



GOVERNMENT OF  
NEWFOUNDLAND AND LABRADOR  
**Department of Government Services**

2005 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.

## TABLE OF CONTENTS

**TABLE I**  
INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS  
AND DISBURSEMENTS TO POLICYHOLDERS  
FOR THE YEARS ENDED 31 DECEMBER 2005 AND 2004

I - 1

**TABLE II**  
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES  
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
AS AT 31 DECEMBER 2005

II - 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 2005

III - 1

**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 2005

IV - 1

**TABLE V**  
PROPERTY AND CASUALTY INSURERS  
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS  
AND DIRECT CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2005

V - 1

**TABLE I**  
**DIRECT INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS**  
**AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEARS ENDED 31 DECEMBER 2005 AND 2004**  
**(\$000's)**

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2005	2004	2005	2004
LIFE	182,446	160,890	104,465	85,603
ANNUITIES	45,196	43,878	105,826	84,372
ACCIDENT AND SICKNESS	288,280	248,729	207,324	227,277
PROPERTY				
- PERSONAL	74,978	69,036	38,400	28,050
- COMMERCIAL	50,830	51,230	32,341	22,541
AIRCRAFT	5,353	8,772	-603	6,626
AUTOMOBILE				
- LIABILITY	175,960	181,425	131,847	123,535
- PERSONAL ACCIDENT	19,460	19,043	12,437	12,777
- OTHER	67,047	66,389	38,151	36,257
CREDIT	1,110	1,039	53	56
BOILER AND MACHINERY	3,580	3,483	1,355	1,059
LEGAL EXPENSE	8	10	5	1
FIDELITY	870	760	-960	134
LIABILITY	44,033	41,757	10,169	42,207
SURETY	3,256	3,326	26	731
MARINE	8,384	6,152	1,790	2,195
MORTGAGE	5,034	5,526	212	176
TITLE	1,969	1,747	676	706
HAIL	0	0	0	0
<b>TOTALS</b>	<b>913,263</b>	<b>924,941</b>	<b>674,300</b>	<b>646,992</b>

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
ACE INA LIFE INSURANCE	I	214	200	0	3	0	411
	G	23,302	12,111	0	4,639	0	30,774
	T	23,516	12,311	0	4,642	0	31,185
ACTRA FRATERNAL BENEFIT SOCIETY	I	1,544	130	0	917	0	757
	G	0	0	0	0	0	0
	T	1,544	130	0	917	0	757
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	22,171	0	426	1,356	0	21,241
	G	0	0	0	0	0	0
	T	22,171	0	426	1,356	0	21,241
AIG LIFE INSURANCE COMPANY OF CANADA	I	142,180	42,781	857	6,043	0	179,775
	G	469,662	0	0	4,334	0	465,328
	T	611,842	42,781	857	10,377	0	645,103
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	I	6	0	0	0	0	6
	G	33,154	0	1,934	8	0	35,080
	T	33,160	0	1,934	8	0	35,086
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	2,766	0	0	778	0	1,988
	G	842,660	76,648	0	784,934	0	134,374
	T	845,426	76,648	0	785,712	0	136,362
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	121,483	0	148,725	129,230	0	140,978
	T	121,483	0	148,725	129,230	0	140,978

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
AMERICAN INCOME LIFE INSURANCE COMPANY	I	56,497	19,739	0	11,988	0	64,248
	G	0	0	0	0	0	0
	T	56,497	19,739	0	11,988	0	64,248
AMEX ASSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	21,041	6,762	107	1,339	0	26,571
	G	70,827	1,899	0	6,452	0	66,274
	T	91,868	8,661	107	7,791	0	92,845
AXA ASSURANCES INC.	I	3,085	0	-2,000	0	0	1,085
	G	0	0	0	0	0	0
	T	3,085	0	-2,000	0	0	1,085
AXA EQUITABLE LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	92,036	13,487	191	5,822	0	99,892
	G	4,839,075	11,887	0	13,992	0	4,836,970
	T	4,931,111	25,374	191	19,814	0	4,936,862
BMO LIFE INSURANCE COMPANY	I	13,788	25,025	2,373	7,286	0	33,900
	G	7,190	2,076	934	2,396	0	7,804
	T	20,978	27,101	3,307	9,682	0	41,704
CANADA LIFE ASSURANCE COMPANY	I	788,917	99,192	27,201	35,292	0	880,018
	G	3,421,460	50,071	122,270	23,383	0	3,570,418
	T	4,210,377	149,263	149,471	58,675	0	4,450,436

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
CANADA LIFE INSURANCE COMPANY OF CANADA	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	35,749	0	0	280	0	35,469
	T	35,749	0	0	280	0	35,469
CANADIAN PROFESSIONAL SALES ASSOCIATION	I	237	0	1	17	0	221
	G	0	0	0	0	0	0
	T	237	0	1	17	0	221
CIBC LIFE INSURANCE COMPANY LIMITED	I	20,665	0	0	2,302	0	18,363
	G	0	0	0	0	0	0
	T	20,665	0	0	2,302	0	18,363
CIGNA LIFE INSURANCE COMPANY OF CANADA	I	0	0	0	0	0	0
	G	10,114	3,710	0	4,650	0	9,174
	T	10,114	3,710	0	4,650	0	9,174
COMBINED INSURANCE COMPANY OF AMERICA	I	1,052	643	0	85	0	1,610
	G	2,099	383	0	1,110	0	1,372
	T	3,151	1,026	0	1,195	0	2,982
COMCORP LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
CO-OPERATORS LIFE INSURANCE COMPANY	I	695,356	108,361	14,605	59,085	0	759,237
	G	115,179	3,355	24,158	27,093	0	115,599
	T	810,535	111,716	38,763	86,178	0	874,836

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**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
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	31,288	4,102	0	1,605	0	33,785
	G	354,397	121,763	15,856	113,522	0	378,494
	T	385,685	125,865	15,856	115,127	0	412,279
CUNA MUTUAL INSURANCE SOCIETY	I	8	0	0	1	0	7
	G	0	0	0	0	0	0
	T	8	0	0	1	0	7
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	216,691	33,438	22,768	16,138	0	256,759
	G	311,509	28,867	29,043	12,154	0	357,265
	T	528,200	62,305	51,811	28,292	0	614,024
EMPIRE LIFE INSURANCE COMPANY	I	39,206	3,997	3,725	3,792	0	43,136
	G	0	0	0	0	0	0
	T	39,206	3,997	3,725	3,792	0	43,136
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	I	59,213	4,610	2,227	6,056	0	59,994
	G	3,925	7,196	0	218	0	10,903
	T	63,138	11,806	2,227	6,274	0	70,897
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	99,930	37,247	2,988	26,976	0	113,189
	T	99,930	37,247	2,988	26,976	0	113,189



