



GOVERNMENT OF  
NEWFOUNDLAND AND LABRADOR  
Department of Government Services

2007 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 2007 AND 2006

I - 1

**TABLE II**  
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES  
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT  
AS AT 31 DECEMBER 2007

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 2007

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 2007

IV - 1

**TABLE V**  
PROPERTY AND CASUALTY INSURERS  
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS  
AND DIRECT CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2007

V - 1

**TABLE I**  
**DIRECT INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS**  
**AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEARS ENDED 31 DECEMBER 2007 AND 2006**  
**(\$000's)**

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2007	2006	2007	2006
LIFE	210,551	189,594	113,514	115,677
ANNUITIES	39,948	37,621	88,072	91,675
ACCIDENT AND SICKNESS	314,273	264,432	222,509	212,727
PROPERTY				
- PERSONAL	79,008	75,347	47,671	33,383
- COMMERCIAL	56,324	51,707	22,038	10,047
AIRCRAFT	4,626	4,222	2,133	1,154
AUTOMOBILE				
- LIABILITY	177,266	169,225	112,710	126,859
- PERSONAL ACCIDENT	20,954	19,449	11,972	7,575
- OTHER	70,664	63,487	44,869	42,293
CREDIT	295	380	-8	114
BOILER AND MACHINERY	4,970	4,035	2,642	1,777
LEGAL EXPENSE	35	16		1
FIDELITY	749	811	243	47
LIABILITY	48,747	47,567	10,623	50,949
SURETY	4,641	4,266	320	2,338
MARINE	4,458	8,626	4,696	2,693
MORTGAGE	10,762	6,264	102	71
TITLE	2,601	2,260	732	709
CREDIT PROTECTION	3,216	3,256	1,533	740
OTHER APPROVED PRODUCTS		7		
HAIL				
<b>TOTALS</b>	<b>1,054,088</b>	<b>952,572</b>	<b>686,371</b>	<b>700,829</b>

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2007**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2007	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2007
ACE INA LIFE INSURANCE	I	514	100		201		413
	G	37,959	16,816	7,806	14,243		48,338
	T	38,473	16,916	7,806	14,444		48,751
ACTRA FRATERNAL BENEFIT SOCIETY	I	1,893	10		193		1,710
	G						
	T	1,893	10		193		1,710
AETNA LIFE INSURANCE COMPANY	I						
	G	4			4		
	T	4			4		
AIG ASSURANCE CANADA	I	20,405		273	1,486		19,192
	G						
	T	20,405		273	1,486		19,192
AIG LIFE INSURANCE COMPANY OF CANADA	I	206,478	22,175	1,430	8,889		221,194
	G	465,104	7,170		27		472,247
	T	671,582	29,345	1,430	8,916		693,441
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	I	6			6		
	G	35,074			227		34,847
	T	35,080			233		34,847
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	2,191			249		1,942
	G	133,327	65,559		78,928		119,958
	T	135,518	65,559		79,177		121,900
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	I	150			25		125
	G	153,928		15,934	2,014		167,848
	T	154,078		15,934	2,039		167,973

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2007**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2007	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2007
AMERICAN INCOME LIFE INSURANCE COMPANY	I	78,238	31,528	33	12,761		97,038
	G						
	T	78,238	31,528	33	12,761		97,038
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	41,614	43,015	171	8,468		76,332
	G	54,731	1,737	1,693	23,550		34,611
	T	96,345	44,752	1,864	32,018		110,943
ASSURANT LIFE OF CANADA	I	6,531	491	114	415		6,721
	G	1,543	393	115	54		1,997
	T	8,074	884	229	469		8,718
AXA ASSURANCES INC.	I	1,140					1,140
	G						
	T	1,140					1,140
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	107,270	11,972	310	5,857		113,695
	G	514,857	31,804	100,619	49,201		598,079
	T	622,127	43,776	100,929	55,058		711,774
BMO LIFE INSURANCE COMPANY	I	40,656	15,611	1,450	12,145		45,572
	G	9,203	2,076	176	1,065		10,390
	T	49,859	17,687	1,626	13,210		55,962
CANADA LIFE ASSURANCE COMPANY	I	948,919	177,444	4,180	45,864		1,084,679
	G	3,735,448		308,064	52,655		3,990,857
	T	4,684,367	177,444	312,244	98,519		5,075,536
CANADIAN PREMIER LIFE INSURANCE COMPANY	I						
	G	38,968	1,299		1,185		39,082
	T	38,968	1,299		1,185		39,082

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2007**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2007	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2007
CIBC LIFE INSURANCE COMPANY LIMITED	I	17,098			1,341		15,757
	G						
	T	17,098			1,341		15,757
CIGNA LIFE INSURANCE COMPANY OF CANADA	I						
	G	7,597			7,597		
	T	7,597			7,597		
COMBINED INSURANCE COMPANY OF AMERICA	I	1,871	745		160		2,456
	G	1,306	762		840		1,228
	T	3,177	1,507		1,000		3,684
CO-OPERATORS LIFE INSURANCE COMPANY	I	828,774	118,236	21,939	52,607		916,342
	G	127,641	3,937	53,294	66,303		118,569
	T	956,415	122,173	75,233	118,910		1,034,911
CT FINANCIAL ASSURANCE COMPANY	I	50					50
	G						
	T	50					50
CUMIS LIFE INSURANCE COMPANY	I	41,020	2,820		2,626		41,214
	G	406,418	132,526	157	107,465		431,636
	T	447,438	135,346	157	110,091		472,850
CUNA MUTUAL INSURANCE SOCIETY	I	7					7
	G						
	T	7					7
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	264,027	30,137	4,256	24,884		273,536
	G	3,986,762	1,225,457	630,500	25,856		5,816,863
	T	4,250,789	1,255,594	634,756	50,740		6,090,399

