

November 9, 2018

The Honourable Sherry Gambin-Walsh
Minister of Service NL
Government of Newfoundland Labrador
Confederation Building, West Block, 2nd Floor
St. John's, NL A1B 4J6

Dear Minister:

I am pleased to submit the 2017 Insurance Statistics Report of the Superintendent of Insurance for the year ended December 31, 2017.

This report is compiled from the annual statements filed by the licensed Insurers with the Superintendent of Insurance pursuant to Section 85 of the *Insurance Companies Act*.

I trust that everything is satisfactory.

Respectfully submitted,



Renee Dyer, B.Comm, MBA, CMC
Superintendent of Insurance



GOVERNMENT OF NEWFOUNDLAND AND LABRADOR
SERVICE NL
OFFICE OF THE SUPERINTENDENT OF INSURANCE

2017 INSURANCE STATISTICS REPORT

The Annual Insurance Statistics Report shows the insurance business transactions in Newfoundland and Labrador for the year ended December 31, 2017.

DISCLAIMER

The information presented was obtained from the 2017 annual filings filed with the Office of the Superintendent of Insurance in Newfoundland and Labrador for provincial and extra provincial insurers and information filed with the Office of the Superintendent of Financial Institutions for federal insurers. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information provided in the report. Other sources should be consulted to obtain complete financial information of the insurance companies.

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EXECUTIVE SUMMARY

- ❖ In 2017, there were 200 Insurance Companies licensed in Newfoundland and Labrador.
- ❖ In 2017, total insurance premium or annuity consideration increased by \$101,596,000 (5.98%) from 2016.
- ❖ In 2017, total disbursements to policyholders increased by \$83,284,000 (6.65%) from 2016.
- ❖ In 2017, total life insurance premiums and annuity considerations increased by \$53,959,000 (14.33%) from 2016.
- ❖ In 2017, total life insurance disbursements increased by \$24,171,000 (9.34%) from 2016.
- ❖ In 2017, total accident and sickness insurance direct premium written increased by \$23,174,000 (4.72%) from 2016.
- ❖ In 2017, total accident and sickness insurance direct claims incurred decreased by \$7,712,000 (-1.94%) from 2016.
- ❖ In 2017, total property and casualty insurance direct premium written increased by \$24,463,000 (2.94%) from 2016.
- ❖ In 2017, total property and casualty insurance direct claims incurred increased by \$66,825,000 (11.22%) from 2016.
- ❖ In 2017, total automobile insurance direct premium written increased by \$1,587,000 (0.37%) from 2016.
- ❖ In 2017, total automobile insurance direct claims incurred increased by \$8,664,000 (2.59%) from 2016.

TABLE I
INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS
AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEARS ENDED 31 DECEMBER 2017 AND 2016
(\$'000'S)

Type of Insurance	Insurance Premium or Annuity Consideration			Disbursements to Policyholders		
	2017	2016	Variance YOY	2017	2016	Variance YOY
Life	315,978	300,679	5.09%	178,460	161,368	10.59%
Annuities	114,500	75,840	50.98%	104,398	97,319	7.27%
Accident and Sickness	514,542	491,368	4.72%	390,141	397,853	-1.94%
Property						
- Personal	187,785	177,601	5.73%	148,795	105,030	41.67%
- Commercial	112,556	100,386	12.12%	128,121	109,717	16.77%
Aircraft	4,128	3,472	18.89%	1,575	5,687	-72.31%
Automobile						
- Liability	261,690	263,279	-0.60%	205,641	210,818	-2.46%
- Personal Accident	31,281	31,708	-1.35%	30,655	22,174	38.25%
- Other	142,467	138,864	2.59%	107,142	101,782	5.27%
Credit	354	171	107.02%	-35	88	-139.77%
Boiler and Machinery	7,544	6,926	8.92%	2,317	5,047	-54.09%
Legal Expense	206	144	43.06%	8	245	-96.73%
Fidelity	645	635	1.57%	1,058	-80	-
Liability	64,983	64,915	0.10%	22,297	21,111	5.62%
Surety	15,236	10,416	46.27%	1,724	1,424	21.07%
Marine	4,602	12,550	-63.33%	6,971	4,667	49.37%
Mortgage	14,911	15,054	-0.95%	3,974	5,937	-33.06%
Title	2,832	2,949	-3.97%	830	703	18.07%
Credit Protection	5,465	3,152	73.38%	1,180	1,078	9.46%
Other Approved Products	0	0	-	0	0	-
Hail	0	0	-	0	0	-
Totals	1,801,705	1,700,109	5.98%	1,335,252	1,251,968	6.65%

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2017
(\$000'S)