**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
FORETHOUGHT LIFE INSURANCE COMPANY	I	554	0	10	47	0	517
	G	0	0	0	0	0	0
	T	554	0	10	47	0	517
FORTIS BENEFITS INSURANCE COMPANY	I	9,482	343	13	306	0	9,532
	G	839	353	0	40	0	1,152
	T	10,321	696	13	346	0	10,684
GERBER LIFE INSURANCE COMPANY	I	3,777	1,146	5	659	0	4,269
	G	0	0	0	0	0	0
	T	3,777	1,146	5	659	0	4,269
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	I	5,724	616	12	462	0	5,890
	G	0	0	0	0	0	0
	T	5,724	616	12	462	0	5,890
GREAT-WEST LIFE ASSURANCE COMPANY	I	791,891	33,348	13,484	70,948	0	767,775
	G	1,696,495	53,913	36,829	105,275	0	1,681,962
	T	2,488,386	87,261	50,313	176,223	0	2,449,737
HARTFORD LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
HOUSEHOLD LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	49,266	16,463	0	36,086	0	29,643
	T	49,266	16,463	0	36,086	0	29,643
INDEPENDENT ORDER OF FORESTERS	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0

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**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	I	347,994	123,384	482,031	42,076	0	911,333
	G	48,913	4,950	73,319	3,007	0	124,175
	T	396,907	128,334	555,350	45,083	0	1,035,508
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	I	6,372	659	732	383	0	7,380
	G	139,849	55,440	971	56,830	0	139,430
	T	146,221	56,099	1,703	57,213	0	146,810
JOHN ALDEN LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
JOHN HANCOCK LIFE INSURANCE COMPANY	I	34	0	0	5	0	29
	G	0	0	0	0	0	0
	T	34	0	0	5	0	29
KNIGHTS OF COLUMBUS	I	157,923	22,883	1,987	6,779	0	176,014
	G	0	0	0	0	0	0
	T	157,923	22,883	1,987	6,779	0	176,014
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
LIFE INSURANCE COMPANY OF NORTH AMERICA	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	I	0	0	0	0	0	0
	G	17,724	2,303	0	-1,165	0	21,192
	T	17,724	2,303	0	-1,165	0	21,192

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
LONDON LIFE INSURANCE COMPANY	I	856,626	179,987	55,389	105,462	0	986,540
	G	1,018	0	0	70	0	948
	T	857,644	179,987	55,389	105,532	0	987,488
MANUFACTURERS LIFE INSURANCE COMPANY	I	3,002,298	291,977	15,565	207,055	-49	3,102,736
	G	4,251,091	149,175	165,958	513,857	0	4,052,367
	T	7,253,389	441,152	181,523	720,912	-49	7,155,103
MANULIFE CANADA LTD.	I	156,024	1,385	4,438	5,823	0	156,024
	G	0	0	0	0	0	0
	T	156,024	1,385	4,438	5,823	0	156,024
METLIFE INSURANCE COMPANY OF CONNETICUT	I	0	0	0	0	0	0
	G	2	0	0	0	0	2
	T	2	0	0	0	0	2
METROPOLITAN LIFE INSURANCE COMPANY	I	58	0	1	1	0	58
	G	0	0	0	0	0	0
	T	58	0	1	1	0	58
MD LIFE INSURANCE COMPANY	I	38,444	30,759	687	3,471	0	66,419
	G	0	0	0	0	0	0
	T	38,444	30,759	687	3,471	0	66,419
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	262,438	34,285	41,971	300	0	338,394
	T	262,438	34,285	41,971	300	0	338,394
NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA	I	42	0	0	6	0	36
	G	0	0	0	0	0	0
	T	42	0	0	6	0	36

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
ORDER OF UNITED	I	1,272	0	0	520	0	752
COMMERCIAL TRAVELERS	G	0	0	0	0	0	0
OF AMERICA	T	1,272	0	0	520	0	752
PENNCORP LIFE INSURANCE	I	2,529	0	2	201	0	2,330
COMPANY	G	106	10	4	45	0	75
	T	2,635	10	6	246	0	2,405
PENNSYLVANIA LIFE	I	0	0	0	0	0	0
INSURANCE COMPANY	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
PRIMERICA LIFE INSURANCE	I	327,053	65,535	36,023	74,440	0	354,171
COMPANY OF CANADA	G	0	0	0	0	0	0
	T	327,053	65,535	36,023	74,440	0	354,171
PROVIDENT LIFE AND	I	0	0	0	0	0	0
ACCIDENT INSURANCE	G	0	0	0	0	0	0
COMPANY	T	0	0	0	0	0	0
PRUDENTIAL INSURANCE	I	1,378	0	27	1	0	1,404
COMPANY OF AMERICA	G	2,251	0	1,849	239	0	3,861
	T	3,629	0	1,876	240	0	5,265
RBC LIFE INSURANCE	I	255,977	52,557	3,454	40,360	0	271,628
COMPANY	G	26,919	0	2,519	5,992	0	23,446
	T	282,896	52,557	5,973	46,352	0	295,074
RELIABLE LIFE INSURANCE	I	6,180	0	0	300	0	5,880
COMPANY	G	0	0	0	0	0	0
	T	6,180	0	0	300	0	5,880

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
SCOTIA LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
SSQ LIFE INSURANCE COMPANY INC.	I	0	0	0	0	0	0
	G	5,593	117	2,029	142	0	7,597
	T	5,593	117	2,029	142	0	7,597
STANDARD LIFE ASSURANCE COMPANY	I	45,468	47	603	2,429	0	43,689
	G	0	0	0	0	0	0
	T	45,468	47	603	2,429	0	43,689
STANDARD LIFE ASSURANCE COMPANY OF CANADA	I	195,764	94,242	1,826	8,114	0	283,718
	G	31,908	3,119	0	20	0	35,007
	T	227,672	97,361	1,826	8,134	0	318,725
STATE FARM LIFE INSURANCE COMPANY	I	6,581	0	2,655	642	0	8,594
	G	0	0	0	0	0	0
	T	6,581	0	2,655	642	0	8,594
STONEBRIDGE LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
SUN LIFE ASSURANCE COMPANY OF CANADA	I	3,236,493	220,041	24,403	208,167	0	3,272,770
	G	3,388,883	230,782	204,992	56,312	0	3,768,345
	T	6,625,376	450,823	229,395	264,479	0	7,041,115
TD LIFE INSURANCE COMPANY	I	12,917	600	0	300	0	13,217
	G	2	0	0	0	0	2
	T	12,919	600	0	300	0	13,219

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2005	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2005
TRANSAMERICA LIFE CANADA	I	321,856	31,430	0	20,516	0	332,770
	G	0	0	0	0	0	0
	T	321,856	31,430	0	20,516	0	332,770
TRENT HEALTH INSURANCE COMPANY	I	54	0	0	8	0	46
	G	0	0	0	0	0	0
	T	54	0	0	8	0	46
UNITY LIFE OF CANADA	I	65,398	23,431	300	4,548	0	84,581
	G	2,167	276	0	37	0	2,406
	T	67,565	23,707	300	4,585	0	86,987
WASHINTON NATIONAL INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
WAWANESA LIFE INSURANCE COMPANY	I	1,541	0	2	-226	0	1,769
	G	249	0	23	0	0	272
	T	1,790	0	25	-226	0	2,041
WESTERN LIFE ASSURANCE COMPANY	I	24,300	17,309	0	2,425	0	39,184
	G	5,855	74	1,791	0	0	7,720
	T	30,155	17,383	1,791	2,425	0	46,904
TOTAL DIRECT INDIVIDUAL		12,090,015	1,554,146	716,130	966,133	-49	13,394,109
TOTAL DIRECT GROUP		20,693,287	908,473	878,163	1,932,458	0	20,547,465
GRAND TOTAL		32,783,302	2,462,619	1,594,293	2,898,591	-49	33,941,574