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2007**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2007	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2007
EMPIRE LIFE INSURANCE COMPANY	I	34,759	14,947	14,620	2,779		61,547
	G			3,498			3,498
	T	34,759	14,947	18,118	2,779		65,045
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	I	73,382	38,338	3,900	5,694		109,926
	G	10,797		182			10,979
	T	84,179	38,338	4,082	5,694		120,905
FIRST CANADIAN INSURANCE CORPORATION	I						
	G	124,903	52,968		37,612		140,259
	T	124,903	52,968		37,612		140,259
FORETHOUGHT LIFE INSURANCE COMPANY	I	495		13	70		438
	G						
	T	495		13	70		438
GERBER LIFE INSURANCE COMPANY	I	4,961	1,430	130	1,435		5,086
	G						
	T	4,961	1,430	130	1,435		5,086
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	I	6,351	301		436		6,216
	G						
	T	6,351	301		436		6,216
GREAT-WEST LIFE ASSURANCE COMPANY	I	762,708	61,378	13,684	64,911		772,859
	G	1,684,816	134,729	83,581	69,569		1,833,557
	T	2,447,524	196,107	97,265	134,480		2,606,416
HOUSEHOLD LIFE INSURANCE COMPANY	I						
	G	61,364	22,562		33,269		50,657
	T	61,364	22,562		33,269		50,657



**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2007**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2007	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2007
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	I	975,523	127,358	7,784	69,786		1,040,879
	G	133,351	4,766		5,567		132,550
	T	1,108,874	132,124	7,784	75,353		1,173,429
INDUSTRIAL-ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC	I	8,654	443	171	718		8,550
	G	138,559	66,279	659	54,412		151,085
	T	147,213	66,722	830	55,130		159,635
KNIGHTS OF COLUMBUS	I	192,098	21,199	1,745	5,367		209,675
	G						
	T	192,098	21,199	1,745	5,367		209,675
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	I		150				150
	G						
	T		150				150
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	I						
	G	15	3		6		12
	T	15	3		6		12
LONDON LIFE INSURANCE COMPANY	I	1,100,608	167,114	19,905	148,708		1,138,919
	G	885			298		587
	T	1,101,493	167,114	19,905	149,006		1,139,506
MANUFACTURERS LIFE INSURANCE COMPANY	I	3,255,162	304,579	16,847	166,874	-27	3,409,687
	G	3,859,301	1,186,261	330,409	1,234,932		4,141,038
	T	7,114,463	1,490,840	347,256	1,401,806	-27	7,550,725
MANULIFE CANADA LTD.	I	150,470	1,400		7,269		144,601
	G						
	T	150,470	1,400		7,269		144,601

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2007**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2007	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2007
METLIFE CANADA	I	57			1		56
	G	2			2		
	T	59			3		56
MD LIFE INSURANCE COMPANY	I	74,055	24,701	4,142	12,726		90,172
	G						
	T	74,055	24,701	4,142	12,726		90,172
NEW YORK LIFE INSURANCE COMPANY	I						
	G	326,912	34,249		760		360,401
	T	326,912	34,249		760		360,401
NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA	I	35					35
	G						
	T	35					35
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	I	751			45		706
	G						
	T	751			45		706
PENNCORP LIFE INSURANCE COMPANY	I	1,745		1	15		1,731
	G	65			20		45
	T	1,810		1	35		1,776
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	371,680	50,290	40,759	66,233		396,496
	G						
	T	371,680	50,290	40,759	66,233		396,496
RBC LIFE INSURANCE COMPANY	I	290,632	30,019		16,247		304,404
	G	21,692	8,234	1,708	110		31,524
	T	312,324	38,253	1,708	16,357		335,928

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2007**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT	+	+	-	+	IN EFFECT
		1-Jan-2007	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	31-Dec-2007
RELIABLE LIFE INSURANCE COMPANY	I	5,295			900		4,395
	G						
	T	5,295			900		4,395
SSQ LIFE INSURANCE COMPANY INC.	I						
	G	30,427	12,003	600	8,258		34,773
	T	30,427	12,003	600	8,258		34,773
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	I	326,525	1,488	150	65,581		262,582
	G	31,280		1,233	765		31,748
	T	357,805	1,488	1,383	66,346		294,330
STATE FARM LIFE INSURANCE COMPANY	I	9,371		5,911	1,619		13,665
	G						
	T	9,371		5,911	1,619		13,665
SUN LIFE ASSURANCE COMPANY OF CANADA	I	3,451,328	332,964	278,863	418,481		3,644,674
	G	4,091,425	67,339	1,209,964	843,405		4,525,323
	T	7,542,753	400,303	1,488,827	1,261,886		8,169,997
TD LIFE INSURANCE COMPANY	I	14,691	900		350		15,241
	G	2					2
	T	14,693	900		350		15,243
TRANSAMERICA LIFE CANADA	I	346,208	32,487		17,599		361,096
	G						
	T	346,208	32,487		17,599		361,096
TRANS GLOBAL LIFE INSURANCE COMPANY	I						
	G	547		1,594	1		2,140
	T	547		1,594	1		2,140