Insurer or Society		In Effect 1-Jan-2017	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2017
ACTRA Fraternal Benefit Society	I	0	0	0	0	0	0
	G	2,226	0	2,501	2,100	0	2,627
	T	2,226	0	2,501	2,100	0	2,627
Aetna Life Insurance Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Allianz 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
American Bankers Life Assurance Company of Florida	I	679	0	0	273	0	406
	G	88,928	0	0	47,670	0	41,258
	T	89,607	0	0	47,943	0	41,664
American Health and Life Insurance Company	I	75	0	0	0	0	75
	G	67,804	0	76,070	76,399	0	67,475
	T	67,879	0	76,070	76,399	0	67,550
American Income Life Insurance Company	I	239,344	56,231	1,247	34,974	0	261,848
	G	0	0	0	0	0	0
	T	239,344	56,231	1,247	34,974	0	261,848
Assumption Mutual Life Insurance Company	I	368,361	43,393	3,040	33,185	0	381,609
	G	15,342	9,173	4,802	4,981	0	24,336
	T	383,703	52,566	7,842	38,166	0	405,945
Assurant Life of Canada	I	6,222	0	11	547	0	5,686
	G	7,639	0	37	666	0	7,010
	T	13,861	0	48	1,213	0	12,696
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

NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL

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LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2017
(\$000'S)

Insurer or Society		In Effect 1-Jan-2017	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2017
Blue Cross Life Insurance Company of Canada	I	122,267	4,259	82	7,132	0	119,476
	G	1,245,609	98,536	53,025	103,701	0	1,293,469
	T	1,367,876	102,795	53,107	110,833	0	1,412,945
BMO Life Assurance Company	I	357,038	11,235	2,982	24,551	0	346,704
	G	4,059	19	17	418	0	3,677
	T	361,097	11,254	2,999	24,969	0	350,381
BMO Life Insurance Company	I	0	0	0	0	0	0
	G	7,075	0	257	786	0	6,546
	T	7,075	0	257	786	0	6,546
Brookfield Annuity Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Canada Life Assurance Company (The)	I	2,842,499	152,899	17,720	127,706	0	2,885,412
	G	3,758,531	0	952,070	492,479	0	4,218,122
	T	6,601,030	152,899	969,790	620,185	0	7,103,534
Canada Life Insurance Company of Canada (The)	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	12,383	513	0	359	0	12,537
	T	12,383	513	0	359	0	12,537
Canassurance Insurance Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Capitale Financial Security Insurance Company (La)	I	2,673	0	0	1,304	0	1,369
	G	0	0	0	0	0	0
	T	2,673	0	0	1,304	0	1,369

NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL

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DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2017
(\$000'S)

Insurer or Society		In Effect 1-Jan-2017	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2017
Capitale Insurance and Financial Services Inc. (La)	I	2,605	0	0	2,605	0	0
	G	29,654	7,483	239	11,626	0	25,750
	T	32,259	7,483	239	14,231	0	25,750
Chubb Life Insurance Company of Canada	I	1,216	75	0	14	0	1,277
	G	9,839	5,192	0	4,205	0	10,826
	T	11,055	5,267	0	4,219	0	12,103
CIBC Life Insurance Company Limited	I	8,742	818	0	989	0	8,571
	G	0	0	0	0	0	0
	T	8,742	818	0	989	0	8,571
CIGNA 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
Combined Insurance Company of America	I	3,956	61	13	-55	0	4,085
	G	147	23	0	40	0	130
	T	4,103	84	13	-15	0	4,215
CompCorp 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	1,862,520	136,451	6,969	108,604	0	1,897,336
	G	61,714	7,240	6,794	21,316	0	54,432
	T	1,924,234	143,691	13,763	129,920	0	1,951,768
CUMIS Life Insurance Company	I	47,527	6,798	21	4,807	0	49,539
	G	683,309	120,142	1,932	123,858	0	681,525
	T	730,836	126,940	1,953	128,665	0	731,064
Desjardins Financial Security Life Assurance Company	I	351,692	13,930	3,320	19,246	0	349,696
	G	2,023,605	11,754	29	1,413,235	0	622,153
	T	2,375,297	25,684	3,349	1,432,481	0	971,849

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AS AT DECEMBER 31, 2017
(\$000'S)