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
ACE INA LIFE INSURANCE	IL	0	9	0	9
	GL	660	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	660	9	0	9
ACTRA FRATERNAL BENEFIT SOCIETY	IL	4	6	0	6
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	4	6	0	6
AETNA LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	4	0	4
	GA	0	0	0	0
	T	0	4	0	4
AIG ASSURANCE CANADA	IL	1,206	771	4	775
	GL	0	0	0	0
	IA	15	10	0	10
	GA	0	24	0	24
	T	1,221	805	4	809
AIG LIFE INSURANCE COMPANY OF CANADA	IL	2,068	281	4	285
	GL	23	7	0	7
	IA	20	30	0	30
	GA	87	410	0	410
	T	2,198	728	4	732
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	2	6	0	6
	GL	99	13	0	13
	IA	0	4	0	4
	GA	0	0	0	0
	T	101	23	0	23

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	24	6	0	6
	GL	2,281	568	0	568
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,305	574	0	574
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	IL	1	261	0	261
	GL	2,497	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,498	261	0	261
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	1,490	261	0	261
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,490	261	0	261
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	447	166	0	166
	GL	172	0	0	0
	IA	833	18	0	18
	GA	2	10	0	10
	T	1,454	194	0	194
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	4,889	2,287	0	2,287
	GL	11,055	6,649	1,755	8,404
	IA	0	0	0	0
	GA	0	0	0	0
	T	15,944	8,936	1,755	10,691
BMO LIFE INSURANCE COMPANY	IL	61	0	0	0
	GL	171	21	0	21
	IA	0	0	0	0
	GA	0	0	0	0
	T	232	21	0	21

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY



**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
CANADA LIFE ASSURANCE COMPANY	IL	6,555	2,845	1,188	4,033
	GL	17,211	6,288	0	6,288
	IA	479	3,131	0	3,131
	GA	122	3,420	0	3,420
	T	24,367	15,684	1,188	16,872
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	1,682	213	0	213
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,682	213	0	213
CANADIAN PROFESSIONAL SALES ASSOCIATION	IL	1	4	0	4
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1	4	0	4
CIBC LIFE INSURANCE COMPANY LIMITED	IL	113	10	0	10
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	113	10	0	10
CIGNA LIFE INSURANCE COMPANY OF CANADA	IL	0	0	0	0
	GL	165	2	0	2
	IA	0	0	0	0
	GA	0	0	0	0
	T	165	2	0	2
COMBINED INSURANCE COMPANY OF AMERICA	IL	31	110	0	110
	GL	0	-16	0	-16
	IA	0	-3	0	-3
	GA	0	0	0	0
	T	31	91	0	91

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
CO-OPERATORS LIFE INSURANCE COMPANY	IL	3,545	799	197	996
	GL	271	303	0	303
	IA	314	520	0	520
	GA	211	2,599	0	2,599
	T	4,341	4,221	197	4,418
CUMIS LIFE INSURANCE COMPANY	IL	118	5	0	5
	GL	2,905	762	32	794
	IA	0	0	1	1
	GA	136	2	0	2
	T	3,159	769	33	802
CUNA MUTUAL INSURANCE SOCIETY	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	3,327	1,806	357	2,163
	GL	1,323	958	0	958
	IA	1,054	1,917	0	1,917
	GA	982	6,324	0	6,324
	T	6,686	11,005	357	11,362
EMPIRE LIFE INSURANCE COMPANY	IL	548	66	62	128
	GL	20	0	0	0
	IA	25	459	0	459
	GA	12	8	0	8
	T	605	533	62	595
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	IL	319	20	22	42
	GL	44	5	0	5
	IA	34	29	0	29
	GA	0	1	0	1
	T	397	55	22	77

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0
	GL	1,406	201	0	201
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,406	201	0	201
FORETHOUGHT LIFE INSURANCE COMPANY	IL	4	48	0	48
	GL	0	0	0	0
	IA	0	0	0	0
	GA	16	121	0	121
	T	20	169	0	169
FORTIS BENEFITS INSURANCE COMPANY	IL	503	354	0	354
	GL	282	23	0	23
	IA	0	0	0	0
	GA	1,128	740	0	740
	T	1,913	1,117	0	1,117
GERBER LIFE INSURANCE COMPANY	IL	35	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	35	0	0	0
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	IL	238	90	0	90
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	238	90	0	90
GREAT-WEST LIFE ASSURANCE COMPANY	IL	5,552	1,596	1,007	2,603
	GL	5,755	5,685	-28	5,657
	IA	1,178	1,874	0	1,874
	GA	14	30	0	30
	T	12,499	9,185	979	10,164

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
HARTFORD LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
HOUSEHOLD LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	737	534	0	534
	IA	0	0	0	0
	GA	0	0	0	0
	T	737	534	0	534
INDEPENDENT ORDER OF FORESTERS	IL	0	0	1	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	1	1
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	IL	4,330	857	59	916
	GL	264	203	-3	200
	IA	3,091	1,529	0	1,529
	GA	1,180	9,200	0	9,200
	T	8,865	11,789	56	11,845
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	IL	54	200	0	200
	GL	1,474	301	0	301
	IA	28	4	0	4
	GA	0	13	0	13
	T	1,556	518	0	518
KNIGHTS OF COLUMBUS	IL	2,599	580	645	1,225
	GL	0	0	0	0
	IA	927	299	2	301
	GA	0	0	0	0
	T	3,526	879	647	1,526

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	IL	0	0	0	0
	GL	79	47	0	47
	IA	0	0	0	0
	GA	0	0	0	0
	T	79	47	0	47
LONDON LIFE INSURANCE COMPANY	IL	8,810	3,009	1,420	4,429
	GL	0	6	0	6
	IA	838	1,596	0	1,596
	GA	2,981	625	0	625
	T	12,629	5,236	1,420	6,656
MANUFACTURERS LIFE INSURANCE COMPANY	IL	23,915	15,464	3,197	18,661
	GL	11,660	8,523	417	8,940
	IA	5,599	12,520	0	12,520
	GA	4,517	9,177	0	9,177
	T	45,691	45,684	3,614	49,298
MANULIFE CANADA LTD.	IL	923	333	22	355
	GL	0	0	0	0
	IA	0	1	0	1
	GA	0	0	0	0
	T	923	334	22	356
METROPOLITAN LIFE INSURANCE COMPANY	IL	1	1	1	2
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	184	0	184
	T	1	185	1	186
MD LIFE INSURANCE COMPANY	IL	159	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	159	0	0	0

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
MUNICH REINSURANCE COMPANY	IL	0	0	205	205
	GL	0	0	1,103	1,308
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
NEW YORK LIFE INSURANCE COMPANY	IL	1	1	2	3
	GL	957	255	676	931
	IA	0	0	0	0
	GA	0	0	0	0
	T	958	256	678	934
NORTH WEST COMMERCIAL TRAVELERS' ASSOCIATION OF CANADA	IL	0	8	0	8
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	8	0	8
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	IL	3	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	3	0	0	0
PENNCORP LIFE INSURANCE COMPANY	IL	28	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	28	0	0	0
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	858	508	0	508
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	858	508	0	508

