



**GOVERNMENT OF
NEWFOUNDLAND AND LABRADOR**

**DEPARTMENT OF GOVERNMENT SERVICES
AND LANDS**

2002 REPORT
OF THE
SUPERINTENDENT OF INSURANCE

***INSURANCE STATISTICS
FOR
NEWFOUNDLAND AND LABRADOR***

NOTICE

THE FINANCIAL INFORMATION CONTAINED IN THIS REPORT IS COMPILED FROM THE ANNUAL STATEMENTS FILED WITH THE SUPERINTENDENT OF INSURANCE PURSUANT TO SECTION 85 OF *THE INSURANCE COMPANIES ACT*, CHAPTER I-10 OF *THE REVISED STATUTES OF NEWFOUNDLAND, 1990*.

THE ANNUAL STATEMENTS FILED HAVE NOT BEEN AUDITED BY THE OFFICE OF THE SUPERINTENDENT OF INSURANCE AND MAY BE SUBJECT TO CORRECTION.

GOVERNMENT OF
NEWFOUNDLAND AND LABRADOR

Department of Government Services and Lands

**2002 Report
of the
SUPERINTENDENT OF INSURANCE**

*INSURANCE STATISTICS
FOR
NEWFOUNDLAND AND LABRADOR*

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DIRECT INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS
AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEARS ENDED 31 DECEMBER 2002 AND 2001
(\$000's)

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2002	2001	2002	2001
LIFE	156,757	152,086	90,143	85,557
ANNUITIES	51,244	38,923	104,240	97,289
ACCIDENT AND SICKNESS	216,327	182,456	164,478	158,570
PROPERTY				
- PERSONAL	61,565	55,546	28,558	45,484
- COMMERCIAL	44,678	35,153	21,027	19,239
AIRCRAFT	7,735	14,652	28,215	21,003
AUTOMOBILE				
- LIABILITY	157,695	132,763	117,234	151,507
- PERSONAL ACCIDENT	14,864	13,164	8,899	11,447
- OTHER	65,174	55,427	33,108	38,189
CREDIT	154	82	(2)	16
BOILER AND MACHINERY	3,215	2,512	967	(1,091)
LEGAL EXPENSE	12	1	7	2
FIDELITY	497	416	(172)	(1,505)
LIABILITY	30,022	21,621	9,575	18,104
SURETY	3,469	3,976	1,385	832
MARINE	5,185	3,397	9,174	4,986
MORTGAGE	3,205	2,930	62	62
TITLE	1,104	888	235	155
HAIL	0	0	0	(18)
TOTALS	822,902	715,993	617,133	649,828

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
ACTRA FRATERNAL BENEFIT SOCIETY	I	2,295	0	145	651	0	1,789
	G	0	0	0	0	0	0
	T	2,295	0	145	651	0	1,789
AETNA LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	4	0	0	0	0	4
	T	4	0	0	0	0	4
AIG ASSURANCE CANADA	I	24,844	1,293	431	2,035	0	24,533
	G	0	0	0	0	0	0
	T	24,844	1,293	431	2,035	0	24,533
AIG LIFE INSURANCE COMPANY OF CANADA	I	30,594	22,164	49	2,457	0	50,350
	G	33,376	3,237	0	12,416	0	24,197
	T	63,970	25,401	49	14,873	0	74,547
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	I	8	0	0	1	0	7
	G	28,314	0	22	22	0	28,314
	T	28,322	0	22	23	0	28,321
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	0	0	0	0	0	0
	G	100,716	81,242	0	77,415	0	104,543
	T	100,716	81,242	0	77,415	0	104,543
AMERICAN INCOME LIFE INSURANCE COMPANY	I	42,134	2,312	250	8,226	0	36,470
	G	0	0	0	0	0	0
	T	42,134	2,312	250	8,226	0	36,470
ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	I	14,039	0	0	2,041	0	11,998
	G	148,930	98,508	0	132,951	0	114,487
	T	162,969	98,508	0	134,992	0	126,485

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$'000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	2,570	1,058	51	251	0	3,428
	G	62,158	400	0	9,036	0	53,522
	T	64,728	1,458	51	9,287	0	56,950
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	71,241	11,462	158	5,213	0	77,648
	G	4,435,771	565,123	0	17,846	0	4,983,048
	T	4,507,012	576,585	158	23,059	0	5,060,696
BMO LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	5,716	787	1,614	0	4,889
	T	0	5,716	787	1,614	0	4,889
CANADA LIFE ASSURANCE COMPANY	I	591,995	101,473	19,433	33,466	0	679,435
	G	2,997,512	58,797	345,502	464,255	0	2,937,556
	T	3,589,507	160,270	364,935	497,721	0	3,616,991
CANADA LIFE INSURANCE COMPANY OF CANADA	I	9,240	7,325	0	16,565	0	0
	G	91	0	0	91	0	0
	T	9,331	7,325	0	16,656	0	0
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	34,899	0	5,766	118	0	40,547
	T	34,899	0	5,766	118	0	40,547
CANADIAN PROFESSIONAL SALES ASSOCIATION	I	271	0	82	11	0	342
	G	0	0	0	0	0	0
	T	271	0	82	11	0	342
CIBC LIFE INSURANCE COMPANY LIMITED	I	26,311	0	0	2,453	0	23,858
	G						0
	T	26,311	0	0	2,453	0	23,858

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$'000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
CIGNA LIFE INSURANCE COMPANY OF CANADA	I	197	58	0	19	0	236
	G	51,591	8,164	0	13,251	0	46,504
	T	51,788	8,222	0	13,270	0	46,740
COMBINED INSURANCE COMPANY OF AMERICA	I	32	50	0	25	0	57
	G	1,502	(290)	1	898	0	315
	T	1,534	(240)	1	923	0	372
CO-OPERATORS LIFE INSURANCE COMPANY	I	503,208	97,677	16,819	46,148	0	571,556
	G	104,377	0	37,625	34,889	0	107,113
	T	607,585	97,677	54,444	81,037	0	678,669
CT FINANCIAL ASSURANCE COMPANY	I	50	0	0	0	0	50
	G	0	0	0	0	0	0
	T	50	0	0	0	0	50
CUMIS LIFE INSURANCE COMPANY	I	8,753	9,561	857	2,078	0	17,093
	G	302,274	94,594	6,735	78,849	0	324,754
	T	311,027	104,155	7,592	80,927	0	341,847
CUNA MUTUAL INSURANCE SOCIETY	I	6	0	0	0	0	6
	G	0	0	0	0	0	0
	T	6	0	0	0	0	6
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	259,405	3,729	292	18,569	0	244,857
	G	286,592	1,224	8,512	6,943	0	289,385
	T	545,997	4,953	8,804	25,512	0	534,242
EMPIRE LIFE INSURANCE COMPANY	I	38,394	1,655	8,022	10,690	0	37,381
	G	53	0	0	0	0	53
	T	38,447	1,655	8,022	10,690	0	37,434

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	I	55,274	4,030	1,229	5,001	0	55,532
	G	2,194	3,179	1,818	27	0	7,164
	T	57,468	7,209	3,047	5,028	0	62,696
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	56,040	45,592	0	20,794	0	80,838
	T	56,040	45,592	0	20,794	0	80,838
FORETHOUGHT LIFE INSURANCE COMPANY	I	666	0	22	45	0	643
	G	0	0	0	0	0	0
	T	666	0	22	45	0	643
FORTIS BENEFITS INSURANCE COMPANY	I	10,129	176	485	700	0	10,090
	G	0	0	0	0	0	0
	T	10,129	176	485	700	0	10,090
GERBER LIFE INSURANCE COMPANY	I	1,155	1,870	40	910	0	2,155
	G	0	0	0	0	0	0
	T	1,155	1,870	40	910	0	2,155
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	I	5,562	444	27	719	0	5,314
	G	0	0	0	0	0	0
	T	5,562	444	27	719	0	5,314
GREAT-WEST LIFE ASSURANCE COMPANY	I	852,814	52,586	19,741	89,566	0	835,575
	G	2,108,118	89,977	14,375	690,142	0	1,522,328
	T	2,960,932	142,563	34,116	779,708	0	2,357,903
HOUSEHOLD LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	40,715	22,237	0	18,864	0	44,088
	T	40,715	22,237	0	18,864	0	44,088