Insurer or Society		In Effect 1-Jan-2017	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2017
Empire Life Insurance Company (The)	I	226,332	34	2,605	14,402	0	214,569
	G	26,331	292	0	19,091	0	7,532
	T	252,663	326	2,605	33,493	0	222,101
Equitable Life Insurance Company of Canada (The)	I	295,181	45,319	4,644	25,881	0	319,263
	G	18,933	1,170	1,771	718	0	21,156
	T	314,114	46,489	6,415	26,599	0	340,419
Excellence Life Insurance Company (The)	I	4,753	550	0	174	0	5,129
	G	0	0	0	0	0	0
	T	4,753	550	0	174	0	5,129
First Canadian Insurance Corporation	I	0	0	0	0	0	0
	G	214,949	43,342	0	41,421	0	216,870
	T	214,949	43,342	0	41,421	0	216,870
Foresters Life Insurance Company	I	159,689	4,150	0	50,797	0	113,042
	G	9,346	280	350	2,407	0	7,569
	T	169,035	4,430	350	53,204	0	120,611
Gerber Life Insurance Company	I	6,544	115	133	163	0	6,629
	G	0	0	0	0	0	0
	T	6,544	115	133	163	0	6,629
Grand Orange Lodge of British America (The)	I	4,844	551	30	191	0	5,234
	G	0	0	0	0	0	0
	T	4,844	551	30	191	0	5,234
Great-West Life Assurance Company (The)	I	1,123,683	69,740	6,619	61,601	0	1,138,441
	G	6,633,776	120,904	0	340,990	0	6,413,690
	T	7,757,459	190,644	6,619	402,591	0	7,552,131
Humania Assurance Inc.	I	3,075	200	0	550	0	2,725
	G	0	0	0	0	0	0
	T	3,075	200	0	550	0	2,725

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LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2017
(\$000'S)

Insurer or Society		In Effect 1-Jan-2017	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2017
Independent Order of Foresters (The)	I	5,432	121	26	1	0	5,578
	G	0	0	0	0	0	0
	T	5,432	121	26	1	0	5,578
Industrial Alliance Insurance and Financial Services Inc.	I	1,582,989	104,736	1,819	84,180	0	1,605,364
	G	456,229	76,236	150,087	120,276	0	562,276
	T	2,039,218	180,972	151,906	204,456	0	2,167,640
ivari	I	452,090	43,054	0	31,337	0	463,807
	G	0	0	0	0	0	0
	T	452,090	43,054	0	31,337	0	463,807
Knights of Columbus	I	353,604	14,860	1,884	22,287	0	348,061
	G	0	0	0	0	0	0
	T	353,604	14,860	1,884	22,287	0	348,061
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	15,208	0	0	0	0	15,208
	T	15,208	0	0	0	0	15,208
London Life Insurance Company	I	2,171,813	178,885	29,166	127,640	0	2,252,224
	G	0	0	0	0	0	0
	T	2,171,813	178,885	29,166	127,640	0	2,252,224
Manufacturers Life Insurance Company (The)	I	5,921,049	420,520	104,984	251,808	-239	6,194,506
	G	6,140,365	1,735,362	1,648,484	629,670	0	8,894,541
	T	12,061,414	2,155,882	1,753,468	881,478	-239	15,089,047
Manulife Assurance Company of Canada	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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TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2017
(\$000'S)

Insurer or Society		In Effect 1-Jan-2017	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2017
MD Life Insurance Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
National Bank Life Insurance Company	I	204	0	0	0	0	204
	G	3,811	28	250	193	0	3,896
	T	4,015	28	250	193	0	4,100
New York Life Insurance Company	I	0	0	0	0	0	0
	G	748,422	96,960	0	63,387	0	781,995
	T	748,422	96,960	0	63,387	0	781,995
Order of United Commercial Travelers of America (The)	I	18	0	0	0	0	18
	G	0	0	0	0	0	0
	T	18	0	0	0	0	18
Pavonia Life Insurance Company of Michigan	I	250	0	0	0	0	250
	G	7,988	0	372	3,011	0	5,349
	T	8,238	0	372	3,011	0	5,599
Primerica Life Insurance Company of Canada	I	727,471	77,951	6,059	46,133	0	765,348
	G	0	0	0	0	0	0
	T	727,471	77,951	6,059	46,133	0	765,348
RBC Life Insurance Company	I	535,654	63,478	1,934	25,674	0	575,392
	G	208,664	34,972	1,807	2,633	0	242,810
	T	744,318	98,450	3,741	28,307	0	818,202
Reliable Life Insurance Company	I	1,598	0	255	850	0	1,003
	G	0	0	0	0	0	0
	T	1,598	0	255	850	0	1,003
Scotia Life Insurance Company	I	49,544	10,885	14	6,214	0	54,229
	G	64,924	0	5	3,874	0	61,055
	T	114,468	10,885	19	10,088	0	115,284

NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2017
(\$000'S)