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2007**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-2007	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-2007
TRENT HEALTH INSURANCE COMPANY	I	46					
	G						
	T	46					
UNITY LIFE OF CANADA	I	95,283	13,859	853	4,661		105,334
	G	2,096	1,424		1,173		2,347
	T	97,379	15,283	853	5,834		107,681
WAWANESA LIFE INSURANCE COMPANY	I	1,880	1,150	2	136		2,896
	G	75	410	117	125		477
	T	1,955	1,560	119	261		3,373
WESTERN LIFE ASSURANCE COMPANY	I	35,071	975		3,115		32,931
	G	8,889	129	1,837	123		10,732
	T	43,960	1,104	1,837	3,238		43,663
TOTAL DIRECT INDIVIDUAL		14,198,676	1,681,754	443,636	1,259,933	-27	15,064,062
TOTAL DIRECT GROUP		20,237,273	3,080,892	2,753,740	2,721,621	0	23,350,284
GRAND TOTAL		34,435,949	4,762,646	3,197,376	3,981,554	-27	38,414,346

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$'000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
ACA ASSURANCE	IL	4			
	GL				
	IA				
	GA				
	T	4			
ACE INA LIFE INSURANCE	IL	4			
	GL	955	28		28
	IA				
	GA				
	T	959	28		28
ACTRA FRATERNAL BENEFIT SOCIETY	IL	7	6		6
	GL				
	IA				
	GA				
	T	7	6		6
AETNA LIFE INSURANCE COMPANY	IL				
	GL				
	IA		2		2
	GA				
	T		2		2
AIG ASSURANCE CANADA	IL	1,078	689	3	692
	GL				
	IA		10		10
	GA	8	23		23
	T	1,086	722	3	725
AIG LIFE INSURANCE COMPANY OF CANADA	IL	2,693	209	4	213
	GL	61	20		20
	IA	16			
	GA	135	367		367
	T	2,905	596	4	600

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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	5	9		9
	GL	364	42		42
	IA				
	GA T	369	51		51
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	22			
	GL	2,335	3,488		3,488
	IA				
	GA T	2,357	3,488		3,488
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	IL	1			
	GL	1,894	990		990
	IA				
	GA T	1,895	990		990
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	2,058			
	GL		231		231
	IA				
	GA T	2,058	231		231
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	878	285		285
	GL	120	-8		-8
	IA	828	131		131
	GA T	1,826	408		408
ASSURANT LIFE CANADA	IL	297	463		463
	GL	562	63		63
	IA	7			
	GA T	1,329	859		859
		2,195	1,385		1,385

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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$'000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	5,458	2,930		2,930
	GL	1,703	1,481	1,221	2,702
	IA				
	GA T	7,161	4,411	1,221	5,632
BMO LIFE INSURANCE COMPANY	IL	139	8		8
	GL	222	26		26
	IA				
	GA T	361	34		34
CANADA LIFE ASSURANCE COMPANY (THE)	IL	7,994	2,094	1,365	3,459
	GL	18,584	109		109
	IA	1,527	2,472		2,472
	GA T	475 28,580	1,355 6,030	1,365	1,355 7,395
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL				
	GL	2,062	305		305
	IA				
	GA T	2,062	305		305
CIBC LIFE INSURANCE COMPANY LIMITED	IL	108	20		20
	GL				
	IA				
	GA T	108	20		20
COMBINED INSURANCE COMPANY OF AMERICA	IL	59	146		146
	GL	7	-6		-6
	IA		1		1
	GA T	66	2 143		2 143

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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$'000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
CO-OPERATORS LIFE INSURANCE COMPANY	IL	4,230	1,257	166	1,423
	GL	275	206		206
	IA	818	1,335		1,335
	GA	167	1,589		1,589
	T	5,490	4,387	166	4,553
CT FINANCIAL ASSURANCE COMPANY	IL	-18			
	GL				
	IA				
	GA				
	T	-18			
CUMIS LIFE INSURANCE COMPANY	IL	157			
	GL	2,825	960	99	1,059
	IA				
	GA	157	37		37
	T	3,139	997	99	1,096
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	3,255	1,644	409	2,053
	GL	14,747	12,972	12	12,984
	IA	69	1,400		1,400
	GA	506	4,630		4,630
	T	18,577	20,646	421	21,067
EMPIRE LIFE INSURANCE COMPANY	IL	718	122	69	191
	GL	27			
	IA	26	417		417
	GA		8		8
	T	771	547	69	616
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	IL	491	55	24	79
	GL	43	10		10
	IA	73	48		48
	GA		1		1
	T	607	114	24	138

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



**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$'000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
FIRST CANADIAN INSURANCE CORPORATION	IL				
	GL	2,013	214		214
	IA				
	GA				
	T	2,013	214		214
	IL	4	64		64
FORETHOUGHT LIFE INSURANCE COMPANY	GL				
	IA				
	GA	3	125		125
	T	7	189		189
GERBER LIFE INSURANCE COMPANY	IL	44	1		1
	GL				
	IA				
	GA				
	T	44	1		1
	IL	318	64		64
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	GL				
	IA				
	GA				
	T	318	64		64
GREAT-WEST LIFE ASSURANCE COMPANY	IL	6,245	1,901	1,191	3,092
	GL	6,194	4,172	28	4,200
	IA	1,070	2,034		2,034
	GA	20	70		70
	T	13,529	8,177	1,219	9,396
	IL	786	360		360
HOUSEHOLD LIFE INSURANCE COMPANY	GL				
	IA				
	GA				
	T	786	360		360