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	I	188,442	69,232	1,915	19,538	0	240,051
	G	80,060	12,039	0	30,063	0	62,036
	T	268,502	81,271	1,915	49,601	0	302,087
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	I	7,678	6	(635)	579	0	6,470
	G	132,598	62,364	454	55,308	0	140,108
	T	140,276	62,370	(181)	55,887	0	146,578
JOHN HANCOCK LIFE INSURANCE COMPANY	I	39	0	0	0	0	39
	G	0	0	0	0	0	0
	T	39	0	0	0	0	39
KNIGHTS OF COLUMBUS	I	119,682	17,770	1,354	6,740	0	132,066
	G	0	0	0	0	0	0
	T	119,682	17,770	1,354	6,740	0	132,066
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	I	250	0	0	250	0	0
	G	10,505	7,254	986	225	0	18,520
	T	10,755	7,254	986	475	0	18,520
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	I	0	0	0	0	0	0
	G	26,634	10,930	0	9,899	0	27,665
	T	26,634	10,930	0	9,899	0	27,665
LONDON LIFE INSURANCE COMPANY	I	645,659	105,801	59,337	97,850	0	712,947
	G	1,206	0	0	90	0	1,116
	T	646,865	105,801	59,337	97,940	0	714,063
MANUFACTURERS LIFE INSURANCE COMPANY	I	892,919	183,058	15,776	123,345	0	968,408
	G	1,818,726	114,400	576,317	109,537	0	2,399,906
	T	2,711,645	297,458	592,093	232,882	0	3,368,314

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
MANULIFE CANADA LTD.	I	167,236	11,920	0	12,301	0	166,855
	G	0	0	0	0	0	0
	T	167,236	11,920	0	12,301	0	166,855
MARITIME LIFE ASSURANCE COMPANY	I	1,370,986	171,840	3,607	80,481	0	1,465,952
	G	945,963	94,974	339,054	100,178	0	1,279,813
	T	2,316,949	266,814	342,661	180,659	0	2,745,765
METROPOLITAN LIFE INSURANCE COMPANY	I	59	0	1	2	0	58
	G	0	0	0	0	0	0
	T	59	0	1	2	0	58
MD LIFE INSURANCE COMPANY	I	4,880	2,977	6	19	0	7,844
	G	0	0	0	0	0	0
	T	4,880	2,977	6	19	0	7,844
MFC INSURANCE COMPANY LIMITED	I	113,703	0	804	4,770	0	109,737
	G	0	0	0	0	0	0
	T	113,703	0	804	4,770	0	109,737
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	I	459,878	19,715	2,919	26,759	0	455,753
	G	14,270	0	300	157	0	14,413
	T	474,148	19,715	3,219	26,916	0	470,166
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	209,993	16,708	0	16,213	0	210,488
	T	209,993	16,708	0	16,213	0	210,488
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	I	1,282	0	0	0	0	1,282
	G	0	0	0	0	0	0
	T	1,282	0	0	0	0	1,282

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
PENNCORP LIFE INSURANCE COMPANY	I	4,499	0	0	1,304	0	3,195
	G	80	0	20	0	0	100
	T	4,579	0	20	1,304	0	3,295
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	167,629	72,122	30,483	53,820	0	216,414
	G	0	0	0	0	0	0
	T	167,629	72,122	30,483	53,820	0	216,414
PRINCIPAL LIFE INSURANCE COMPANY	I	0	0	3	0	0	3
	G	0	0	0	0	0	0
	T	0	0	3	0	0	3
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	I	105	0	3	0	0	108
	G	0	0	0	0	0	0
	T	105	0	3	0	0	108
PRUDENTIAL INSURANCE COMPANY OF AMERICA	I	1,357	0	30	22	0	1,365
	G	32,395	0	375	8,195	0	24,575
	T	33,752	0	405	8,217	0	25,940
RBC LIFE INSURANCE COMPANY	I	269,520	98,594	17,487	96,096	0	289,505
	G	9,556	190	556	1,099	0	9,203
	T	279,076	98,784	18,043	97,195	0	298,708
RELIABLE LIFE INSURANCE COMPANY	I	7,860	200	2	785	0	7,277
	G	0	0	0	0	0	0
	T	7,860	200	2	785	0	7,277
SSQ LIFE INSURANCE COMPANY INC.	I	0	0	0	0	0	0
	G	241	902	0	0	0	1,143
	T	241	902	0	0	0	1,143

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$'000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
STANDARD LIFE ASSURANCE COMPANY	I	164,569	19,676	1,918	9,735	0	176,428
	G	11,943	1,151	16	1,603	0	11,507
	T	176,512	20,827	1,934	11,338	0	187,935
STATE FARM LIFE INSURANCE COMPANY	I	6,891	0	487	1,125	0	6,253
	G	0	0	0	0	0	0
	T	6,891	0	487	1,125	0	6,253
SUN LIFE ASSURANCE COMPANY OF CANADA	I	2,665,886	316,484	447,993	597,432	12	2,832,943
	G	3,330,489	43,013	72,978	70,143	0	3,376,337
	T	5,996,375	359,497	520,971	667,575	12	6,209,280
SUPERIOR LIFE INSURANCE COMPANY	I	249	139	0	14	0	374
	G	0	0	0	0	0	0
	T	249	139	0	14	0	374
TD LIFE INSURANCE COMPANY	I	12,025	1,050	0	1,346	0	11,729
	G	0	0	2	0	0	2
	T	12,025	1,050	2	1,346	0	11,731
TRANSAMERICA LIFE CANADA	I	230,362	42,471	12,512	15,287	0	270,058
	G	0	0	0	0	0	0
	T	230,362	42,471	12,512	15,287	0	270,058
TRAVELERS INSURANCE COMPANY	I	0	0	0	0	0	0
	G	2	0	0	0	0	2
	T	2	0	0	0	0	2
UNITY LIFE OF CANADA	I	8,021	10,794	4	2,122	0	16,697
	G	0	0	0	0	0	0
	T	8,021	10,794	4	2,122	0	16,697

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-02	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-02
WAWANESA LIFE INSURANCE COMPANY	I	2,058	100	228	2	0	2,384
	G	162	0	8	0	0	170
	T	2,220	100	236	2	0	2,554
TOTAL DIRECT INDIVIDUAL		10,056,890	1,452,078	664,363	1,397,442	12	10,775,901
TOTAL DIRECT GROUP		17,420,050	1,441,625	1,412,209	1,983,131	0	18,290,753
GRAND TOTAL		27,476,940	2,893,703	2,076,572	3,380,573	12	29,066,654

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
ACTRA FRATERNAL BENEFIT SOCIETY	IL	5	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	5	0	0	0	0	0	0	0	0	0	0
AIG ASSURANCE CANADA	IL	1,411	605	0	0	0	0	17	0	4	626	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	10	22	0	0	32	
	GA	120	0	0	0	0	22	120	0	0	142	
	T	1,531	605	0	0	0	32	159	0	4	800	
AIG LIFE INSURANCE COMPANY OF CANADA	IL	605	114	0	0	8	0	11	0	3	136	
	GL	58	0	0	0	0	0	0	0	0	0	
	IA	31	0	0	0	0	0	0	0	0	0	
	GA	464	0	0	0	0	332	34	0	0	366	
	T	1,158	114	0	0	8	332	45	0	3	502	
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	0	0	0	0	0	0	0	0	0	0	
	GL	136	28	0	0	0	0	0	0	0	28	
	IA	0	16	0	0	0	0	0	0	0	16	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	136	44	0	0	0	0	0	0	0	44	
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	0	0	0	0	0	0	0	0	0	0	
	GL	2,477	471	0	0	0	0	0	0	0	471	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	2,477	471	0	0	0	0	0	0	0	471	
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	996	60	0	0	0	0	73	0	0	133	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	996	60	0	0	0	0	73	0	0	133	