Insurer or Society		In Effect 1-Jan-2017	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2017
SSQ Insurance Company Inc.	I	53,771	17,698	1,146	3,966	0	68,649
	G	247	275	0	472	0	50
	T	54,018	17,973	1,146	4,438	0	68,699
SSQ Life Insurance Company Inc.	I	0	0	0	0	0	0
	G	179,671	81,146	2,180	63,756	0	199,241
	T	179,671	81,146	2,180	63,756	0	199,241
Sun Life Assurance Company of Canada	I	6,889,836	579,653	262,941	460,293	-1	7,272,136
	G	3,574,961	200,073	126,000	122,991	-11	3,778,032
	T	10,464,797	779,726	388,941	583,284	-12	11,050,168
Sun Life Insurance (Canada) Limited	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
TD Life Insurance Company	I	57,776	14,330	0	4,462	0	67,644
	G	250	0	0	0	0	250
	T	58,026	14,330	0	4,462	0	67,894
Teachers Life Insurance Society (Fraternal)	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Trans Global Life Insurance Company	I	0	0	0	0	0	0
	G	20	5	0	0	0	25
	T	20	5	0	0	0	25
Wawanesa Life Insurance Company (The)	I	14,858	650	1	1,586	0	13,923
	G	50	2,435	42	0	0	2,527
	T	14,908	3,085	43	1,586	0	16,450
Western Life Assurance Company	I	32,025	3,657	1,045	3,749	0	32,978
	G	389,123	399	33,994	35,255	0	388,261
	T	421,148	4,056	35,039	39,004	0	421,239

NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2017
(\$000'S)

Insurer or Society	In Effect 1-Jan-2017	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2017
Total Direct Individual	26,891,499	2,077,287	460,710	1,589,821	-240	27,839,435
Total Direct Group	26,711,132	2,653,954	3,063,115	3,753,984	-11	28,674,206
Grand Total	53,602,631	4,731,241	3,523,825	5,343,805	-251	56,513,641

NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2017
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
ACTRA Fraternal Benefit Society	IL	0	0	0	0
	GL	7	10	0	10
	IA	0	0	0	0
	GA	0	0	0	0
	T	7	10	0	10
Aetna 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
Allianz Life Insurance Company of North America	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
American Bankers Life Assurance Company of Florida	IL	9	1	0	1
	GL	5,369	679	0	679
	IA	0	0	0	0
	GA	0	0	0	0
	T	5,378	680	0	680
American Health and Life Insurance Company	IL	1	0	0	0
	GL	1,120	178	0	178
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,121	178	0	178
American Income Life Insurance Company	IL	6,643	1,138	0	1,138
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	6,643	1,138	0	1,138

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 DECEMBER 31, 2017
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Assumption Mutual Life Insurance Company	IL	3,858	1,693	23	1,716
	GL	66	96	0	96
	IA	198	498	0	498
	GA	0	0	0	0
	T	4,122	2,287	23	2,310
Assurant Life of Canada	IL	107	338	0	338
	GL	293	249	0	249
	IA	296	165	0	165
	GA	6,586	2,732	0	2,732
	T	7,282	3,484	0	3,484
AXA Equitable 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
Blue Cross Life Insurance Company of Canada	IL	5,725	3,927	0	3,927
	GL	4,037	1,985	0	1,985
	IA	0	0	0	0
	GA	0	0	0	0
	T	9,762	5,912	0	5,912
BMO Life Assurance Company	IL	3,200	1,443	4	1,447
	GL	8	40	0	40
	IA	1,781	248	0	248
	GA	2,486	911	0	911
	T	7,475	2,642	4	2,646
BMO Life Insurance Company	IL	0	0	0	0
	GL	146	35	0	35
	IA	0	0	0	0
	GA	441	45	0	45
	T	587	80	0	80

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 DECEMBER 31, 2017
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Brookfield Annuity Company	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	8,065	0	0	0
	T	8,065	0	0	0
Canada Life Assurance Company (The)	IL	18,448	6,572	1,553	8,125
	GL	26,572	4,131	0	4,131
	IA	91	707	0	707
	GA	93	8,729	0	8,729
	T	45,204	20,139	1,553	21,692
Canada Life Insurance Company of Canada (The)	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
Canadian Premier Life Insurance Company	IL	0	0	0	0
	GL	2,294	279	0	279
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,294	279	0	279
Canassurance 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
Capitale Financial Security Insurance Company (La)	IL	20	96	0	96
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	20	96	0	96

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 DECEMBER 31, 2017
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Capitale Insurance and Financial Services Inc. (La)	IL	23	25	0	25
	GL	121	51	0	51
	IA	395	63	0	63
	GA	0	0	0	0
	T	539	139	0	139
Chubb Life Insurance Company of Canada	IL	42	0	0	0
	GL	4,772	-15	0	-15
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,814	-15	0	-15
CIBC Life Insurance Company Limited	IL	171	36	0	36
	GL	1	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	172	36	0	36
CIGNA Life Insurance Company of Canada	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
Combined Insurance Company of America	IL	161	38	0	38
	GL	1	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	162	38	0	38
CompCorp 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