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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
INDEPENDENT ORDER OF FORESTERS (THE) (LIFE)	IL	1	1	1	2
	GL IA GA T	1	1	1	2
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	IL	9,050	2,132	217	2,349
	GL	261	218	4	222
	IA	3,510	2,901		2,901
	GA	1,518	6,350		6,350
	T	14,339	11,601	221	11,822
INDUSTRIAL-ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC	IL	76	6		6
	GL	1,909	267	33	300
	IA	12	18		18
	GA		13		13
	T	1,997	304	33	337
KNIGHTS OF COLUMBUS	IL	3,003	735	733	1,468
	GL				
	IA	676	654		654
	GA				
	T	3,679	1,389	733	2,122
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	IL				
	GL	55	-1		-1
	IA				
	GA				
	T	55	-1		-1
LONDON LIFE INSURANCE COMPANY	IL	9,729	3,485	1,679	5,164
	GL		6		6
	IA	683	1,496		1,496
	GA	1,000	839		839
	T	11,412	5,826	1,679	7,505

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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$'000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
MANUFACTURERS LIFE INSURANCE COMPANY	IL	23,706	13,712	3,342	17,054
	GL	11,521	8,637	1,093	9,730
	IA	7,306	13,816		13,816
	GA	3,433	5,002		5,002
	T	45,966	41,167	4,435	45,602
MANULIFE CANADA LTD.	IL	838	191	65	256
	GL				
	IA		1		1
	GA				
	T	838	192	65	257
METLIFE CANADA	IL	1	2	1	3
	GL				
	IA				
	GA		338		338
	T	1	340	1	341
MD LIFE INSURANCE COMPANY	IL	769			
	GL				
	IA				
	GA				
	T	769			
MUNICH REINSURANCE COMPANY	IL			147	147
	GL				
	IA			909	909
	GA				
	T			1,056	1,056
NEW YORK LIFE INSURANCE COMPANY	IL	1		1	1
	GL	1,062	384	638	1,022
	IA				
	GA				
	T	1,063	384	639	1,023

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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	IL	2			
	GL				
	IA				
	GA T	2			
PENNCORP LIFE INSURANCE COMPANY	IL	26			
	GL				
	IA				
	GA T	26			
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	972	762		762
	GL				
	IA				
	GA T	972	762		762
RBC LIFE INSURANCE COMPANY	IL	2,733	817	72	889
	GL	2	61		61
	IA	49	46		46
	GA T	2,784	924	72	996
RELIABLE LIFE INSURANCE COMPANY	IL	15	1		1
	GL				
	IA				
	GA T	15	1		1
SSQ LIFE INSURANCE COMPANY INC.	IL				
	GL	138		3	3
	IA				
	GA T	139		3	3

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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$'000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
STANDARD LIFE ASSURANCE COMPANY 2006 (THE)	IL				
	GL				
	IA		68		68
	GA				
	T		68		68
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	IL	2,102	2,631	552	3,183
	GL	114	105		105
	IA	392	3,680		3,680
	GA	1,881	5,753		5,753
	T	4,489	12,169	552	12,721
STANDARD LIFE ASSURANCE LIMITED	IL				
	GL				
	IA		96		96
	T		96		96
STATE FARM LIFE INSURANCE COMPANY	IL	44	118	11	129
	GL				
	IA	2			
	T	46	118	11	129
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	27,386	13,403	6,418	19,821
	GL	20,468	7,830	133	7,963
	IA	4,907	17,069		17,069
	GA	7,223	11,948		11,948
	T	59,984	50,250	6,551	56,801
TD LIFE INSURANCE COMPANY	IL	29			
	GL				
	IA				
	GA				
	T	29			

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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$'000'S)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
TRANSAMERICA LIFE CANADA	IL	1,841	519	1	520
	GL				
	IA	23	155		155
	GA				
	T	1,864	674	1	675
TRANS GLOBAL LIFE INSURANCE COMPANY	IL				
	GL	17	1		1
	IA				
	GA				
	T	17	1		1
UNITY LIFE OF CANADA	IL	433		9	9
	GL	46	115		115
	IA				
	GA	98	4		4
	T	577	119	9	128
WAWANESA LIFE INSURANCE COMPANY	IL	10	1	1	2
	GL				
	IA				
	GA				
	T	10	1	1	2
WESTERN LIFE ASSURANCE COMPANY	IL	93			
	GL	70			
	IA				
	GA				
	T	163			
TOTAL INDIVIDUAL LIFE		119,109	50,714	16,481	67,195
TOTAL GROUP LIFE		91,442	43,055	3,264	46,319
TOTAL INDIVIDUAL ANNUITY		21,994	47,850	909	48,759
TOTAL GROUP ANNUITY		17,954	39,313	0	39,313
GRAND TOTAL		250,499	180,932	20,654	201,586