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	IL	44	96	0	0	0	0	0	0	0	0	96
	GL	2,988	804	0	0	0	0	0	0	0	0	804
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	3,032	900	0	0	0	0	0	0	0	0	900
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	226	56	0	0	0	0	0	0	0	0	56
	GL	125	90	0	0	0	0	0	0	0	0	90
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	2	0	0	0	0	0	0	0	0	0	0
	T	353	146	0	0	0	0	0	0	0	0	146
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	4,107	1,885	0	0	0	0	34	0	0	0	1,919
	GL	9,411	6,664	0	0	0	0	0	0	171	0	6,835
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	13,518	8,549	0	0	0	0	34	0	171	0	8,754
BMO LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	81	20	0	0	0	0	0	0	0	0	20
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	81	20	0	0	0	0	0	0	0	0	20
CANADA LIFE ASSURANCE COMPANY	IL	5,335	1,399	0	0	47	0	858	22	1,381	0	3,707
	GL	11,800	4,815	0	0	0	0	0	7	13	0	4,835
	IA	2,927	5	0	0	0	2,475	1,149	107	2	0	3,738
	GA	5,984	0	0	0	0	1,135	738	0	0	0	1,873
	T	26,046	6,219	0	0	47	3,610	2,745	136	1,396	0	14,153
CANADA LIFE INSURANCE COMPANY OF CANADA	IL	36	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	36	0	0	0	0	0	0	0	0	0	0

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	1,581	145	10	0	0	0	0	0	0	0	155
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1,581	145	10	0	0	0	0	0	0	0	155
CANADIAN PROFESSIONAL SALES ASSOCIATION	IL	3	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	3	0	0	0	0	0	0	0	0	0	0
CIBC LIFE INSURANCE COMPANY LIMITED	IL	126	0	0	0	0	0	0	0	0	0	0
	GL	0	1	0	0	0	0	0	0	0	0	1
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	126	1	0	0	0	0	0	0	0	0	1
CIGNA LIFE INSURANCE COMPANY OF CANADA	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	609	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	609	0	0	0	0	0	0	0	0	0	0
COMBINED INSURANCE COMPANY OF AMERICA	IL	0	0	0	0	0	0	62	0	0	0	62
	GL	0	10	0	0	0	0	0	0	0	0	10
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	0	10	0	0	0	0	62	0	0	0	72
CO-OPERATORS LIFE INSURANCE COMPANY	IL	2,701	586	0	0	10	0	183	0	164	0	943
	GL	725	53	0	0	0	0	0	0	0	0	53
	IA	445	0	0	0	0	25	844	0	0	0	869
	GA	1,081	0	0	0	0	1,373	676	0	0	0	2,049
	T	4,952	639	0	0	10	1,398	1,703	0	164	0	3,914

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
CUMIS LIFE INSURANCE COMPANY	IL	36	0	0	0	0	0	0	0	0	0	0
	GL	2,293	801	0	0	0	0	0	0	0	41	842
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	96	0	0	0	0	0	2	0	0	0	2
	T	2,425	801	0	0	0	0	2	0	41	0	844
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	2,218	1,575	0	1	14	0	720	0	257	0	2,567
	GL	1,037	594	(1)	0	0	0	0	0	0	0	593
	IA	329	91	0	0	0	1,673	621	0	0	0	2,385
	GA	314	23	0	0	0	6,889	471	0	0	0	7,383
	T	3,898	2,283	(1)	1	14	8,562	1,812	0	257	0	12,928
EMPIRE LIFE INSURANCE COMPANY	IL	558	292	0	0	0	0	31	1	53	0	377
	GL	21	0	0	0	0	0	0	0	0	0	0
	IA	894	39	0	0	0	143	251	0	0	0	433
	GA	0	0	0	0	0	3	10	0	0	0	13
	T	1,473	331	0	0	0	146	292	1	53	0	823
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	IL	278	401	0	0	0	0	3	0	16	0	420
	GL	13	26	0	0	0	0	0	0	0	0	26
	IA	0	0	0	0	0	81	4	0	0	0	85
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	291	427	0	0	0	81	7	0	16	0	531
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	1,406	117	0	0	0	0	0	0	0	0	117
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1,406	117	0	0	0	0	0	0	0	0	117
FORETHOUGHT LIFE INSURANCE COMPANY	IL	28	30	0	0	0	0	7	0	0	0	37
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	112	2	0	0	0	114
	GA	82	0	0	0	0	0	0	0	0	0	0
	T	110	30	0	0	0	112	9	0	0	0	151

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
FORTIS BENEFITS INSURANCE COMPANY	IL	896	371	0	0	0	0	41	0	0	412
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	1,873	537	0	0	0	0	2	0	0	539
	T	2,769	908	0	0	0	0	43	0	0	951
GERBER LIFE INSURANCE COMPANY	IL	15	10	0	0	0	0	0	0	0	10
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	15	10	0	0	0	0	0	0	0	10
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	IL	168	55	0	0	0	0	0	0	2	57
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	168	55	0	0	0	0	0	0	2	57
GREAT-WEST LIFE ASSURANCE COMPANY	IL	5,594	1,312	0	74	0	0	582	1	930	2,899
	GL	4,476	4,716	0	0	0	0	0	93	(77)	4,732
	IA	269	42	0	0	0	1,051	469	0	0	1,562
	GA	0	0	0	0	0	40	9	0	0	49
	T	10,339	6,070	0	74	0	1,091	1,060	94	853	9,242
HARTFORD LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	1	0	0	0	0	0	0	0	0	0
	T	1	0	0	0	0	0	0	0	0	0
HOUSEHOLD LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	656	259	0	0	0	0	0	0	0	259
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	656	259	0	0	0	0	0	0	0	259

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
INDEPENDENT ORDER OF FORESTERS	IL	1	0	0	0	0	0	5	0	1	6
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	1	0	0	0	0	0	5	0	1	6
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	IL	1,505	353	0	0	0	19	9	1	382	
	GL	242	9	0	0	0	0	0	5	14	
	IA	957	0	0	0	38	51	0	0	89	
	GA	139	0	0	0	9,272	10	0	0	9,282	
	T	2,843	362	0	0	9,310	80	9	6	9,767	
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	IL	48	0	0	0	0	17	0	0	17	
	GL	1,578	227	0	0	0	0	0	0	227	
	IA	124	0	0	0	(2)	0	0	0	(2)	
	GA	0	0	0	0	17	0	0	0	17	
	T	1,750	227	0	0	15	17	0	0	259	
JOHN HANCOCK LIFE INSURANCE COMPANY	IL	2	0	0	0	0	0	0	1	1	
	GL	0	0	0	6	0	0	0	0	6	
	IA	0	0	0	0	12	0	0	0	12	
	GA	0	0	0	0	80	0	0	0	80	
	T	2	0	0	6	92	0	0	1	99	
KNIGHTS OF COLUMBUS	IL	2,017	639	0	0	0	0	0	501	1,140	
	GL	0	0	0	0	0	0	0	0	0	
	IA	1,314	0	0	0	0	0	0	5	5	
	GA	0	0	0	0	0	0	0	0	0	
	T	3,331	639	0	0	0	0	0	506	1,145	
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	IL	0	0	0	0	0	0	0	0	0	
	GL	46	55	0	0	0	0	0	0	55	
	IA	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	
	T	46	55	0	0	0	0	0	0	55	

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	154	144	0	0	0	0	0	0	0	0	144
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	154	144	0	0	0	0	0	0	0	0	144
LONDON LIFE INSURANCE COMPANY	IL	7,533	2,213	0	17	4	0	823	5	1,219		4,281
	GL	0	0	0	0	0	0	0	6	0		6
	IA	1,256	150	0	0	0	154	1,519	0	0		1,823
	GA	16	0	0	0	0	10	20	0	0		30
	T	8,805	2,363	0	17	4	164	2,362	11	1,219		6,140
MANUFACTURERS LIFE INSURANCE COMPANY	IL	8,792	1,291	0	7	38	0	891	67	1,749		4,043
	GL	4,888	4,949	0	(122)	0	0	0	23	242		5,092
	IA	2,870	42	0	0	0	2,529	2,149	0	1		4,721
	GA	1,257	24	0	0	0	1,114	1,692	0	0		2,830
	T	17,807	6,306	0	(115)	38	3,643	4,732	90	1,992		16,686
MANULIFE CANADA LTD.	IL	1,333	705	0	6	0	0	(40)	(13)	0		658
	GL	0	0	0	0	0	0	0	0	0		0
	IA	12	0	0	0	0	52	4	0	0		56
	GA	0	0	0	0	0	3	0	0	0		3
	T	1,345	705	0	6	0	55	(36)	(13)	0		717
MARITIME LIFE ASSURANCE COMPANY	IL	11,357	3,161	0	0	211	0	1,286	0	775		5,433
	GL	3,987	4,179	183	56	0	0	0	202	(50)		4,570
	IA	5,469	815	0	0	0	3,209	3,441	(1)	0		7,464
	GA	2,679	120	0	0	0	1,137	6,735	0	0		7,992
	T	23,492	8,275	183	56	211	4,346	11,462	201	725		25,459
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0		0
	GL	0	0	0	0	0	0	0	0	0		0
	IA	0	0	0	0	0	0	0	0	0		0
	GA	0	0	0	0	0	1	0	0	0		1
	T	0	0	0	0	0	1	0	0	0		1