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 DECEMBER 31, 2017
(\$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	8,490	2,260	95	2,355
	GL	211	372	0	372
	IA	390	532	0	532
	GA	0	42	0	42
	T	9,091	3,206	95	3,301
CUMIS Life Insurance Company	IL	304	177	0	177
	GL	4,297	921	288	1,209
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,601	1,098	288	1,386
Desjardins Financial Security Life Assurance Company	IL	3,346	4,340	523	4,863
	GL	3,689	4,506	103	4,609
	IA	572	676	0	676
	GA	808	2,676	0	2,676
	T	8,415	12,198	626	12,824
Empire Life Insurance Company (The)	IL	1,427	212	137	349
	GL	51	0	0	0
	IA	469	650	0	650
	GA	0	21	0	21
	T	1,947	883	137	1,020
Equitable Life Insurance Company of Canada (The)	IL	1,671	856	45	901
	GL	57	0	0	0
	IA	217	205	0	205
	GA	162	61	0	61
	T	2,107	1,122	45	1,167
Excellence Life Insurance Company (The)	IL	17	6	0	6
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	17	6	0	6

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 DECEMBER 31, 2017
(\$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	0	0	0	0
	GL	2,024	464	0	464
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,024	464	0	464
Foresters Life Insurance Company	IL	1,389	434	10	444
	GL	67	0	0	0
	IA	0	0	0	0
	GA	161	648	0	648
	T	1,617	1,082	10	1,092
Gerber Life Insurance Company	IL	58	11	0	11
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	58	11	0	11
Grand Orange Lodge of British America (The)	IL	198	153	0	153
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	198	153	0	153
Great-West Life Assurance Company (The)	IL	10,513	4,056	2,199	6,255
	GL	23,141	19,648	766	20,414
	IA	910	3,323	0	3,323
	GA	0	63	0	63
	T	34,564	27,090	2,965	30,055
Humania Assurance Inc.	IL	22	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	22	0	0	0

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 DECEMBER 31, 2017
(\$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)	IL	73	13	9	22
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	73	13	9	22
Industrial Alliance Insurance and Financial Services Inc.	IL	12,630	6,700	416	7,116
	GL	3,886	791	540	1,331
	IA	14,409	13,907	0	13,907
	GA	14,531	12,277	0	12,277
	T	45,456	33,675	956	34,631
ivari	IL	2,152	1,017	0	1,017
	GL	0	0	0	0
	IA	28	155	0	155
	GA	0	0	0	0
	T	2,180	1,172	0	1,172
Knights of Columbus	IL	4,634	2,173	681	2,854
	GL	0	0	0	0
	IA	0	53	0	53
	GA	0	0	0	0
	T	4,634	2,226	681	2,907
Liberty Life Assurance Company of Boston	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
Life Insurance Company of North America	IL	0	0	0	0
	GL	27	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	27	0	0	0

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 DECEMBER 31, 2017
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
London Life Insurance Company	IL	16,276	6,964	3,142	10,106
	GL	0	6	0	6
	IA	119	617	0	617
	GA	4,021	5,030	0	5,030
	T	20,416	12,617	3,142	15,759
Manufacturers Life Insurance Company (The)	IL	40,155	22,804	4,386	27,190
	GL	22,334	10,192	788	10,980
	IA	1,302	7,403	0	7,403
	GA	3,996	13,599	0	13,599
	T	67,787	53,998	5,174	59,172
Manulife Assurance Company of Canada	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	13	0	13
	GA	0	83	0	83
	T	0	96	0	96
MD 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
National Bank Life Insurance Company	IL	2	1	0	1
	GL	41	10	0	10
	IA	0	0	0	0
	GA	0	0	0	0
	T	43	11	0	11
New York Life Insurance Company	IL	4	0	1	1
	GL	1,942	423	1,046	1,469
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,946	423	1,047	1,470

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 DECEMBER 31, 2017
(\$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 (The)	IL	1	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1	0	0	0
Pavonia Life Insurance Company of Michigan	IL	1	0	0	0
	GL	47	-7	0	-7
	IA	0	0	0	0
	GA	0	0	0	0
	T	48	-7	0	-7
Primerica Life Insurance Company of Canada	IL	1,906	509	0	509
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,906	509	0	509
RBC Life Insurance Company	IL	3,170	1,124	43	1,167
	GL	132	0	0	0
	IA	5	59	0	59
	GA	29,865	0	0	0
	T	33,172	1,183	43	1,226
Reliable Life Insurance Company	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
Scotia Life Insurance Company	IL	325	106	0	106
	GL	261	161	0	161
	IA	0	0	0	0
	GA	0	0	0	0
	T	586	267	0	267