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

**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 2007**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACA ASSURANCE	14	23
ACE INA INSURANCE	147	30
ACE INA LIFE INSURANCE	2,152	215
ACTRA FRATERNAL BENEFIT SOCIETY	55	26
AIG ASSURANCE CANADA	52	28
AIG LIFE INSURANCE COMPANY OF CANADA	295	200
ALLIANZ GLOBAL RISK US INSURANCE COMPANY	244	28
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	191	9
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	1,152	2,098
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	1,525	791
AMERICAN HOME ASSURANCE COMPANY	389	221
AMERICAN INCOME LIFE INSURANCE COMPANY	464	142
AMEX ASSURANCE COMPANY	18	
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	735	604

**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 2007**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
AVIVA INSURANCE COMPANY OF CANADA	25	5
AXA ASSURANCES INC	1,524	156
AXA INSURANCE (CANADA)		7
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	2,562	3,086
BMO LIFE INSURANCE COMPANY	1,182	72
CANADA LIFE ASSURANCE COMPANY	12,020	1,374
CANADIAN PREMIER LIFE INSURANCE COMPANY	3,173	658
CANASSURANCE INSURANCE COMPANY	383	139
CHUBB INSURANCE COMPANY OF CANADA	14	
CIBC LIFE INSURANCE COMPANY LIMITED	667	302
COMBINED INSURANCE COMPANY OF AMERICA	10,656	1,595
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	1,215	-1,599
CO-OPERATORS GENERAL INSURANCE COMPANY	12	
CO-OPERATORS LIFE INSURANCE COMPANY	1,834	1,372



**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 2007**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
CT FINANCIAL ASSURANCE COMPANY	49	
CUMIS GENERAL INSURANCE COMPANY	12	
CUMIS LIFE INSURANCE COMPANY	2,672	1,382
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	92,745	75,938
ECHELON GENERAL INSURANCE COMPANY	1	
EMPIRE LIFE INSURANCE COMPANY	259	65
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	418	336
FIRST CANADIAN INSURANCE CORPORATION	2,750	641
GMS INSURANCE INC	15	10
GREAT-WEST LIFE ASSURANCE COMPANY	35,592	24,172
GREEN SHIELD CANADA	1,920	1,587
HOUSEHOLD LIFE INSURANCE COMPANY	704	372
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	2,877	3,055
INDUSTRIAL-ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES II	2,350	726

**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 2007**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ING INSURANCE COMPANY OF CANADA		-6
ING NOVEX INSURANCE COMPANY OF CANADA	11	
KNIGHTS OF COLUMBUS	90	1
LEGACY GENERAL INSURANCE COMPANY	116	162
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	19	
LLOYD'S UNDERWRITERS	282	95
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	2	
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	2,319	682
LONDON LIFE INSURANCE COMPANY		203
MANUFACTURERS LIFE INSURANCE COMPANY	50,490	47,351
MEDAVIE INC.	31,327	23,958
NEW YORK LIFE INSURANCE COMPANY	15	5
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	2	
PENNCORP LIFE INSURANCE COMPANY	927	466

**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 2007**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
RBC INSURANCE COMPANY OF CANADA	1,256	698
RBC LIFE INSURANCE COMPANY	2,478	1,132
RELIABLE LIFE INSURANCE COMPANY	1,328	427
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	500	
SCOTIA LIFE INSURANCE COMPANY	1,483	319
SSQ LIFE INSURANCE COMPANY INC.	419	202
STANDARD LIFE ASSURANCE COMPANY OF CANADA	747	502
SUN LIFE ASSURANCE COMPANY OF CANADA	34,866	26,366
TD LIFE INSURANCE COMPANY	227	24
TRANSAMERICA LIFE CANADA	45	
TRANSGLOBAL LIFE INSURANCE COMPANY	68	10
UNITY LIFE OF CANADA	105	36
WAWANESA LIFE INSURANCE COMPANY	2	2
WESTERN LIFE ASSURANCE COMPANY	85	8

**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 2007**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
<b>TOTALS</b>	<b>314,273</b>	<b>222,509</b>

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$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		1,585	367	342	3	89		2	831	8	97		3,324
	E		984	301	392	3	90	13	3	884	12	162		2,844
	C		190	-8	-252	1	20	-3	0	-415	-10	300		-177
AFFILIATED FM INSURANCE COMPANY	P		433					24						457
	E		426					20						446
	C		180											180
AIG United Guaranty MICC INSURANCE COMPANY	P												520	520
	E												23	23
	C													0
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	P		674	431	65	9	73			77				1,329
	E		462	449	64	8	73			77				1,133
	C		77	260	70		16	6		1				430
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	125	28							4			2,298	2,455
	E	133	2							4			2,252	2,391
	C	28	18							2			1,505	1,553
AMERICAN HOME ASSURANCE COMPANY	P	1	5,569	120	155	79	68	151	54	5,386		141	26	11,750
	E	1	5,452	123	135	61	34	178	41	5,609		147	80	11,861
	C		-96	278	198	13	34	-24	-16	1,794		229	-18	2,392
AMERICAN ROAD INSURANCE COMPANY	P						141							141
	E						141							141
	C						19							19
ARCH INSURANCE CO.	P		18	78						65				161
	E		78	78						53				209
	C		31	93						17				141
ATLANTIC INSURANCE COMPANY LIMITED	P	930	2,196		3,915	91	878			1,708	45			9,763
	E	1,021	2,308		3,411	97	934			1,846	31			9,648
	C	303	1,078		4,654	66	510		-1	654	1			7,265