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
METROPOLITAN LIFE INSURANCE COMPANY	IL	1	2	0	0	0	0	0	0	0	1	3
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	95	0	0	0	0	95
	T	1	2	0	0	0	95	0	0	0	1	98
MD LIFE INSURANCE COMPANY	IL	217	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	217	0	0	0	0	0	0	0	0	0	0
MFC INSURANCE COMPANY LIMITED	IL	788	162	0	4	101	0	94	2	255	618	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	788	162	0	4	101	0	94	2	255	618	
MINNESOTA LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	1	1	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	0	0	0	0	0	0	0	0	1	1	
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	IL	3,793	788	0	0	5	0	764	(2)	185	1,740	
	GL	155	157	0	0	0	0	0	18	17	192	
	IA	852	20	0	0	0	211	824	63	0	1,118	
	GA	14	3	0	0	0	169	4,330	0	7	4,509	
	T	4,814	968	0	0	5	380	5,918	79	209	7,559	
NEW YORK LIFE INSURANCE COMPANY	IL	1	0	0	0	0	0	2	0	1	3	
	GL	709	205	0	0	0	0	0	0	372	577	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	710	205	0	0	0	0	2	0	373	580	

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	IL	10	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	10	0	0	0	0	0	0	0	0	0	0
PENNCORP LIFE INSURANCE COMPANY	IL	37	10	0	0	0	0	0	0	0	0	10
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	1	0	0	0	1
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	37	10	0	0	0	0	1	0	0	0	11
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	502	17	0	0	0	0	0	0	0	0	17
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	502	17	0	0	0	0	0	0	0	0	17
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	IL	4	0	0	0	0	0	0	0	0	0	0
	GL	0	24	0	0	0	0	0	0	0	0	24
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	4	24	0	0	0	0	0	0	0	0	24
PRUDENTIAL INSURANCE COMPANY OF AMERICA	IL	30	3	0	0	0	0	2	0	30	0	35
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	77	0	0	0	0	77
	T	30	3	0	0	0	77	2	0	30	0	112
RBC LIFE INSURANCE COMPANY	IL	2,255	818	0	0	0	0	391	0	127	0	1,336
	GL	32	73	0	0	0	0	0	0	0	0	73
	IA	9	3	0	0	0	22	0	0	0	0	25
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	2,296	894	0	0	0	22	391	0	127	0	1,434

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
RELIABLE LIFE INSURANCE COMPANY	IL	24	0	0	0	0	0	40	0	0	40
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	24	0	0	0	0	0	40	0	0	40
SSQ LIFE INSURANCE COMPANY INC.	IL	0	0	0	0	0	0	0	0	0	0
	GL	3	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	2	10	0	0	0	0	0	0	0	10
	T	5	10	0	0	0	0	0	0	0	10
STANDARD LIFE ASSURANCE COMPANY	IL	1,697	238	0	0	111	0	128	0	220	697
	GL	140	185	0	0	0	0	8	9	0	202
	IA	1,924	136	0	0	0	1,774	1,514	0	0	3,424
	GA	985	42	0	0	0	2,830	1,584	0	17	4,473
	T	4,746	601	0	0	111	4,604	3,234	9	237	8,796
STATE FARM LIFE INSURANCE COMPANY	IL	30	0	0	0	0	0	2	0	10	12
	GL	0	0	0	0	0	0	0	0	0	0
	IA	1	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	31	0	0	0	0	0	2	0	10	12
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	23,978	6,023	80	271	485	0	3,596	0	7,477	17,932
	GL	11,958	5,513	79	0	0	0	35	0	401	6,028
	IA	11,874	1,275	0	0	0	3,146	10,253	0	3	14,677
	GA	4,518	93	0	0	0	9,086	10,475	0	0	19,654
	T	52,328	12,904	159	271	485	12,232	24,359	0	7,881	58,291
SUPERIOR LIFE INSURANCE COMPANY	IL	30	5	0	0	0	0	0	0	0	5
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	30	5	0	0	0	0	0	0	0	5

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
TD LIFE INSURANCE COMPANY	IL	25	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	25	0	0	0	0	0	0	0	0	0	0
TRANSAMERICA LIFE CANADA	IL	1,516	120	0	0	0	0	14	(1)	0	0	133
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	49	0	0	0	0	110	12	0	0	0	122
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1,565	120	0	0	0	110	26	(1)	0	0	255
UNITY LIFE OF CANADA	IL	51	2	0	0	0	0	9	0	7	0	18
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	1	0	0	0	0	0	0	0	0	1
	GA	11	1	0	0	0	0	0	0	0	0	1
	T	62	4	0	0	0	0	9	0	7	0	20
WAWANESA LIFE INSURANCE COMPANY	IL	8	43	0	0	0	0	0	0	1	0	44
	GL	1	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	9	43	0	0	0	0	0	0	1	0	44
TOTAL INDIVIDUAL LIFE		92,971	25,440	80	380	1,034	0	10,665	91	15,372		53,062
TOTAL GROUP LIFE		63,786	35,334	271	(60)	0	0	43	358	1,135		37,081
TOTAL INDIVIDUAL ANNUITY		31,606	2,635	0	0	0	16,825	23,130	169	11		42,770
TOTAL GROUP ANNUITY		19,638	853	0	0	0	33,685	26,908	0	24		61,470
GRAND TOTAL		208,001	64,262	351	320	1,034	50,510	60,746	618	16,542		194,383

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACE INA INSURANCE	124	119
ACTRA FRATERNAL BENEFIT SOCIETY	45	35
AETNA LIFE INSURANCE COMPANY	0	8
AIG ASSURANCE CANADA	75	4
AIG LIFE INSURANCE COMPANY OF CANADA	141	0
ALLIANZ INSURANCE COMPANY OF CANADA	6	0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	53	20
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	367	178
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	2,156	837
AMERICAN HOME ASSURANCE COMPANY	466	84
AMERICAN INCOME LIFE INSURANCE COMPANY	153	42
AMEX ASSURANCE COMPANY	9	0
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	698	527

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
AXA INSURANCE (CANADA)	12	(96)
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	4,571	2,622
BLUE CROSS OF ATLANTIC CANADA	74,468	62,318
BMO LIFE INSURANCE COMPANY	394	56
CANADA LIFE ASSURANCE COMPANY	7,711	6,701
CANADIAN PREMIER LIFE INSURANCE COMPANY	2,623	307
CANADIAN PROFESSIONAL SALES ASSOCIATION	4	0
CGU INSURANCE COMPANY OF CANADA	90	44
CHUBB INSURANCE COMPANY OF CANADA	2	(1)
CIBC LIFE INSURANCE COMPANY LIMITED	164	0
CIGNA LIFE INSURANCE COMPANY OF CANADA	1,476	20
CITADEL GENERAL ASSURANCE COMPANY	1,247	911
COMBINED INSURANCE COMPANY OF AMERICA	5,906	1,933

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	0	4
CONTINENTAL CASUALTY COMPANY	(197)	(51)
CO-OPERATORS GENERAL INSURANCE COMPANY	27	3
CO-OPERATORS LIFE INSURANCE COMPANY	1,040	736
CT FINANCIAL ASSURANCE COMPANY	89	136
CUMIS GENERAL INSURANCE COMPANY	11	0
CUMIS LIFE INSURANCE COMPANY	2,760	1,261
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	2,939	1,585
EMPIRE LIFE INSURANCE COMPANY	230	143
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	1	0
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	79	71
FIRST CANADIAN INSURANCE CORPORATION	1,757	450
GREAT-WEST LIFE ASSURANCE COMPANY	24,463	18,596