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
PRUDENTIAL INSURANCE COMPANY OF AMERICA	IL	2	0	2	2
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	2	0	2	2
RBC LIFE INSURANCE COMPANY	IL	2,628	1,026	120	1,146
	GL	5	28	0	28
	IA	11	39	0	39
	GA	0	0	0	0
	T	2,644	1,093	120	1,213
RELIABLE LIFE INSURANCE COMPANY	IL	19	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	19	0	0	0
REVIOS REINSURANCE CANADA LTD.	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
SSQ LIFE INSURANCE COMPANY INC.	IL	0	0	0	0
	GL	49	145	0	145
	IA	0	0	0	0
	GA	0	0	0	0
	T	49	145	0	145
STANDARD LIFE ASSURANCE COMPANY	IL	587	811	99	910
	GL	0	0	0	0
	IA	0	235	0	235
	GA	0	8	-1	7
	T	587		98	1,152

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
STANDARD LIFE ASSURANCE COMPANY OF CANADA	IL	1,872	206	16	222
	GL	156	39	0	39
	IA	3,563	4,216	0	4,216
	GA	1,342	4,978	0	4,978
	T	6,933	9,439	16	9,455
STATE FARM LIFE INSURANCE COMPANY	IL	38	35	10	45
	GL	0	0	0	0
	IA	1	0	0	0
	GA	0	0	0	0
	T	39	35	10	45
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	25,434	9,784	6,156	15,940
	GL	13,610	8,222	348	8,570
	IA	6,175	27,893	0	27,893
	GA	5,100	11,452	0	11,452
	T	50,319	57,351	6,504	63,855
TD LIFE INSURANCE COMPANY	IL	25	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	25	0	0	0
TRANSAMERICA LIFE CANADA	IL	1,578	1,092	1	1,093
	GL	0	0	0	0
	IA	177	152	0	152
	GA	0	0	0	0
	T	1,755	1,244	1	1,245
TRENT HEALTH INSURANCE COMPANY	IL	20	1	0	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	20	1	0	1

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY



**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		TOTAL DISBURSEMENTS
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	
UNITY LIFE OF CANADA	IL	320	739	4	743
	GL	25	14	0	14
	IA	0	0	0	0
	GA	3,004	21	0	21
	T	3,349	774	4	778
WAWANESA LIFE INSURANCE COMPANY	IL	8	210	1	211
	GL	1	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	9	210	1	211
WESTERN LIFE ASSURANCE COMPANY	IL	94	0	0	0
	GL	20	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	114	0	0	0
TOTAL INDIVIDUAL LIFE		105,387	46,672	14,802	61,474
TOTAL GROUP LIFE		77,059	39,999	4,300	44,504
TOTAL INDIVIDUAL ANNUITY		24,362	56,477	3	56,480
TOTAL GROUP ANNUITY		20,834	49,347	-1	49,346
GRAND TOTAL		227,642	191,441	17,796	210,291

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

**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 2005**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACA ASSURANCE	6	0
ACE INA INSURANCE	220	-29
ACE INA LIFE INSURANCE	1,788	26
ACTRA FRATERNAL BENEFIT SOCIETY	32	19
AETNA LIFE INSURANCE COMPANY	0	1
AIG ASSURANCE CANADA	55	4
AIG LIFE INSURANCE COMPANY OF CANADA	192	173
ALLIANZ GLOBAL RISK US INSURANCE COMPANY	101	0
ALLIANZ INSURANCE COMPANY OF CANADA	92	0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	41	15
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	603	114
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	2,393	836
AMERICAN HOME ASSURANCE COMPANY	563	304
AMERICAN INCOME LIFE INSURANCE COMPANY	281	75

**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 2005**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
AMEX ASSURANCE COMPANY	14	0
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	1,151	830
AVIVA INSURANCE COMPANY OF CANADA	538	12
AXA INSURANCE (CANADA)	3	12
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	5,556	2,861
BMO LIFE INSURANCE COMPANY	1,007	160
CANADA LIFE ASSURANCE COMPANY	7,752	5,870
CANADIAN PREMIER LIFE INSURANCE COMPANY	2,644	712
CANADIAN PROFESSIONAL SALES ASSOCIATION	4	0
CHUBB INSURANCE COMPANY OF CANADA	2	0
CIBC LIFE INSURANCE COMPANY LIMITED	532	94
CIGNA LIFE INSURANCE COMPANY OF CANADA	206	13
CITADEL GENERAL ASSURANCE COMPANY	1,364	1,142
COMBINED INSURANCE COMPANY OF AMERICA	9,082	3,623

**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 2005**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	2,225	8
CO-OPERATORS GENERAL INSURANCE COMPANY	19	0
CO-OPERATORS LIFE INSURANCE COMPANY	1,300	1,139
CT FINANCIAL ASSURANCE COMPANY	61	0
CUMIS GENERAL INSURANCE COMPANY	11	0
CUMIS LIFE INSURANCE COMPANY	3,000	1,341
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	4,620	2,375
ECHELON GENERAL INSURANCE COMPANY	6	0
EMPIRE LIFE INSURANCE COMPANY	207	212
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	364	255
FIRST CANADIAN INSURANCE CORPORATION	1,560	572
GREAT-WEST LIFE ASSURANCE COMPANY	34,700	23,329
GREEN SHIELD CANADA	89	71
HERITAGE GENERAL INSURANCE COMPANY	178	-63

**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 2005**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
HOUSEHOLD LIFE INSURANCE COMPANY	773	480
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	3,023	2,341
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	1,890	899
ING INSURANCE COMPANY OF CANADA	0	-5
ING NOVEX INSURANCE COMPANY OF CANADA	25	-2
KNIGHTS OF COLUMBUS	60	1
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	19	7
LLOYD'S UNDERWRITERS	172	6
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	2	0
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	3,127	865
LONDON LIFE INSURANCE COMPANY	0	265
MANUFACTURERS LIFE INSURANCE COMPANY	59,263	46,900
MEDAVIE INC.	98,297	84,232
NEW YORK LIFE INSURANCE COMPANY	4	2

**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 2005**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	2	0
PENNCORP LIFE INSURANCE COMPANY	936	390
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0	0
PRUDENTIAL INSURANCE COMPANY OF AMERICA	2	0
RBC LIFE INSURANCE COMPANY	2,318	1,542
RBC TRAVEL INSURANCE COMPANY	1,256	505
RELIABLE LIFE INSURANCE COMPANY	1,282	448
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	426	0
SCOTIA LIFE INSURANCE COMPANY	1,132	-168
SSQ LIFE INSURANCE COMPANY INC.	191	118
STANDARD LIFE ASSURANCE COMPANY OF CANADA	657	349
SUN LIFE ASSURANCE COMPANY OF CANADA	28,565	21,978
TD LIFE INSURANCE COMPANY	170	21
TRANSAMERICA LIFE CANADA	45	0

**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 2005**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
TRANSGLOBAL LIFE INSURANCE COMPANY	2	2
TRENT HEALTH INSURANCE COMPANY	0	0
UNITY LIFE OF CANADA	44	35
WAWANESA LIFE INSURANCE COMPANY	5	5
WESTERN LIFE ASSURANCE COMPANY	30	2
<b>TOTALS</b>	<b>288,280</b>	<b>207,324</b>