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT							
AVIVA INSURANCE COMPANY OF CANADA	P	10,654	4,799		3,876	239	1,623	256	11	3,914	803		26,175
	E	10,805	4,566		4,256	261	3,300	225	9	3,802	690		27,914
	C	8,348	3,145		644	20	535	13		801	367		13,873
AVIVA INTERNATIONAL INSURANCE	P												0
	E												0
	C									-1			-1
AXA CORPORATE SOLUTIONS ASSURANCE	P			-5						32			27
	E			-5						25			20
	C			-353									-353
AXA GENERAL INSURANCE	P	8,384			22,627	2,213	7,488						40,712
	E	8,034			21,792	2,130	7,583						39,539
	C	5,110	-6		15,863	1,082	4,931			-211			26,769
AXA INSURANCE (CANADA)	P		-2		-2		-1		21	11	985		1,012
	E		52		2	-4	-1	1	22	20	1,042		1,134
	C		-91		-39	-2			26	-373	3,063		2,584
AXA PACIFIC INSURANCE COMPANY	P		12					1		1	4		18
	E		12					1		4	4		21
	C		-16		-2						2		-16
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	P		65					346					411
	E		63					342					405
	C		-11					74					63
BRITISH AVIATION INSURANCE COMPANY LIMITED	P												0
	E												0
	C			-10						-1			-11
CANADIAN LAWYERS INSURANCE ASSOCIATION	P									2,042			2,042
	E									2,024			2,024
	C									596			596

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	P	3	10							1				14
	E	5	10											15
	C									-30				-30
CANADIAN UNION INSURANCE COMPANY	P	3,231		108	8,440	849	2,683							15,311
	E	3,049		108	8,474	726	2,520							14,877
	C	3,008		670	4,653	278	2,286							10,895
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P		297							317				614
	E		297							317				614
	C		1							489				490
CHICAGO TITLE INSURANCE COMPANY	P												260	260
	E												260	260
	C												13	13
CHUBB INSURANCE COMPANY OF CANADA	P	38	342		45	1	8	48	100	1,080	6			1,668
	E	35	309		8	1	4	57	135	1,319	4			1,872
	C	5	176		3	0	1	-1	39	663	-1	-1		884
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	P		1		11					1,203				1,215
	E		1		11					959				971
	C		1		15					-1,609				-1,593
COMMONWEALTH INSURANCE COMPANY	P		181							646		37		864
	E		240							510		38		788
	C		45							1,333		-325		1,053
COMPAGNIE FRANCAISE D'ASSURANCE	P												66	66
	E												48	48
	C												5	5
CONTINENTAL CASUALTY COMPANY	P		162		23		29	1		1,116		37		1,368
	E		163		22		28	1		1,093		40		1,347
	C				22		94			-848		361		-371

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
CO-OPERATORS GENERAL INSURANCE COMPANY	P	14,593	4,813		14,993	2,266	5,551	96	28	2,790	19	310		45,459
	E	14,088	4,871		14,728	2,401	5,526	96	28	2,752	19	330		44,839
	C	10,095	2,053	-87	10,927	-87	4,384			-182	1	555		27,659
COSECO INSURANCE COMPANY	P	1,034			1,946	264	889							4,133
	E	1,012			2,049	272	888							4,221
	C	501			1,319	137	546							2,503
CUMIS GENERAL INSURANCE COMPANY	P	113	123		81	11	46	3	129	104				610
	E	115	120		81	10	45	3	133	108				615
	C	8	29		54	1	5		23	111				231
DAIMLER CHRYSLER INSURANCE COMPANY	P				30		4							34
	E				29		4				-2			31
	C													0
DOMINION OF CANADA GENERAL INSURANCE COMPANY	P	3,027	2,685		16,421	1,665	5,485	84	38	1,081	5			30,491
	E	3,614	2,666		16,086	1,675	5,439	82	40	1,121	6			30,729
	C	1,987	1,404		11,576	2,211	5,011		-6	696				22,879
EAGLE STAR INSURANCE COMPANY LIMITED	P													0
	E													0
	C			-14										-14
ECCLESIASTICAL INSURANCE OFFICE PLC	P		676					18		100				794
	E		658					11		75				744
	C		130							257				387
ECHELON GENERAL INSURANCE COMPANY	P		20		-13	-1	-2			4			1	9
	E		19		-8	-1	-1			4			1	14
	C		-5		63	-11	-8							39
ECONOMICAL MUTUAL INSURANCE COMPANY	P		3,250		986	79	416	145	18	1,666				6,560
	E		2,960		874	74	347	133	18	1,657	-6			6,057
	C		1,498		41	29	119			12				1,699



**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
ELITE INSURANCE COMPANY	P	1,262			4,543	323	1,345							7,473
	E	1,127			4,171	293	1,197							6,788
	C	985			1,851	215	846							3,897
EULER AMERICAN CREDIT INDEMNITY COMPANY	P												201	201
	E												183	183
	C												22	22
FACTORY MUTUAL INSURANCE COMPANY	P		4,144					921						5,065
	E		4,276					889						5,165
	C		5,457					1,637						7,094
FCT INSURANCE COMPANY LTD.	P												1,712	1,712
	E												1,712	1,712
	C												550	550
FEDERAL INSURANCE COMPANY	P													0
	E		1											1
	C													0
FEDERATION INSURANCE COMPANY OF CANADA	P	1,365			7,924	425	3,447			78				13,239
	E	1,670	1		9,223	500	3,824			100		1		15,319
	C	2,098			4,457	2,383	2,045			-22				10,961
FIRST AMERICAN TITLE INSURANCE COMPANY	P												212	212
	E												212	212
	C												25	25
FIRST NORTH AMERICAN INSURANCE COMPANY	P	9												9
	E	9												9
	C	2												2
GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	P												10,215	10,215
	E												4,481	4,481
	C												102	102