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 DECEMBER 31, 2017
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
SSQ Insurance Company Inc.	IL	191	0	0	0
	GL	1,603	757	0	757
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,794	757	0	757
SSQ Life Insurance Company Inc.	IL	0	0	0	0
	GL	741	64	0	64
	IA	3	0	0	0
	GA	0	0	0	0
	T	744	64	0	64
Sun Life Assurance Company of Canada	IL	40,815	32,282	7,400	39,682
	GL	15,715	6,104	44	6,148
	IA	14,923	14,675	0	14,675
	GA	7,177	13,532	0	13,532
	T	78,630	66,593	7,444	74,037
Sun Life Insurance (Canada) Limited	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
TD Life Insurance Company	IL	114	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	114	0	0	0
Teachers Life Insurance Society (Fraternal)	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

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 DECEMBER 31, 2017
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Trans Global 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
Wawanesa Life Insurance Company (The)	IL	55	28	1	29
	GL	6	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	61	28	1	29
Western Life Assurance Company	IL	157	0	0	0
	GL	2,392	554	0	554
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,549	554	0	554
Total Individual Life		188,507	101,533	20,668	122,201
Total Group Life		127,471	52,684	3,575	56,259
Total Individual Annuity		36,108	43,949	0	43,949
Total Group Annuity		78,392	60,449	0	60,449
Grand Total		430,478	258,615	24,243	282,858

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

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS SOCIETIES AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2017
(\$'000'S)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACTRA Fraternal Benefit Society	83	27
Aetna Life Insurance Company	0	1
AIG Insurance Company of Canada	2,349	594
Allianz Global Risks US Insurance Company	290	45
Allianz Life Insurance Company of North America	0	0
Allied World Specialty Insurance Company	0	0
Allstate Insurance Company of Canada	27	0
American Bankers Insurance Company of Florida	3,362	487
American Bankers Life Assurance Company of Florida	2,417	389
American Income Life Insurance Company	1,448	352
Arch Insurance Canada Ltd.	25	0
Ascentus Insurance Ltd.	0	0
Aspen Insurance UK Limited	0	0
Assumption Mutual Life Insurance Company	274	196
Assurant Life of Canada	0	0
Aviva General Insurance Company	0	0
Aviva Insurance Company of Canada	6	0
AXA Equitable Life Insurance Company	0	0
AXIS Reinsurance Company	14	2
Belair Insurance Company Inc.	0	0
Berkley Insurance Company	106	195
Blue Cross Life Insurance Company of Canada	6,489	5,863
BMO Life Assurance Company	1,038	67
BMO Life Insurance Company	519	29
CAA Insurance Company	0	0
Canada Life Assurance Company (The)	19,398	3,836

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS SOCIETIES AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2017
(\$'000'S)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
Canada Life Insurance Company of Canada (The)	0	0
Canadian Farm Insurance Corp.	0	0
Canadian Northern Shield Insurance Company	0	0
Canadian Premier Life Insurance Company	2,676	202
Canassurance Insurance Company	749	183
Capitale Financial Security Insurance Company (La)	1,035	343
Capitale Insurance and Financial Services Inc. (La)	1,195	833
Chubb Insurance Company of Canada	441	68
Chubb Life Insurance Company of Canada	5,976	67
CIBC Life Insurance Company Limited	1,207	126
CIGNA Life Insurance Company of Canada	354	55
Combined Insurance Company of America	13,313	9,990
CompCorp Life Insurance Company	0	0
Continental Casualty Company	0	0
Co-operators General Insurance Company	12	0
Co-operators Life Insurance Company	2,800	1,953
Coseco Insurance Company	0	0
CUMIS General Insurance Company	709	431
CUMIS Life Insurance Company	3,473	1,869
Desjardins Financial Security Life Assurance Company	53,464	51,855
Echelon Insurance /Échelon Assurance	0	0
Economical Mutual Insurance Company	0	0
Elite Insurance Company	0	0
Empire Life Insurance Company (The)	506	469
Employers Insurance Company of Wausau	0	0
Equitable Life Insurance Company of Canada (The)	451	261