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
GREEN SHIELD CANADA	113	88
HERITAGE GENERAL INSURANCE COMPANY	196	38
HOUSEHOLD LIFE INSURANCE COMPANY	642	668
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	1,380	928
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	2,195	977
ING INSURANCE COMPANY OF CANADA	5	0
INGLE LIFE AND HEALTH ASSURANCE COMPANY	(6)	0
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	95	80
LIBERTY MUTUAL INSURANCE COMPANY	41	24
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	140	44
LLOYD'S UNDERWRITERS	250	2
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	3,663	2,622
LONDON LIFE INSURANCE COMPANY	0	230

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
MANUFACTURERS LIFE INSURANCE COMPANY	28,595	22,939
MARITIME LIFE ASSURANCE COMPANY	13,611	12,748
METROPOLITAN LIFE INSURANCE COMPANY	1	5
MFC INSURANCE COMPANY LIMITED	1	0
NATIONAL FIDELITY LIFE INSURANCE COMPANY	1	0
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	416	977
NEW YORK LIFE INSURANCE COMPANY	6	1
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	5	5
PENNCORP LIFE INSURANCE COMPANY	862	949
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	1,548	1,111
PRUDENTIAL INSURANCE COMPANY OF AMERICA	0	1
RBC LIFE INSURANCE COMPANY	1,023	887
RBC TRAVEL INSURANCE COMPANY	1,313	320

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
RELIABLE LIFE INSURANCE COMPANY	1,912	329
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	57	0
SCOTIA LIFE INSURANCE COMPANY	800	10
SOVEREIGN GENERAL INSURANCE COMPANY	135	25
SSQ LIFE INSURANCE COMPANY INC.	10	6
STANDARD LIFE ASSURANCE COMPANY	466	486
SUN LIFE ASSURANCE COMPANY OF CANADA	20,591	18,213
TD LIFE INSURANCE COMPANY	21	47
TRANSAMERICA LIFE CANADA	27	13
TRAVELERS INSURANCE COMPANY	0	2
UNITY LIFE OF CANADA	50	98
WAWANESA LIFE INSURANCE COMPANY	2	2
TOTALS	216,327	164,478