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
GCAN INSURANCE COMPANY	P	394	248					25		15				682
	E		435	230				30		8				703
	C		66	59				-2		6				129
GORE MUTUAL	P		9					1		2				12
	E		2					0		1				3
	C													
GRAIN INSURANCE AND GUARANTEE COMPANY	P	19	134					2		196				351
	E	21	249					2		180				452
	C	-1	77							66				142
GREAT AMERICAN	P		26					1	5	1				33
	E		26					1	4	1				32
	C		1						2	3				6
GREAT AMERICAN INSURANCE COMPANY	P													0
	E													0
	C											1		1
GREEN SHIELD CANADA	P													0
	E													0
	C													0
GUARANTEE COMPANY OF NORTH AMERICA	P		90		30	5	18		35	9	1,013			1,200
	E		90		33	4	13		56	9	1,135			1,340
	C		6		2	4	4		3		-31			-12
HARTFORD FIRE INSURANCE COMPANY	P		2	-2	13									13
	E		2	109	14									125
	C			-15	-4	-1				-12				-32
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P		2							3,892				3,894
	E		2							3,892				3,894
	C									2,530				2,530

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
ING INSURANCE COMPANY OF CANADA	P	14	106		-95	8	10	5		23	620	3		694
	E	15	105		-97	13	17	4		16	558	4		635
	C	-59	118		-105	-118	41			-131	-49	2		-301
ING NOVEX INSURANCE COMPANY OF CANADA	P	1	84		8	2	1	4		330			34	464
	E	6	89		20	2	6	3		344			25	495
	C	-1	15		-15	-14	3			156				144
JEVCO INSURANCE COMPANY	P		1								364			365
	E		2								309			311
	C		-3											-3
KINGSWAY GENERAL INSURANCE COMPANY	P		478		316	99	280			264	1			1,438
	E		488		183	56	407			248	1			1,383
	C		72		182		80			23				357
LAWYERS PROFESSIONAL INDEMNITY COMPANY	P												4	4
	E												4	4
	C									-1,687				-1,687
LEGACY GENERAL INSURANCE COMPANY	P	25											918	943
	E	25											918	943
	C	-2											28	26
LIBERTY MUTUAL INSURANCE COMPANY	P		994		182	12	30		69	770		213		2,270
	E		1,288		163	13	32		65	822		282		2,665
	C		754		179	11	17		53	565	2	158		1,739
LLOYD'S UNDERWRITERS	P	856	4,367	1,392			6	34	26	3,390		1,461		11,532
	E													0
	C	590	523	398	-115	102	-19	-5	8	1,392		-59		2,815
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	P	37	6,661	196	6,102	493	2,132	342	128	5,227		964		22,282
	E	35	6,818	186	6,062	481	2,080	348	128	5,235		948		22,321
	C	5	3,220	70	4,849	-216	824	7	116	300		525		9,700

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
LOMBARD INSURANCE COMPANY	P	52												52
	E	46												46
	C	39			112		6			868				1,025
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	P	397												397
	E	454												454
	C	108												108
LUMBERMENS MUTUAL CASUALTY COMPANY	P													0
	E													0
	C				-154									-154
LUMBERMEN'S UNDERWRITING ALLIANCE	P		411					1						412
	E		349					1						350
	C		11											11
MARKEL INSURANCE COMPANY OF CANADA	P		103		377	16	218			7				721
	E		118		468	16	287			8				897
	C		21		342	49	142							554
METRO GENERAL INSURANCE CORPORATION LIMITED	P	4,843	486		7,098	1,075	4,287			543				18,332
	E	4,806	494		7,190	1,083	4,194			536				18,303
	C	2,059	33		5,392	597	2,253			191				10,525
MISSISQUOI INSURANCE COMPANY	P		49							16				65
	E		61							22				83
	C		106							28				134
MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	P		19	167	21		1							208
	E		17	174	21		1							213
	C													0
MORTGAGE INSURANCE COMPANY OF CANADA	P												27	27
	E													0
	C													0

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
MOTORS INSURANCE CORPORATION	P						188							188
	E						188							188
	C						-7							-7
NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	P			1,074										1,074
	E			474										474
	C			1,112										1,112
NORDIC INSURANCE COMPANY OF CANADA	P				22	-5	-17							0
	E													0
	C				110	3			-1	301				413
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	11			15					6				32
	E	11			15					6				32
	C	11												11
OMEGA GENERAL INSURANCE COMPANY	P		9											9
	E		9											9
	C													0
OPTIMUM INSURANCE COMPANY INC.	P													0
	E													0
	C									-36				-36
PEMBRIDGE INSURANCE COMPANY	P													0
	E													0
	C		1		-153	-94	-12							-258
PERSONAL INSURANCE COMPANY	P	695			1,357	142	681							2,875
	E	671			1,328	139	650							2,788
	C	436			1,226	197	465							2,324
PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	P	111	38		273	30	124			17				593
	E	57	20		150	17	75			9				328
	C	1			110	100	77							288