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
ACE INA INSURANCE	P	0	1,013	269	558	5	145	3	2	1,015	55	559	0	3,624
	E	0	924	257	627	5	177	82	2	1,358	55	615	0	4,102
	C	0	124	188	444	9	-25	115	0	556	20	-3	0	1,428
AFFILIATED FM INSURANCE COMPANY	P	0	464	0	0	0	0	16	0	0	0	0	0	480
	E	0	447	0	0	0	0	23	0	0	0	0	0	470
	C	0	10	0	0	0	0	0	0	0	0	0	0	10
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	P	0	202	-368	42	7	24	0	0	46	0	14	0	-33
	E	0	86	-234	26	5	13	0	0	35	0	9	0	-60
	C	0	0	-2,554	-3	15	74	0	0	-1,638	0	-586	0	-4,692
ALLIANZ INSURANCE COMPANY OF CANADA	P	2	9	184	3	0	-1	1	0	15	0	-9	0	204
	E	6	112	253	14	4	9	3	6	76	0	22	0	505
	C	-1	13	222	-58	15	-1	0	0	301	0	-18	0	473
ALLSTATE 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	0	0
	C	0	0	0	-1	0	0	0	0	0	0	0	0	-1
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	2,529	0	0	0	0	0	0	0	4	0	0	0	2,533
	E	2,605	0	0	0	0	0	0	0	34	0	0	0	2,639
	C	174	0	0	0	0	0	0	0	2	0	0	0	176
AMERICAN HOME ASSURANCE COMPANY	P	2	3,920	274	98	39	17	212	95	3,111	0	246	0	8,014
	E	23	4,312	209	187	98	17	148	75	3,472	0	165	0	8,706
	C	1	1,336	-81	-69	139	-4	2	54	314	-12	19	-5	1,694
AMERICAN ROAD INSURANCE COMPANY	P	0	36	0	0	0	94	0	0	0	0	0	0	130
	E	0	36	0	0	0	94	0	0	0	0	0	0	130
	C	0	25	0	0	0	35	0	0	0	0	0	0	60
ARCH INSURANCE CO.	P	0	28	0	0	0	0	0	0	45	0	0	0	73
	E	0	10	0	0	0	0	0	0	17	0	0	0	27
	C	0	7	0	0	0	0	0	0	11	0	0	0	18



**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
ASCENTUS INSURANCE LIMITED	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	0	0	0	0	0
ATLANTIC INSURANCE COMPANY LIMITED	P	1,194	3,022	0	3,616	136	1,186	0	0	59	19	0	0	9,232
	E	1,246	3,185	0	3,948	141	1,245	0	0	2,578	20	0	0	12,363
	C	950	1,237	0	2,745	191	451	0	10	1,447	-1	0	0	7,030
AVIVA INSURANCE COMPANY OF CANADA	P	10,642	4,238	0	8,720	603	2,414	177	12	4,385	583	0	0	31,774
	E	10,313	4,271	0	17,278	1,635	5,081	171	11	4,333	443	0	0	43,536
	C	4,385	1,496	0	15,960	1,832	2,630	61	0	1,456	8	0	0	27,828
AXA CORPORATE SOLUTIONS ASSURANCE	P	0	0	0	0	0	0	0	0	76	0	62	0	138
	E	0	0	0	0	0	0	0	0	55	0	62	0	117
	C	0	0	0	0	0	0	0	0	0	0	-453	0	-453
AXA INSURANCE (CANADA)	P	0	12	0	19	0	16	0	41	102	0	1,679	0	1,869
	E	0	10	0	151	6	42	0	39	102	0	1,712	0	2,062
	C	0	4	0	-588	-116	15	0	79	198	0	1,083	0	675
AXA PACIFIC INSURANCE COMPANY	P	0	7	0	-5	0	-1	0	0	5	9	0	0	15
	E	0	7	0	0	0	0	1	0	3	42	0	0	53
	C	0	0	0	0	0	0	1	0	0	0	0	0	1
BELAIR INSURANCE 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	0	0	0	0	0	0	0	0	0	0	0
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	P	0	146	0	0	0	0	369	0	0	0	0	0	515
	E	0	150	0	0	0	0	389	0	0	0	0	0	539
	C	0	96	0	0	0	0	984	0	0	0	0	0	1,080
BRITISH AVIATION INSURANCE COMPANY LIMITED	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	-17	0	0	0	0	0	15	0	0	0	-2

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	3,675	0	0	0	3,675
	E	0	0	0	0	0	0	0	0	2,482	0	0	0	2,482
	C	0	0	0	0	0	0	0	0	945	0	0	0	945
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	P	7	11	0	0	0	0	0	0	0	0	0	0	18
	E	7	14	0	0	0	0	0	0	0	0	0	0	21
	C	3	0	0	0	0	0	0	0	47	0	0	0	50
CANADIAN UNION INSURANCE COMPANY	P	3,584	0	-382	12,127	623	3,984	0	0	0	0	0	0	19,936
	E	2,286	0	4	8,500	421	2,699	0	0	0	0	0	0	13,910
	C	1,085	0	-455	5,902	384	1,728	0	0	0	0	0	0	8,644
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	263	0	0	0	0	0	0	215	0	0	0	478
	E	0	263	0	0	0	0	0	0	215	0	0	0	478
	C	0	-9	0	0	0	0	0	0	179	0	0	0	170
CENTENNIAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	1	0	0	0	0	0	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
CGU INTERNATIONAL INSURANCE PLC	P	0	0	-2	0	0	0	0	0	0	0	0	0	-2
	E	0	0	-2	0	0	0	0	0	0	0	0	0	-2
	C	0	0	121	0	0	0	0	0	-148	0	0	0	-27
CHICAGO TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	92	92
	E	0	0	0	0	0	0	0	0	0	0	0	92	92
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
CHUBB INSURANCE COMPANY OF CANADA	P	32	233	0	0	0	0	49	132	1,203	31	0	0	1,680
	E	46	243	0	0	0	0	27	133	1,363	24	0	0	1,836
	C	0	-2	0	0	0	0	2	-7	376	2	-2	0	369
CITADEL GENERAL ASSURANCE COMPANY	P	0	656	0	0	0	0	17	1	73	1	0	0	748
	E	0	612	0	0	0	0	16	1	57	1	0	0	687
	C	0	181	0	0	0	0	0	0	168	0	0	0	349