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
ACE INA INSURANCE	P	0	819	144	211	0	84	129	4	502	0	365	0	2,258	
	E	0	843	98	191	0	51	76	3	389	0	375	0	2,026	
	C	0	0	(150)	137	0	26	92	2	(68)	(1)	602	0	640	
AFFILIATED FM INSURANCE COMPANY	P	0	201	0	0	0	0	22	0	0	0	0	0	223	
	E	0	161	0	0	0	0	11	0	0	0	0	0	172	
	C	0	3	0	0	0	0	0	0	0	0	0	0	3	
ALLIANZ INSURANCE COMPANY OF CANADA	P	5	441	193	0	0	19	3	0	126	0	387	12	1,186	
	E	6	564	346	0	0	18	4	0	114	0	387	12	1,451	
	C	18	(45)	5,512	114	(17)	35	0	0	(53)	0	3,862	0	9,426	
ALLSTATE INSURANCE COMPANY OF CANADA	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	(3)	3	0	0	0	0	0	0	0	0	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	3,064	0	0	0	0	0	0	0	94	0	0	0	3,158	
	E	2,718	0	0	0	0	0	0	0	75	0	0	0	2,793	
	C	145	0	0	0	0	0	0	0	52	0	0	0	197	
AMERICAN HOME ASSURANCE COMPANY	P	0	5,688	98	330	95	97	138	16	2,678	1	32	0	9,173	
	E	0	4,714	49	231	57	80	24	10	1,898	1	28	0	7,092	
	C	0	210	(238)	300	46	18	14	18	1,367	81	3	0	1,819	
AMERICAN ROAD INSURANCE COMPANY	P	0	74	0	0	0	128	0	0	0	0	0	0	202	
	E	0	74	0	0	0	128	0	0	0	0	0	0	202	
	C	0	0	0	0	0	36	0	0	0	0	0	0	36	
ATLANTIC INSURANCE COMPANY LIMITED	P	1,369	2,083	0	2,655	91	875	0	2	1,304	19	0	0	8,398	
	E	1,307	1,810	0	2,538	85	892	0	3	1,107	20	0	0	7,762	
	C	377	501	0	2,554	77	242	0	(3)	597	(4)	0	0	4,341	
AVEMCO INSURANCE COMPANY	P	0	0	31	0	0	0	0	0	0	0	0	0	31	
	E	0	0	37	0	0	0	0	0	0	0	0	0	37	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
AXA CORPORATE SOLUTIONS ASSRANCE	P	0	24	0	0	0	0	0	0	0	0	124	0	148	
	E	0	15	0	0	0	0	0	0	0	0	59	0	74	
	C	0	13	0	0	0	0	0	0	0	0	44	0	57	
AXA INSURANCE (CANADA)	P	0	122	0	127	3	75	0	28	173	0	1,369	0	1,897	
	E	0	146	0	104	2	61	3	28	165	0	1,265	0	1,774	
	C	(13)	22	0	(519)	(82)	46	0	(42)	(85)	0	3,138	0	2,465	
AXA PACIFIC INSURANCE COMPANY	P	0	8	0	26	1	2	0	0	1	151	0	0	189	
	E	0	10	0	33	0	9	2	0	9	134	0	0	197	
	C	0	(8)	2	(15)	1	0	1	0	0	0	0	0	(19)	
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	P	0	6	0	0	0	0	295	0	0	0	0	0	301	
	E	0	5	0	0	0	0	277	0	0	0	0	0	282	
	C	0	(14)	0	0	0	0	1,064	0	0	0	0	0	1,050	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
BRITISH AVIATION INSURANCE COMPANY LIMITED	P	0	0	(71)	0	0	0	0	0	0	0	0	0	(71)	
	E	0	0	(71)	0	0	0	0	0	0	0	0	0	(71)	
	C	0	0	(199)	0	0	0	0	0	10	0	0	0	(189)	
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	36	0	0	0	36	
	E	0	0	0	0	0	0	0	0	32	0	0	0	32	
	C	0	0	0	0	0	0	0	0	9	0	0	0	9	
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	P	6	186	0	0	0	0	0	0	344	0	0	0	536	
	E	4	150	0	0	0	0	0	0	283	0	0	0	437	
	C	4	1	0	0	0	0	0	0	35	0	0	0	40	
CANADIAN UNION INSURANCE COMPANY	P	0	0	1,471	0	0	0	0	0	0	0	0	0	1,471	
	E	0	0	1,124	0	0	0	0	0	0	0	0	0	1,124	
	C	0	0	439	0	0	0	0	0	0	0	0	0	439	
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	125	0	0	0	0	0	0	60	0	0	0	185	
	E	0	125	0	0	0	0	0	0	60	0	0	0	185	
	C	0	214	0	0	0	0	0	0	472	0	0	0	686	
CENTENNIAL INSURANCE COMPANY	P	0	7	0	0	0	0	0	0	0	0	0	0	7	
	E	0	6	0	0	0	0	0	0	0	0	0	0	6	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
CGU INSURANCE COMPANY OF CANADA	P	6,173	3,474	0	24,624	2,170	8,775	159	31	1,723	639	0	0	47,768	
	E	6,176	3,212	0	23,810	2,159	8,736	146	32	1,569	621	0	0	46,461	
	C	3,755	216	0	28,890	504	5,574	30	0	3,396	1,105	0	0	43,470	
CGU INTERNATIONAL INSURANCE PLC	P	0	0	1,489	0	0	0	0	0	280	0	0	0	1,769	
	E	0	0	1,398	0	0	0	0	0	246	0	0	0	1,644	
	C	0	0	4,541	0	0	0	0	0	14	0	0	0	4,555	
CHUBB INSURANCE COMPANY OF CANADA	P	46	111	0	0	0	0	3	43	654	1	9	0	867	
	E	28	76	0	0	0	0	7	31	543	2	8	0	695	
	C	3	(6)	0	(1)	(1)	0	(2)	7	40	0	2	0	42	
CITADEL GENERAL ASSURANCE COMPANY	P	0	169	0	0	0	0	0	0	46	1	0	0	216	
	E	0	203	0	0	0	0	0	0	26	1	0	0	230	
	C	0	296	0	0	0	0	0	0	21	0	0	0	317	
COLONIAL FIRE & GENERAL INSURANCE COMPANY LIMITED	P	1,933	0	0	7,032	338	3,086	0	0	0	0	0	0	12,389	
	E	1,884	0	0	7,713	185	1,740	0	0	0	0	0	0	11,522	
	C	752	0	0	6,839	(542)	507	0	0	0	0	0	0	7,556	
COMBINED SPECIALTY INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	67	0	0	0	67	
	E	0	0	0	0	0	0	0	0	124	0	0	0	124	
	C	0	0	0	0	0	0	0	0	157	0	0	0	157	
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	P	0	4	0	2	0	0	0	0	632	0	0	0	638	
	E	0	5	0	2	0	0	0	0	520	0	0	0	527	
	C	0	1	0	7	0	0	0	0	763	0	0	0	771	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
COMMONWEALTH INSURANCE COMPANY	P	0	292	0	0	0	0	0	0	345	0	0	0	637	
	E	0	255	0	0	0	0	0	0	295	0	0	0	550	
	C	0	167	0	0	0	0	0	0	379	0	126	0	672	
CONTINENTAL CASUALTY COMPANY	P	0	8	0	0	0	0	0	0	782	0	0	0	790	
	E	0	8	0	5	0	3	0	0	641	0	0	0	657	
	C	0	0	0	0	0	0	0	0	820	0	0	0	820	
CO-OPERATORS GENERAL INSURANCE COMPANY	P	10,692	3,883	541	16,280	2,555	7,059	85	35	1,675	20	182	0	43,007	
	E	10,040	3,647	1,044	15,819	2,369	6,950	80	32	1,546	18	152	0	41,697	
	C	5,883	3,284	1,784	11,664	1,296	4,046	27	1	1,482	0	27	0	29,494	
COSECO INSURANCE COMPANY	P	1,117	0	0	3,446	388	1,351	0	0	0	0	0	0	6,302	
	E	988	0	0	3,010	338	1,153	0	0	0	0	0	0	5,489	
	C	451	0	0	2,165	177	851	0	0	0	0	0	0	3,644	
CUMIS GENERAL INSURANCE COMPANY	P	143	124	0	127	14	60	2	89	43	0	0	0	602	
	E	142	88	0	144	18	63	2	89	37	0	0	0	583	
	C	70	5	0	67	10	42	0	9	22	0	0	0	225	
DOMINION OF CANADA GENERAL INSURANCE COMPANY	P	1,844	1,899	0	9,420	969	3,947	42	16	593	7	0	0	18,737	
	E	1,625	1,689	0	8,510	908	3,581	34	16	526	7	0	0	16,896	
	C	535	698	0	7,204	556	2,461	0	0	360	(1)	0	0	11,813	
EAGLE STAR INSURANCE COMPANY LIMITED	P	0	0	340	0	0	0	0	0	0	0	0	0	340	
	E	0	0	306	0	0	0	0	0	0	0	0	0	306	
	C	0	0	510	0	0	0	0	0	0	0	0	0	510	
ECCLESIASTICAL INSURANCE OFFICE PLC	P	0	1,167	0	0	0	0	19	27	542	0	12	0	1,767	
	E	0	784	0	0	0	0	14	21	306	0	10	0	1,135	
	C	0	639	0	0	0	0	0	0	(2)	0	0	0	637	
ECHELON GENERAL INSURANCE COMPANY	P	0	46	0	488	67	127	0	0	0	0	0	0	728	
	E	0	23	0	583	90	159	0	0	0	0	0	0	855	
	C	0	0	0	(1,076)	(481)	(516)	0	0	0	0	0	0	(2,073)	
ECONOMICAL MUTUAL INSURANCE COMPANY	P	0	360	0	152	16	75	9	2	79	0	0	0	693	
	E	0	320	0	127	14	64	8	2	71	0	0	0	606	
	C	0	14	0	20	9	40	0	0	74	0	0	0	157	
ELITE INSURANCE COMPANY	P	923	6	0	3,580	254	1,077	0	0	0	0	0	0	5,840	
	E	876	6	0	3,223	225	936	0	0	0	0	0	0	5,266	
	C	227	3	0	3,996	219	634	0	0	0	0	0	0	5,079	
EMPLOYERS REINSURANCE CORPORATION	P	652	0	0	0	0	0	1	0	304	0	0	0	957	
	E	435	0	0	0	0	0	2	0	219	0	0	0	656	
	C	0	0	0	0	0	0	0	0	11	0	0	0	11	
EULER AMERICAN CREDIT INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	80	80	
	E	0	0	0	0	0	0	0	0	0	0	0	76	76	
	C	0	0	0	0	0	0	0	0	0	0	0	(2)	(2)	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
EVEREST INSURANCE COMPANY OF CANADA	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	23	0	0	0	0	0	0	0	0	0	0	0	23
	C	0	34	0	0	0	0	0	0	0	0	0	0	0	34
FACTORY MUTUAL INSURANCE COMPANY	P	0	4,069	0	0	0	0	932	0	0	0	0	0	0	5,001
	E	0	3,502	0	0	0	0	896	0	0	0	0	0	0	4,398
	C	0	8,227	0	0	0	0	(585)	0	0	0	0	0	0	7,642
FEDERAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	1	0	0	0	0	0	0	0	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FEDERATION INSURANCE COMPANY OF CANADA	P	1,347	162	0	5,540	467	2,120	0	0	182	0	1	0	0	9,819
	E	871	128	0	4,332	360	1,512	0	0	134	0	1	0	0	7,338
	C	497	7	0	3,259	237	1,064	0	0	288	0	0	0	0	5,352
FIRST AMERICAN TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	899	0	899
	E	0	0	0	0	0	0	0	0	0	0	0	899	0	899
	C	0	0	0	0	0	0	0	0	0	0	0	94	0	94
FIRST NORTH AMERICAN INSURANCE COMPANY	P	32	0	0	0	0	44	0	0	0	0	0	0	0	76
	E	32	0	0	0	0	44	0	0	0	0	0	0	0	76
	C	(13)	0	0	0	0	0	0	0	0	0	0	0	0	(13)
GE CAPITAL MORTGAGE INSURANCE COMPANY (CANADA)	P	0	0	0	0	0	0	0	0	0	0	0	3,205	0	3,205
	E	0	0	0	0	0	0	0	0	0	0	0	1,361	0	1,361
	C	0	0	0	0	0	0	0	0	0	0	0	18	0	18
GERLING CANADA INSURANCE COMPANY	P	0	733	84	0	0	0	4	0	18	0	0	0	0	839
	E	0	862	77	0	0	0	0	0	19	0	0	0	0	958
	C	0	107	(73)	0	0	0	0	0	21	0	(424)	0	0	(369)
GRAIN INSURANCE AND GUARANTEE COMPANY	P	0	70	0	0	0	0	0	0	53	0	0	0	0	123
	E	5	63	0	0	0	0	0	0	55	0	0	0	0	123
	C	0	401	0	0	0	0	0	0	43	0	0	0	0	444
GREAT AMERICAN INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	18	0	0	0	0	18
	C	0	0	0	0	0	0	0	0	(21)	0	23	0	0	2
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	15	0	0	15
GUARANTEE COMPANY OF NORTH AMERICA	P	0	82	0	19	2	16	0	19	0	757	0	0	0	895
	E	0	72	0	29	2	18	0	27	0	817	0	0	0	965
	C	0	23	0	3	0	38	0	(221)	0	(17)	0	0	0	(174)
HARTFORD FIRE INSURANCE COMPANY	P	0	8	0	0	0	0	0	0	0	0	0	0	0	8
	E	0	3	0	0	0	0	0	0	0	0	0	0	0	3
	C	0	(8)	0	(19)	(1)	(1)	0	0	(88)	(1)	0	0	0	(118)