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
PRIMUM INSURANCE COMPANY	P	960			1,511	185	645			77				3,378
	E	906			1,449	177	588			77				3,197
	C	653			1,098	75	325			85				2,236
PROTECTIVE INSURANCE COMPANY	P				33									33
	E				31									31
	C				15									15
RBC GENERAL INSURANCE COMPANY	P	277			574	86	318			2				1,257
	E	247			511	78	280			2				1,118
	C	170			109	264	127							670
RBC INSURANCE COMPANY OF CANADA	P	138												138
	E	139												139
	C	123												123
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	2,910	4,283	-14	9,735	1,293	3,831	1,625	29	2,275	2			25,969
	E	1,592	4,216	-1	7,575	853	2,569	1,523	26	2,193	2			20,548
	C	434	608	-540	3,054	185	1,608	988		935				7,272
S & Y INSURANCE COMPANY	P				18,853	2,907	7,489							29,249
	E				18,911	2,899	7,288							29,098
	C				11,624	1,533	5,250							18,407
SCOTTISH & YORK INSURANCE COMPANY LIMITED	P		464		4,581	474	2,143	53		800				8,515
	E		476		4,487	452	1,995	41		811				8,262
	C		720		3,508	587	1,724	3		47				6,589
SECURICAN GENERAL INSURANCE COMPANY	P	74												74
	E	74												74
	C	29												29
SECURITY INSURANCE COMPANY OF HARTFORD	P									0				0
	E													0
	C									482				482

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
SECURITY NATIONAL INSURANCE COMPANY	P	1,262	1		1,667	185	788							3,903
	E	1,149	1		1,586	174	721							3,631
	C	251			893	388	491							2,023
SENTRY INSURANCE, A MUTUAL COMPANY	P				2									2
	E				2									2
	C				-1									-1
SOVEREIGN GENERAL INSURANCE COMPANY	P	77	916		190	10	80	32	6	706	-4			2,013
	E	40	919		206	13	76	30	5	676	1			1,966
	C		289		212	39	13			324				877
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P		687		499	52	125	5	1	511		206		2,086
	E		690		522	-6	169	18	1	475		249		2,118
	C		135	2	2,060	20	-18	-231	-1	-1,107		-115		745
STEWART TITLE GUARANTY COMPANY	P												413	413
	E												413	413
	C												144	144
T. D. HOME AND AUTO INSURANCE COMPANY	P	150			247	34	120							551
	E	145			244	34	117							540
	C	42			588	140	43							813
TEMPLE INSURANCE COMPANY	P		282	667						1,091				2,040
	E		330	876						1,022				2,228
	C		-170	218						345				393
TIG INSURANCE COMPANY	P													0
	E													0
	C									-72				-72
TOKIO MARINE & NICHIDO FIRE INSURANCE CO. LTD.	P				17	2	4							23
	E				21	2	4							27
	C				8		22							30

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
TRADERS GENERAL INSURANCE COMPANY	P	1,595			2,538	324	1,129							5,586
	E	1,595			2,527	321	1,090							5,533
	C	860	9		1,019	96	810			45				2,839
TRAFALGAR INSURANCE COMPANY OF CANADA	P	1			-3		-1							-3
	E	1			-2									-1
	C				37									37
TRANS GLOBAL INSURANCE COMPANY	P	63												63
	E	62												62
	C	-2												-2
TRAVELERS GUARANTEE COMPANY OF CANADA	P							534	15	63	895		2	1,509
	E							286	15	108	711		2	1,122
	C							165	-2	-86	283		-17	343
UAP NEW ROTTERDAM INSURANCE COMPANY	P													0
	E													0
	C									-2				-2
UNIFUND ASSURANCE COMPANY	P	19,277			33,919	4,812	15,454							73,462
	E	18,765			33,996	4,732	14,698							72,191
	C	9,447			20,159	1,565	9,586							40,757
WESTERN SURETY COMPANY	P										861			861
	E										802			802
	C										-245			-245
WESTPORT INSURANCE CORPORATION	P		954	47						477				1,478
	E		1,256	47						696				1,999
	C									45				45
XL INSURANCE COMPANY LIMITED	P		53		1			16		393				463
	E		-2		1			2		474				475
	C				1			2		142				145



**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**  
**(\$000'S)**

INSURER		Property		AIRCRAFT	AUTOMOBILE		OTHER	BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT								
XL REINSURANCE AMERICA INC.	P									755				755
	E									741				741
	C									507				507
ZURICH INSURANCE COMPANY	P		2,286		775	197	320	196	34	2,632	3			6,443
	E		2,349		868	167	328	190	35	2,003	4			5,944
	C		138		251	124	-380	13		636	2			784
<b>TOTAL DIRECT PREMIUMS</b>		79,008	56,324	4,626	177,266	20,954	70,664	4,970	749	48,747	4,641	4,458	16,909	489,316
<b>TOTAL EARNED PREMIUMS</b>		75,580	51,896	3,149	174,285	20,227	69,848	4,531	764	44,978	4,277	3,247	10,614	463,396
<b>TOTAL DIRECT CLAIMS</b>		47,671	22,038	2,133	112,710	11,972	44,869	2,642	243	10,623	320	4,696	2,359	262,276