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	P	0	1	0	0	0	0	0	0	2,199	0	0	0	2,200
	E	0	2	0	0	0	0	0	0	1,695	0	0	0	1,697
	C	0	30	0	0	0	0	0	0	752	0	0	0	782
COMMONWEALTH INSURANCE COMPANY	P	0	354	0	0	0	0	0	0	288	0	52	0	694
	E	0	457	0	0	0	0	0	0	481	0	62	0	1,000
	C	0	1,059	0	0	0	0	0	0	-190	0	1,341	0	2,210
CONTINENTAL CASUALTY COMPANY	P	0	236	0	20	0	12	0	0	1,041	0	79	0	1,388
	E	0	139	0	12	0	7	0	0	1,080	0	84	0	1,322
	C	0	150	-13	1	0	0	0	0	479	0	0	0	617
CO-OPERATORS GENERAL INSURANCE COMPANY	P	12,570	4,700	0	12,864	2,257	4,704	112	26	2,574	23	445	0	40,275
	E	12,835	4,235	0	13,655	2,402	5,125	10	30	2,565	23	330	0	41,210
	C	7,784	1,960	-10	9,439	-131	4,172	13	-5	1,295	2	148	0	24,667
COSECO INSURANCE COMPANY	P	996	0	0	2,317	303	892	0	0	0	0	0	0	4,508
	E	979	0	0	2,598	326	924	0	0	0	0	0	0	4,827
	C	166	0	0	1,201	245	608	0	0	0	0	0	0	2,220
CUMIS GENERAL INSURANCE COMPANY	P	127	123	0	78	10	40	3	114	79	0	0	0	574
	E	135	137	0	85	11	43	3	91	83	0	0	0	588
	C	7	-2	0	43	-15	40	0	-231	89	0	0	0	-69
DAIMLER CHRYSLER INSURANCE COMPANY	P	0	3	0	28	0	8	0	0	0	0	0	0	39
	E	0	3	0	23	0	8	0	0	0	0	0	0	34
	C	0	1	0	30	0	-1	0	0	0	0	0	0	30
DOMINION OF CANADA GENERAL INSURANCE COMPANY	P	4,036	2,735	0	12,284	1,354	4,405	74	40	1,144	14	0	0	26,086
	E	4,083	2,740	0	13,157	1,437	4,584	72	37	1,111	17	0	0	27,238
	C	1,483	1,418	0	10,721	769	2,956	0	20	877	0	0	0	18,244
EAGLE STAR INSURANCE COMPANY LIMITED	P	0	0	-1	0	0	0	0	0	0	0	0	0	-1
	E	0	0	-1	0	0	0	0	0	0	0	0	0	-1
	C	0	0	-159	0	0	0	0	0	0	0	0	0	-159

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
ECCLESIASTICAL INSURANCE OFFICE PLC	P	0	343	0	0	0	0	0	0	56	0	1	0	400
	E	0	387	0	0	0	0	1	0	74	0	2	0	464
	C	0	61	0	0	0	0	0	0	461	0	0	0	522
ECHELON GENERAL INSURANCE COMPANY	P	0	21	0	513	67	110	0	0	0	0	0	2	713
	E	0	22	0	587	69	126	0	0	0	0	0	1	805
	C	0	0	0	417	142	104	0	0	0	0	0	0	663
ECONOMICAL MUTUAL INSURANCE COMPANY	P	0	2,145	0	471	42	166	82	13	1,075	0	0	0	3,994
	E	0	1,592	0	295	24	107	62	13	794	0	0	0	2,887
	C	0	326	0	188	66	60	3	0	200	0	0	0	843
ELITE INSURANCE COMPANY	P	804	0	0	4,828	302	1,238	0	0	0	0	0	0	7,172
	E	783	0	0	5,144	317	1,233	0	0	0	0	0	0	7,477
	C	446	0	0	3,396	314	423	0	0	0	0	0	0	4,579
EMPLOYERS REINSURANCE CORPORATION	P	894	0	0	0	0	0	0	0	536	0	0	0	1,430
	E	1,029	0	0	0	0	0	0	0	502	0	0	0	1,531
	C	615	0	0	0	0	0	0	0	115	0	0	0	730
EULER AMERICAN CREDIT INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	74	74
	E	0	0	0	0	0	0	0	0	0	0	0	73	73
	C	0	0	0	0	0	0	0	0	0	0	0	-5	-5
FACTORY MUTUAL INSURANCE COMPANY	P	0	4,544	0	0	0	0	943	0	0	0	0	0	5,487
	E	0	4,810	0	0	0	0	994	0	0	0	0	0	5,804
	C	0	318	0	0	0	0	-253	0	0	0	0	0	65
FCT INSURANCE COMPANY LTD.	P	10	0	0	0	0	0	0	0	0	0	0	1,189	1,199
	E	10	0	0	0	0	0	0	0	0	0	0	1,189	1,199
	C	6	0	0	0	0	0	0	0	0	0	0	293	299
FEDERAL INSURANCE COMPANY	P	0	1	0	0	0	0	0	0	0	0	0	0	1
	E	0	1	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

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
FEDERATED 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	0	0
	C	0	0	0	0	0	0	0	0	-3	0	0	0	-3
FEDERATION INSURANCE COMPANY OF CANADA	P	1,880	15	0	10,024	515	3,340	0	0	124	0	1	0	15,899
	E	1,899	44	0	9,278	500	3,430	0	0	142	0	1	0	15,294
	C	502	-4	0	6,036	1,066	1,783	0	0	41	0	0	0	9,424
FIRST AMERICAN TITLE INSURANCE COMPANY	P	13	0	0	0	0	0	0	0	0	0	0	436	449
	E	13	0	0	0	0	0	0	0	0	0	0	436	449
	C	3	0	0	0	0	0	0	0	0	0	0	85	88
FIRST NORTH AMERICAN INSURANCE COMPANY	P	24	0	0	0	0	0	0	0	0	0	0	0	24
	E	24	0	0	0	0	0	0	0	0	0	0	0	24
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
GENWORTH FINANCIAL	P	0	0	0	0	0	0	0	0	0	0	0	5,034	5,034
	E	0	0	0	0	0	0	0	0	0	0	0	2,965	2,965
	C	0	0	0	0	0	0	0	0	0	0	0	211	211
GCAN INSURANCE COMPANY	P	0	793	229	0	0	0	18	0	14	0	0	0	1,054
	E	0	711	207	0	0	0	18	0	13	0	0	0	949
	C	0	61	28	0	0	0	0	0	-10	0	0	0	79
GRAIN INSURANCE AND GUARANTEE COMPANY	P	7	189	0	0	0	0	0	0	109	0	0	0	305
	E	2	200	0	0	0	0	4	0	110	0	0	0	316
	C	0	124	0	0	0	0	0	0	24	0	0	0	148
GREAT AMERICAN INSURANCE COMPANY	P	0	24	0	0	0	0	3	0	0	0	0	0	27
	E	0	55	0	0	0	0	2	0	99	0	0	0	156
	C	0	5	0	0	0	0	0	0	-126	0	1	0	-120
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	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	0	0	-2	0	-2