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	0	0	0	0	0	0	0	570	0	0	0	570	
	E	0	0	0	0	0	0	0	0	570	0	0	0	570	
	C	0	0	0	0	0	0	0	0	1,738	0	0	0	1,738	
HOME INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	0	0	0	0	0	9	0	0	0	9	
ING INSURANCE COMPANY OF CANADA	P	2,133	1,658	0	3,397	382	1,249	21	0	712	378	189	0	10,119	
	E	2,008	1,699	0	3,339	360	1,243	83	0	700	458	236	0	10,126	
	C	1,123	351	0	3,172	438	790	9	0	678	(12)	1,264	7	7,820	
ING NOVEX INSURANCE COMPANY OF CANADA	P	15	107	0	68	3	34	3	0	41	0	0	0	271	
	E	28	63	0	75	5	34	1	0	23	0	0	0	229	
	C	24	0	0	66	19	9	0	0	0	0	0	0	118	
INSURANCE CORPORATION OF NEWFOUNDLAND LIMITED	P	4,924	1,205	0	17,819	1,222	7,384	0	0	560	2	0	0	33,116	
	E	4,645	1,198	0	15,966	1,183	6,810	0	0	534	4	0	0	30,340	
	C	2,595	(313)	0	13,601	1,225	3,575	0	(1)	(6)	0	0	0	20,676	
KINGSWAY GENERAL INSURANCE COMPANY	P	130	467	0	23	6	10	0	0	34	0	0	0	670	
	E	119	446	0	24	7	10	0	0	32	0	0	0	638	
	C	65	369	0	16	3	7	0	0	31	0	0	0	491	
LANGDON INSURANCE COMPANY	P	0	97	0	76	12	33	6	3	9	0	0	0	236	
	E	0	50	0	43	7	19	3	1	9	0	0	0	132	
	C	0	0	0	70	4	3	0	0	0	0	0	0	77	
LAWYERS' PROFESSIONAL INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	1,510	0	0	0	1,510	
	E	0	0	0	0	0	0	0	0	1,510	0	0	0	1,510	
	C	0	0	0	0	0	0	0	0	3,689	0	0	0	3,689	
LAWYERS TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	80	80	
	E	0	0	0	0	0	0	0	0	0	0	0	80	80	
	C	0	0	0	0	0	0	0	0	0	0	0	25	25	
LEGACY GENERAL INSURANCE COMPANY	P	850	0	0	0	0	0	0	0	0	0	0	0	850	
	E	850	0	0	0	0	0	0	0	0	0	0	0	850	
	C	32	0	0	0	0	0	0	0	0	0	0	0	32	
LIBERTY INSURANCE COMPANY OF CANADA	P	129	0	0	337	11	130	0	0	0	0	0	0	607	
	E	126	0	0	337	10	119	0	0	0	0	0	0	592	
	C	27	0	0	443	6	76	0	0	0	0	0	0	552	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	0	0	(7)	0	0	0	0	0	0	(7)	
LIBERTY MUTUAL INSURANCE COMPANY	P	13	503	0	124	10	37	0	0	573	0	424	0	1,684	
	E	10	453	0	114	9	37	0	15	739	0	365	0	1,742	
	C	4	157	0	(162)	56	27	0	(13)	477	0	(157)	0	389	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
LLOYD'S UNDERWRITERS	P	6	855	3,439	223	8	59	0	1	3,048	0	1,031	0	8,670	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	597	130	14,358	(10,861)	331	(216)	0	1	(13,781)	0	513	0	(8,928)	
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	P	400	2,565	0	3,282	260	1,072	109	34	1,373	0	0	0	9,095	
	E	405	2,458	0	3,266	277	1,161	117	37	1,117	0	0	0	8,838	
	C	143	943	0	2,061	210	576	0	44	(805)	0	0	0	3,172	
LOMBARD INSURANCE COMPANY	P	1,191	0	0	1,786	195	769	0	0	5	0	0	0	3,946	
	E	1,619	0	0	2,723	315	1,169	0	0	6	0	0	0	5,832	
	C	960	2	0	1,360	93	697	0	(19)	63	0	0	0	3,156	
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	P	148	0	0	0	0	0	0	0	0	0	0	0	148	
	E	456	0	0	0	0	0	0	0	0	0	0	0	456	
	C	7	0	0	0	0	0	0	0	0	0	0	0	7	
LONDON GUARANTEE INSURANCE COMPANY	P	0	0	0	0	0	0	239	3	112	489	0	74	917	
	E	0	0	0	0	0	0	199	3	109	460	0	74	845	
	C	0	0	0	0	0	0	321	0	3	4	0	0	328	
LUMBERMENS MUTUAL CASUALTY COMPANY	P	0	0	0	9	0	1	0	0	0	0	0	0	10	
	E	0	0	0	9	0	1	0	0	7	0	0	0	17	
	C	0	0	0	8	0	0	0	0	0	0	0	0	8	
LUMBERMEN'S UNDERWRITING ALLIANCE	P	0	814	0	0	0	0	9	0	0	0	0	0	823	
	E	0	704	0	0	0	0	8	0	0	0	0	0	712	
	C	0	12	0	0	0	0	0	0	0	0	0	0	12	
MARITIME INSURANCE COMPANY LIMITED	P	0	0	0	0	0	0	0	0	0	0	7	0	7	
	E	0	0	0	0	0	0	0	0	0	0	7	0	7	
	C	0	0	0	0	0	0	0	0	0	0	1	0	1	
MARKEL INSURANCE COMPANY OF CANADA	P	0	197	0	968	26	437	0	0	19	0	0	0	1,647	
	E	0	114	0	460	11	233	0	0	7	0	0	0	825	
	C	0	177	0	634	58	274	0	0	(2)	(27)	0	0	1,114	
METRO GENERAL INSURANCE CORPORATION LIMITED	P	4,461	593	0	8,260	837	4,997	0	0	426	0	0	0	19,574	
	E	4,237	580	0	7,599	799	4,485	0	0	411	0	0	0	18,111	
	C	1,778	200	0	7,112	598	2,545	0	0	507	0	0	0	12,740	
MISSISQUOI INSURANCE COMPANY	P	(2)	0	0	0	0	0	0	0	0	0	0	0	(2)	
	E	(7)	0	0	0	0	0	0	0	0	0	0	0	(7)	
	C	0	0	0	0	0	0	0	0	(102)	0	0	0	(102)	
MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	P	0	8	0	9	0	0	0	0	0	0	0	0	17	
	E	0	5	0	12	0	0	0	0	0	0	0	0	17	
	C	0	2	0	1	0	0	0	0	0	0	0	0	3	
MORTGAGE INSURANCE COMPANY OF CANADA	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	87	87	
	C	0	0	0	0	0	0	0	0	0	0	0	44	44	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	0	185	0	0	0	0	0	0	185
	E	0	0	0	0	0	0	185	0	0	0	0	0	0	185
	C	0	0	0	0	0	0	66	0	0	0	0	0	0	66
NEW HAMPSHIRE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	6	0	0	0	6
	E	0	0	0	0	0	0	0	0	0	23	0	0	0	23
	C	0	0	0	0	0	0	0	0	0	17	0	0	0	17
NORDIC INSURANCE COMPANY OF CANADA	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	(1)	0	(208)	26	0	0	0	0	80	0	1	0	(102)
NORTHERN INDEMNITY, INC.	P	0	0	0	0	0	0	0	0	0	373	0	0	0	373
	E	0	0	0	0	0	0	0	0	0	336	0	0	0	336
	C	0	0	0	0	0	0	0	0	1	52	0	0	0	53
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	38	1	0	13	0	2	0	0	4	0	0	0	0	58
	E	23	1	0	5	0	1	0	0	1	0	0	0	0	31
	C	0	0	0	0	0	0	0	0	2	0	0	0	0	2
OPTIMUM FRONTIER INSURANCE COMPANY	P	0	315	0	90	7	30	0	0	189	0	0	0	0	631
	E	0	549	0	170	12	52	0	0	338	0	7	0	0	1,128
	C	0	325	0	(13)	(9)	13	0	0	184	0	0	0	0	500
PEMBRIDGE INSURANCE COMPANY	P	21	0	0	3,351	127	876	0	0	0	0	0	0	0	4,375
	E	15	0	0	3,711	128	855	0	0	0	0	0	0	0	4,709
	C	1	(47)	0	3,447	419	524	0	0	(48)	0	0	0	0	4,296
PERSONAL INSURANCE COMPANY OF CANADA	P	348	0	0	820	95	337	0	0	0	0	0	0	0	1,600
	E	327	0	0	721	89	308	0	0	0	0	0	0	0	1,445
	C	117	0	0	892	36	213	0	0	0	0	0	0	0	1,258
PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	P	0	0	0	18	1	5	0	0	0	0	0	0	0	24
	E	2	0	0	48	3	16	0	0	0	0	0	0	0	69
	C	0	0	0	47	1	12	0	0	0	0	0	0	0	60
PRIMUM INSURANCE COMPANY	P	603	0	0	1,209	134	516	0	0	0	0	0	0	0	2,462
	E	677	0	0	1,300	186	590	0	0	0	0	0	0	0	2,753
	C	843	0	0	1,018	240	255	0	0	0	0	0	0	0	2,356
PROTECTIVE INSURANCE COMPANY	P	0	0	0	8	1	0	0	0	0	0	0	0	0	9
	E	0	0	0	8	1	0	0	0	1	0	0	0	0	10
	C	0	0	0	(1)	0	0	0	0	0	0	0	0	0	(1)
QUEBEC ASSURANCE COMPANY	P	0	15	0	0	0	0	0	0	0	0	0	0	0	15
	E	0	90	0	0	0	0	0	0	0	0	0	0	0	90
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RBC GENERAL INSURANCE COMPANY	P	62	0	0	188	15	89	0	0	0	0	0	0	0	354
	E	49	0	0	118	10	60	0	0	0	0	0	0	0	237
	C	89	0	0	45	15	16	0	0	0	0	0	0	0	165