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS SOCIETIES AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2017
(\$'000'S)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
Everest Insurance Company of Canada	33	24
Excellence Life Insurance Company (The)	274	10
Federal Insurance Company	0	0
First Canadian Insurance Corporation	3,442	667
First North American Insurance Company	0	0
Foresters Life Insurance Company	75	26
GMS Insurance Inc.	148	223
Gore Mutual Insurance Company	0	0
Grand Orange Lodge of British America (The)	0	0
Great American Insurance Company	0	0
Great-West Life Assurance Company (The)	168,606	140,914
Green Shield Canada	4,950	3,527
Guarantee Company of North America (The)	1	0
Hartford Fire Insurance Company	0	0
Humana Assurance Inc.	22	0
Independent Order of Foresters (The)	0	0
Industrial Alliance Insurance and Financial Services Inc.	8,128	4,030
Industrial Alliance Pacific General Insurance Corporation	0	0
Intact Insurance Company	0	0
International Insurance Company of Hannover SE	0	0
Ironshore Insurance Ltd.	0	0
ivari	21	0
Knights of Columbus	186	18
Legacy General Insurance Company	61	53
Liberty Life Assurance Company of Boston	0	0
Liberty Mutual Insurance Company	0	0

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS SOCIETIES AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2017
(\$'000'S)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
Life Insurance Company of North America	314	285
Lloyd's Underwriters	201	-30
London Life Insurance Company	0	0
Manufacturers Life Insurance Company (The)	79,455	74,934
Medavie Inc.	42,023	26,947
Missisquoi Insurance Company (The)	0	0
Mitsui Sumitomo Insurance Company, Limited	0	0
Munich Reinsurance America, Inc.	0	0
National Bank Life Insurance Company	36	10
National Liability & Fire Insurance Company	0	0
New York Life Insurance Company	2	0
Nordic Insurance Company of Canada (The)	0	0
Northbridge General Insurance Corporation	0	0
Northbridge Personal Insurance Corporation	0	0
Novex Insurance Company	0	0
Old Republic Insurance Company of Canada	775	261
Omega General Insurance Company	0	0
Optimum Insurance Company	0	0
Order of United Commercial Travelers of America (The)	0	0
Orion Travel Insurance Company/Comagnie D'Assurance Voyage Orion	63	61
Pavonia Life Insurance Company of Michigan	23	-1
Personal Insurance Company (The)	0	0
Primerica Life Insurance Company of Canada	0	0
Primum Insurance Company	0	0
Protective Insurance Company	0	0
Quebec Assurance Company	0	0

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS SOCIETIES AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2017
(\$'000'S)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
RBC Insurance Company of Canada	801	669
RBC Life Insurance Company	3,898	1,911
Reliable Life Insurance Company	13	5
Royal & Sun Alliance Insurance Company of Canada	1,839	101
S&Y Insurance Company	0	0
Scotia General Insurance Company	0	0
Scotia Life Insurance Company	2,671	111
Security National Insurance Company	0	0
Sovereign General Insurance Company (The)	0	0
SSQ Insurance Company Inc.	1,132	183
SSQ Life Insurance Company Inc.	2,816	2,187
Starr Insurance & Reinsurance Limited	0	0
Sun Life Assurance Company of Canada	60,778	49,908
Sun Life Insurance (Canada) Limited	0	0
Sunderland Marine Insurance Company Limited	0	0
TD General Insurance Company	0	0
TD Life Insurance Company	848	208
Teachers Life Insurance Society (Fraternal)	0	0
Temple Insurance Company	4	31
Traders General Insurance Company	0	0
Trafalgar Insurance Company of Canada	0	0
Trans Global Life Insurance Company	1	0
Travelers Insurance Company of Canada	0	0
Trisura Guarantee Insurance Company	0	0
Triton Insurance Company	1,879	927
Unica Insurance Inc.	0	0

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS SOCIETIES AND PROPERTY AND CASULTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2017
(\$000'S)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
Unifund Assurance Company	0	0
Wawanesa Life Insurance Company (The)	6	20
Wawanesa Mutual Insurance Company (The)	0	0
Western Assurance Company	0	0
Western Life Assurance Company	2,804	1,133
Westport Insurance Corporation	0	0
XL Reinsurance America Inc.	0	0
XL Specialty Insurance Company	0	0
Zenith Insurance Company	0	0
Zurich Insurance Company Ltd	7	0
Totals	514,542	390,141

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$'000'S)