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
GREEN SHIELD	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	0	0	0	0	0
GUARANTEE COMPANY OF NORTH AMERICA	P	0	75	0	36	3	19	0	57	13	866	0	0	1,069
	E	0	77	0	37	3	21	0	73	9	764	0	0	984
	C	0	22	0	32	3	3	0	-952	0	74	0	0	-818
HARTFORD FIRE INSURANCE COMPANY	P	0	2	269	22	0	0	0	0	5	-5	0	0	293
	E	0	3	282	25	0	0	0	1	8	-2	0	0	317
	C	0	0	287	4	1	0	0	0	12	0	0	0	304
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	2	0	0	0	0	0	0	2,095	0	0	0	2,097
	E	0	2	0	0	0	0	0	0	2,095	0	0	0	2,097
	C	0	0	0	0	0	0	0	0	-120	0	0	0	-120
INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION	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	0	0	0	0	0
ING INSURANCE COMPANY OF CANADA	P	18	121	0	-341	33	-79	3	0	31	405	21	0	212
	E	18	113	0	-189	-9	-31	3	0	31	383	22	0	341
	C	59	174	0	-1,674	159	-23	0	0	-242	52	-14	0	-1,509
ING NOVEX INSURANCE COMPANY OF CANADA	P	21	170	0	57	16	18	0	0	284	0	0	6	572
	E	20	195	0	52	12	18	0	0	257	0	0	5	559
	C	2	-7	0	41	26	4	0	0	234	0	0	0	300
INSURANCE CORPORATION OF NEWFOUNDLAND LIMITED	P	7,005	-1	0	19,517	1,966	7,702	0	0	0	0	0	0	36,189
	E	6,749	-1	0	19,808	1,883	7,222	0	0	0	0	0	0	35,661
	C	5,131	15	0	12,761	1,914	4,586	0	0	317	0	0	0	24,724
JEVCO INSURANCE COMPANY	P	0	2	0	0	0	0	0	0	0	97	0	0	99
	E	0	1	0	0	0	0	0	0	0	54	0	0	55
	C	0	0	0	0	0	0	0	0	0	0	0	0	0

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
KINGSWAY GENERAL INSURANCE COMPANY	P	19	390	0	94	16	77	0	0	155	0	0	0	751
	E	19	393	0	94	16	77	0	0	139	0	0	0	738
	C	0	82	0	123	0	0	0	0	20	0	0	0	225
LAWYERS PROFESSIONAL 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	0	0	0	0	0	0	-1,977	0	0	0	-1,977
LAWYERS TITLE INSURANCE CORPORATION	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	0	0	0	5	5
LEGACY GENERAL INSURANCE COMPANY	P	25	0	0	0	0	0	0	0	0	0	0	881	906
	E	25	0	0	0	0	0	0	0	0	0	0	881	906
	C	1	0	0	0	0	0	0	0	0	0	0	14	15
LIBERTY MUTUAL INSURANCE COMPANY	P	0	579	0	93	10	22	0	80	559	0	547	0	1,890
	E	0	517	0	118	10	28	0	59	689	0	497	0	1,918
	C	0	-4	0	-30	-80	2	0	39	140	0	630	0	697
LLOYD'S UNDERWRITERS	P	634	3,154	1,584	0	195	0	75	26	3,204	0	3,954	0	12,826
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	90	489	706	-4,154	576	-290	113	0	-3,920	0	-314	1	-6,703
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	P	33	6,954	0	6,786	264	2,036	362	138	5,175	0	313	0	22,061
	E	34	6,927	0	6,514	438	2,018	354	139	5,125	0	251	0	21,800
	C	3	15,253	0	9,964	-376	593	73	39	2,228	0	119	0	27,896
LOMBARD INSURANCE COMPANY	P	38	0	0	-4	0	-1	0	0	0	0	0	0	33
	E	36	0	0	-1	0	0	0	0	0	0	0	0	35
	C	-22	0	0	-1,366	262	-11	0	0	838	0	0	0	-299
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	P	503	0	0	0	0	0	0	0	0	0	0	0	503
	E	523	0	0	0	0	0	0	0	0	0	0	0	523
	C	128	0	0	0	0	0	0	0	0	0	0	0	128

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
LUMBERMENS MUTUAL CASUALTY 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	151	0	0	0	0	0	0	0	0	151
LUMBERMEN'S UNDERWRITING ALLIANCE	P	0	226	0	0	0	0	0	0	0	0	0	0	226
	E	0	142	0	0	0	0	0	0	0	0	0	0	142
	C	0	-1	0	0	0	0	0	0	0	0	0	0	-1
MARKEL INSURANCE COMPANY OF CANADA	P	0	245	0	1,195	37	509	0	0	19	0	0	0	2,005
	E	0	250	0	1,254	39	514	0	0	19	0	0	0	2,076
	C	0	135	0	1,415	127	398	0	0	-3	-43	0	0	2,029
METRO GENERAL INSURANCE CORPORATION LIMITED	P	4,663	558	0	7,587	1,146	4,305	0	0	545	0	0	0	18,804
	E	4,588	568	0	7,939	1,192	4,408	0	0	549	0	0	0	19,244
	C	2,945	464	0	6,678	449	1,943	0	0	423	0	0	0	12,902
MISSISQUOI INSURANCE COMPANY	P	0	61	0	0	0	0	0	0	25	0	0	0	86
	E	0	24	0	0	0	0	0	0	8	0	0	0	32
	C	0	11	0	0	0	0	0	0	0	0	0	0	11
MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	P	0	29	162	15	1	8	0	0	0	0	0	0	215
	E	0	30	148	10	3	9	0	0	0	0	0	0	200
	C	0	4	52	1	0	0	0	0	0	0	0	0	57
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	50	50
	C	0	0	0	0	0	0	0	0	0	0	0	1	1
MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	220	0	0	0	0	0	0	220
	E	0	0	0	0	0	220	0	0	0	0	0	0	220
	C	0	0	0	0	0	31	0	0	0	0	0	0	31
NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	P	0	0	1,027	0	0	0	0	0	0	0	0	0	1,027
	E	0	0	656	0	0	0	0	0	0	0	0	0	656
	C	0	0	208	0	0	0	0	0	0	0	0	0	208



**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
NORDIC 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	0	0
	C	0	0	0	79	-4	0	0	0	55	0	41	0	171
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	21	0	0	14	0	0	0	0	5	0	0	0	40
	E	59	0	0	10	0	0	0	0	4	0	0	0	73
	C	24	15	0	-2	0	0	0	0	0	0	0	0	37
OPTIMUM INSURANCE COMPANY 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	0	-178	-6	0	0	0	79	0	0	0	-105
PEMBRIDGE INSURANCE COMPANY	P	0	0	0	14	1	2	0	0	0	0	0	0	17
	E	0	0	0	18	1	5	0	0	0	0	0	0	24
	C	0	-2	0	-54	-118	-63	0	0	0	0	0	0	-237
PERSONAL INSURANCE COMPANY OF CANADA	P	563	0	0	1,214	130	574	0	0	0	0	0	0	2,481
	E	524	0	0	1,278	130	621	0	0	0	0	0	0	2,553
	C	134	0	0	1,543	95	461	0	0	0	0	0	0	2,233
PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	P	1	-1	0	34	5	25	0	0	0	0	0	0	64
	E	1	1	0	27	4	19	0	0	0	0	0	0	52
	C	0	0	0	3	0	34	0	0	0	0	0	0	37
PRIMUM INSURANCE COMPANY	P	798	0	0	1,544	183	566	0	0	0	0	0	0	3,091
	E	517	0	0	1,486	171	591	0	0	0	0	0	0	2,765
	C	422	0	0	765	330	346	0	0	0	0	0	0	1,863
PROTECTIVE INSURANCE COMPANY	P	0	0	0	8	0	0	0	0	0	0	0	0	8
	E	0	0	0	8	0	0	0	0	0	0	0	0	8
	C	0	0	0	4	0	0	0	0	0	0	0	0	4
RBC GENERAL INSURANCE COMPANY	P	172	0	0	491	72	190	0	0	4	0	0	0	929
	E	147	0	0	451	65	169	0	0	4	0	0	0	836
	C	80	0	0	290	97	70	0	0	0	0	0	0	537

