234                      | \$11                      | 4.7%       |
| <b>MORTGAGE INSURANCE</b>                                  |                            |                           |            |
| Canada Guaranty Mortgage Insurance Company                 | 11,219                     | -1,014                    | -9.0%      |
| FCT Insurance Company Ltd.                                 | 28                         | -1                        | -3.6%      |
| Sagen Mortgage Insurance Company Canada                    | 20,248                     | -2,329                    | -11.5%     |
| TOTAL MORTGAGE INSURANCE                                   | \$31,495                   | -\$3,344                  | -10.6%     |
| <b>TITLE INSURANCE</b>                                     |                            |                           |            |
| Chicago Title Insurance Company                            | 608                        | 534                       | 87.8%      |
| FCT Insurance Company Ltd.                                 | 2,756                      | 785                       | 28.5%      |
| First American Title Insurance Company                     | 2                          | 65                        | 3250.0%    |
| Stewart Title Guaranty Company                             | 466                        | 143                       | 30.7%      |
| TOTAL TITLE INSURANCE                                      | \$3,832                    | \$1,527                   | 39.8%      |
| TOTAL MISCELLANEOUS INSURANCE                              | \$42,563                   | -\$1,128                  | -2.7%      |