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
RBC TRAVEL INSURANCE COMPANY	P	115	0	0	0	0	0	0	0	0	0	0	0	0	115
	E	112	0	0	0	0	0	0	0	0	0	0	0	0	112
	C	20	0	0	0	0	0	0	0	0	0	0	0	0	20
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	791	5,382	741	7,900	562	2,665	657	108	2,734	6	285	0	21,831	
	E	1,286	4,825	681	7,727	653	2,811	590	81	2,358	6	264	0	21,282	
	C	439	2,420	251	6,864	756	1,545	(57)	45	4,020	0	12	0	16,295	
SCOTTISH & YORK INSURANCE COMPANY LIMITED	P	0	466	0	3,150	276	1,569	39	0	694	0	0	0	6,194	
	E	0	477	0	2,406	216	1,210	37	0	661	0	0	0	5,007	
	C	0	276	0	1,882	259	671	30	0	1,096	0	0	0	4,214	
SECURITY INSURANCE COMPANY OF HARTFORD	P	0	0	0	0	0	0	0	0	115	0	0	0	115	
	E	0	0	0	0	0	0	0	0	116	0	0	0	116	
	C	0	1	0	0	0	0	0	0	93	0	0	0	94	
SECURITY NATIONAL INSURANCE COMPANY	P	481	0	0	883	82	480	0	0	0	0	0	0	1,926	
	E	361	0	0	672	70	331	0	0	0	0	0	0	1,434	
	C	111	0	0	1,033	83	239	0	0	0	0	0	0	1,466	
SENTRY INSURANCE, A MUTUAL COMPANY	P	0	0	0	21	0	0	0	0	0	0	0	0	21	
	E	0	0	0	8	0	1	0	0	0	0	0	0	9	
	C	0	0	0	7	0	0	0	0	0	0	0	0	7	
SOMPO JAPAN INSURANCE INC.	P	0	8	0	0	0	0	0	0	0	0	0	0	8	
	E	0	8	0	0	0	0	0	0	(1)	0	0	0	7	
	C	0	0	0	0	0	0	0	0	3	0	0	0	3	
SOVEREIGN GENERAL INSURANCE COMPANY	P	1	718	32	389	10	116	13	1	504	12	0	0	1,796	
	E	9	794	26	344	11	98	14	3	400	6	0	0	1,705	
	C	22	208	0	647	26	44	0	0	607	0	0	0	1,554	
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	0	558	(797)	823	35	149	1	10	1,534	0	768	0	3,081	
	E	0	653	(199)	292	9	78	1	6	1,583	0	236	0	2,659	
	C	0	233	1,500	334	18	9	8	0	391	0	129	0	2,622	
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	125	125	
	E	0	0	0	0	0	0	0	0	0	0	0	125	125	
	C	0	0	0	0	0	0	0	0	0	0	0	116	116	
TEMPLE INSURANCE COMPANY	P	0	41	0	0	0	0	0	0	1,068	0	0	0	1,109	
	E	0	19	0	0	0	0	0	0	833	0	0	0	852	
	C	0	20	0	0	0	0	0	0	311	0	0	0	331	
TIG INSURANCE COMPANY	P	0	(11)	0	0	0	0	0	0	11	0	0	0	0	
	E	0	8	0	0	0	0	0	0	56	0	0	0	64	
	C	0	0	0	0	0	0	0	0	(21)	0	0	0	(21)	
TOKIO MARINE & FIRE INSURANCE COMPANY LTD.	P	0	0	0	4	1	1	0	0	0	0	0	0	6	
	E	0	16	0	20	1	7	0	0	0	0	0	0	44	
	C	0	0	0	79	2	4	0	0	0	0	0	0	85	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2002
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
TRADERS GENERAL INSURANCE COMPANY	P	1,167	0	0	2,753	356	1,289	0	0	0	0	0	0	5,565	
	E	1,190	0	0	2,920	378	1,401	0	0	0	0	0	0	5,889	
	C	688	(1)	0	2,632	37	541	0	0	(36)	0	0	0	3,861	
TRAFALGAR INSURANCE COMPANY OF CANADA	P	34	0	0	44	7	20	0	0	1	0	0	0	106	
	E	38	0	0	46	8	20	0	0	1	0	0	0	113	
	C	7	0	0	(412)	0	11	0	0	0	0	0	0	(394)	
TRANS GLOBAL INSURANCE COMPANY	P	1	0	0	0	0	0	0	0	0	0	0	0	1	
	E	1	0	0	0	0	0	0	0	0	0	0	0	1	
	C	1	0	0	0	0	0	0	0	0	0	0	0	1	
TRAVELLERS CASUALTY AND SURETY COMPANY OF CANADA	P	0	8	0	50	1	3	0	0	14	76	0	0	152	
	E	0	5	0	43	3	4	0	0	13	75	0	0	143	
	C	0	(8)	0	22	2	0	0	0	7	14	(7)	0	30	
TRAVELERS INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	(27)	0	0	0	0	0	(164)	0	0	0	(191)	
UNIFUND ASSURANCE COMPANY	P	14,157	0	0	24,517	2,639	11,191	0	0	0	0	0	0	52,504	
	E	12,426	0	0	20,710	1,848	8,822	0	0	0	0	0	0	43,806	
	C	6,174	0	0	13,955	1,897	4,966	0	0	0	0	0	0	26,992	
UTICA MUTUAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	75	0	0	0	75	
	E	0	0	0	0	0	0	0	0	44	0	0	0	44	
	C	0	0	0	0	0	0	0	0	129	0	0	0	129	
WAWANESA MUTUAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	(1)	0	0	0	0	0	0	0	0	(1)	
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	537	0	0	537	
	E	0	0	0	0	0	0	0	0	0	491	0	0	491	
	C	0	0	0	0	0	0	0	0	0	312	0	0	312	
XL REINSURANCE AMERICA, INC.	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	5	0	0	0	0	0	0	0	0	0	5	
ZENITH INSURANCE COMPANY	P	2	0	0	0	0	0	0	0	0	0	0	0	2	
	E	1	0	0	0	0	0	0	0	0	0	0	0	1	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
ZURICH INSURANCE COMPANY	P	0	1,657	0	1,024	113	422	275	25	745	0	0	0	4,261	
	E	1	1,543	0	899	98	341	205	25	685	1	0	0	3,798	
	C	0	566	0	1,855	42	480	15	0	288	(120)	0	0	3,126	
TOTAL DIRECT PREMIUMS		61,565	44,678	7,735	157,695	14,864	65,174	3,215	497	30,022	3,469	5,185	4,475	398,574	
TOTAL EARNED PREMIUMS		58,151	40,351	4,916	146,536	13,522	58,710	2,844	465	23,913	3,458	3,400	2,714	358,980	
TOTAL DIRECT CLAIMS		28,558	21,027	28,215	117,234	8,899	33,108	967	(172)	9,575	1,385	9,174	302	258,272	