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
RBC TRAVEL INSURANCE COMPANY	P	141	0	0	0	0	0	0	0	0	0	0	0	141
	E	149	0	0	0	0	0	0	0	0	0	0	0	149
	C	138	0	0	0	0	0	0	0	0	0	0	0	138
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	905	3,882	691	4,979	446	1,312	804	32	2,345	2	0	0	15,398
	E	902	4,018	1,519	4,993	369	1,286	795	34	2,373	3	0	0	16,292
	C	399	3,356	475	3,968	198	686	106	3	1,508	0	0	0	10,699
S & Y INSURANCE COMPANY	P	0	0	0	17,843	2,812	8,190	0	0	0	0	0	0	28,845
	E	0	0	0	10,489	1,662	4,815	0	0	0	0	0	0	16,966
	C	0	0	0	8,701	1,279	2,949	0	0	0	0	0	0	12,929
SCOTTISH & YORK INSURANCE COMPANY LIMITED	P	0	572	0	4,752	429	2,077	65	0	816	0	0	0	8,711
	E	0	617	0	4,795	427	1,992	58	0	767	0	0	0	8,656
	C	0	174	0	3,592	612	1,432	70	0	-397	0	0	0	5,483
SECURICAN GENERAL INSURANCE COMPANY	P	34	0	0	0	0	0	0	0	0	0	0	0	34
	E	34	0	0	0	0	0	0	0	0	0	0	0	34
	C	10	0	0	0	0	0	0	0	0	0	0	0	10
SECURITY INSURANCE COMPANY OF HARTFORD	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	1	0	0	0	1
	C	0	0	0	0	0	0	0	0	-97	0	0	0	-97
SECURITY NATIONAL INSURANCE COMPANY	P	952	1	0	1,557	155	596	0	0	0	0	0	0	3,261
	E	538	1	0	1,363	140	581	0	0	0	0	0	0	2,623
	C	524	0	0	1,099	197	516	0	0	0	0	0	0	2,336
SENTRY INSURANCE, A MUTUAL COMPANY	P	0	0	0	-2	0	0	0	0	0	0	0	0	-2
	E	0	0	0	-2	0	0	0	0	0	0	0	0	-2
	C	0	0	0	-7	0	0	0	0	0	0	0	0	-7
SOMPO JAPAN INSURANCE INC.	P	0	0	0	0	0	0	0	0	2	0	0	0	2
	E	0	0	0	0	0	0	0	0	2	0	0	0	2
	C	0	0	0	0	0	0	0	0	0	0	0	0	0

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
SOVEREIGN GENERAL INSURANCE COMPANY	P	3	1,148	0	555	24	152	24	6	747	127	0	0	2,786
	E	15	1,211	0	521	25	146	30	7	766	107	0	0	2,828
	C	0	1,166	0	360	2	5	0	0	156	6	0	0	1,695
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	0	709	0	587	81	163	3	10	636	0	420	0	2,609
	E	0	676	0	732	46	139	16	10	806	0	410	0	2,835
	C	0	-28	-4	1,189	-30	71	-17	-11	610	0	-200	0	1,580
ST. PAUL GUARANTEE INSURANCE COMPANY	P	0	0	0	0	0	0	109	15	183	439	0	97	843
	E	0	0	0	0	0	0	90	13	194	679	0	97	1,073
	C	0	0	0	0	0	0	83	0	226	149	0	40	498
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	248	248
	E	0	0	0	0	0	0	0	0	0	0	0	248	248
	C	0	0	0	0	0	0	0	0	0	0	0	106	106
T. D. HOME AND AUTO	P	113	0	0	279	17	116	0	0	0	0	0	0	525
	E	134	0	0	352	7	141	0	0	0	0	0	0	634
	C	193	0	0	276	-2	137	0	0	0	0	0	0	604
TEMPLE INSURANCE COMPANY	P	0	478	1,603	0	0	0	0	0	1,118	0	0	0	3,199
	E	0	359	678	0	0	0	0	0	1,139	0	0	0	2,176
	C	0	101	415	0	0	0	0	0	467	0	0	0	983
TIG 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	55	0	0	0	55
TOKIO MARINE & FIRE INSURANCE COMPANY LTD.	P	0	0	0	24	2	5	0	0	0	0	0	0	31
	E	0	0	0	24	2	5	0	0	0	0	0	0	31
	C	0	0	0	1	0	1	0	0	0	0	0	0	2
TRADERS GENERAL INSURANCE COMPANY	P	1,511	0	0	2,599	331	1,150	0	0	0	0	0	0	5,591
	E	1,437	0	0	2,597	326	1,087	0	0	0	0	0	0	5,447
	C	982	2	0	4,484	97	868	0	0	135	0	0	0	6,568

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$'000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
TRAFALGAR INSURANCE COMPANY OF CANADA	P	6	0	0	11	1	4	0	0	0	0	0	0	22
	E	21	0	0	32	5	14	0	0	1	0	0	0	73
	C	0	0	0	111	10	11	0	0	0	0	0	0	132
TRANS GLOBAL INSURANCE COMPANY	P	19	0	0	0	0	0	0	0	0	0	0	0	19
	E	19	0	0	0	0	0	0	0	0	0	0	0	19
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	2	0	0	0	2
UAP NEW ROTTERDAM 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	10	0	0	0	10
UNIFUND ASSURANCE COMPANY	P	17,427	0	0	34,855	4,693	13,920	0	0	0	0	0	0	70,895
	E	17,230	0	0	35,575	4,666	13,298	0	0	0	0	0	0	70,769
	C	9,548	0	0	25,416	1,660	7,974	0	0	0	0	0	0	44,598
UTICA 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	85	0	0	0	85
	C	0	0	0	0	0	0	0	0	-48	0	0	0	-48
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	585	0	0	585
	E	0	0	0	0	0	0	0	0	0	656	0	0	656
	C	0	0	0	0	0	0	0	0	0	-231	0	0	-231
XL INSURANCE COMPANY LIMITED	P	0	154	0	0	0	0	0	0	308	0	0	0	462
	E	0	64	0	0	0	0	0	0	259	0	0	0	323
	C	0	31	0	0	0	0	0	0	123	0	0	0	154
XL REINSURANCE	P	0	0	-23	0	0	0	0	0	763	0	0	0	740
	E	0	0	-23	0	0	0	0	0	707	0	0	0	684
	C	0	0	-12	0	0	0	0	0	403	0	0	0	391

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2005**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
ZURICH INSURANCE COMPANY	P	0	833	-163	940	128	376	56	30	1,728	5	0	0	3,933
	E	0	737	-163	877	99	444	46	24	1,313	0	0	0	3,377
	C	0	864	0	457	34	369	-1	2	699	0	0	0	2,424
<b>TOTAL DIRECT PREMIUMS</b>		74,978	50,830	5,353	175,960	19,460	67,047	3,580	870	44,033	3,256	8,384	8,059	461,810
<b>TOTAL EARNED PREMIUMS</b>		72,063	47,142	3,791	176,852	19,133	64,821	3,418	798	42,279	3,269	4,244	6,037	443,847
<b>TOTAL DIRECT CLAIMS</b>		38,400	32,341	-603	131,847	12,437	38,151	1,355	-960	10,169	26	1,790	746	265,699