Insurer		Property			Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial			Liability	Personal Accident	Other							
Affiliated FM Insurance Company	P	0	392	0	0	0	0	24	0	0	0	0	0	416	
	E	0	430	0	0	0	0	23	0	0	0	0	0	453	
	C	0	646	0	0	0	0	0	0	0	0	0	0	646	
AIG Insurance Company of Canada	P	70	6,846	276	211	53	17	105	121	1,766	2,050	14	0	11,529	
	E	55	6,307	265	225	74	34	94	121	2,127	2,195	151	0	11,648	
	C	309	12,329	-102	100	231	165	-6	9	8,077	350	86	-27	21,521	
Allianz Global Risks US Insurance Company	P	299	2,552	501	3	0	1	4	0	437	0	114	0	3,911	
	E	298	2,387	391	0	0	0	379	0	219	0	153	0	3,827	
	C	301	4,716	60	-10	-1	0	-26	0	-198	0	-106	0	4,736	
Allied World Specialty Insurance Company	P	0	1,041	0	0	0	0	0	0	15	0	0	0	1,056	
	E	0	927	0	0	0	0	0	0	48	0	0	0	975	
	C	0	61	0	0	0	0	0	0	52	0	0	0	113	
Allstate 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	0	0	0	0	0	
American Bankers Insurance Company of Florida	P	936	4	0	0	0	0	0	0	0	0	0	5,362	6,302	
	E	1,054	3	0	0	0	0	0	0	0	0	0	5,361	6,418	
	C	787	0	0	0	0	0	0	0	0	0	0	1,186	1,973	
American Road Insurance Company (The)	P	0	0	0	0	0	153	0	0	0	0	0	0	153	
	E	0	0	0	0	0	153	0	0	0	0	0	0	153	
	C	0	0	0	0	0	92	0	0	0	0	0	0	92	
Arch Insurance Canada Ltd.	P	0	80	0	8	0	1	0	1	373	0	0	30	493	
	E	0	200	0	8	0	1	0	1	353	0	0	46	609	
	C	0	169	0	0	1	0	0	0	-12	0	0	-9	149	
Ascentus Insurance Ltd.	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	
Aspen Insurance UK Limited	P	0	0	0	0	0	0	0	0	-6	0	-45	0	-51	
	E	0	0	0	0	0	0	0	0	-6	67	-45	0	16	
	C	0	0	2	0	0	0	0	0	-42	-1	-1	0	-42	
Associated Electric & Gas Insurance Services Limited	P	0	39	0	0	0	0	0	0	434	0	0	0	473	
	E	0	18	0	0	0	0	0	0	438	0	0	0	456	
	C	0	507	0	0	0	0	0	0	317	0	1	0	825	
Atlantic Insurance Company Limited	P	-8	-21	0	232	22	58	0	0	-2	0	0	0	281	
	E	381	457	0	687	40	230	0	0	336	3	0	0	2,134	
	C	195	1,117	0	-393	-33	452	0	-1	1,002	0	0	0	2,339	
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	P	0	0	0	0	0	0	0	0	0	0	0	165	165	
	E	0	0	0	0	0	0	0	0	0	0	0	158	158	
	C	0	0	0	0	0	0	0	0	0	0	0	-6	-6	

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Aviva General Insurance Company	P	2,465	0	0	16,819	1,206	6,438	0	0	0	0	2	0	26,930
	E	2,056	0	0	14,560	1,038	5,525	0	0	0	0	1	0	23,180
	C	1,770	0	0	16,998	3,102	4,384	0	0	0	0	0	0	26,254
Aviva Insurance Company of Canada	P	22,630	8,803	0	6,259	468	2,587	623	14	8,480	1,802	46	0	51,712
	E	23,121	9,017	0	6,229	494	2,583	602	15	8,398	1,611	46	0	52,116
	C	19,194	5,891	0	6,005	2,009	1,565	758	0	-1,138	-814	33	0	33,503
AXA Art 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
AXA 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	0	0	0	0	0
AXIS Reinsurance Company	P	0	418	0	0	0	0	0	0	296	0	0	0	714
	E	0	408	0	0	0	0	0	0	287	0	0	0	695
	C	0	1	0	0	0	0	0	0	154	0	0	0	155
Belair 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	0	0	0	0	0	0	0	0	0	0
Berkley Insurance Company	P	0	8	0	0	0	0	1	1	154	53	1	0	218
	E	0	5	0	0	0	0	0	1	135	52	0	0	193
	C	0	0	0	0	0	0	0	0	-9	12	0	0	3
Boiler Inspection and Insurance Company of Canada (The)	P	0	5	0	0	0	0	202	0	0	0	0	0	207
	E	0	6	0	0	0	0	206	0	0	0	0	0	212
	C	0	-16	0	0	0	0	-263	0	0	0	0	0	-279
CAA 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	0	0	0	0	0
Canada Guaranty Mortgage Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	3,845	3,845
	E	0	0	0	0	0	0	0	0	0	0	0	2,437	2,437
	C	0	0	0	0	0	0	0	0	0	0	0	808	808
Canadian Egg Industry Reciprocal Alliance	P	0	68	0	0	0	0	0	0	0	0	0	0	68
	E	0	65	0	0	0	0	0	0	0	0	0	0	65
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
Canadian Farm Insurance Corp.	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	1	0	0	0	0	0	0	1
Canadian Lawyers Insurance Association	P	0	0	0	0	0	0	0	0	338	0	0	0	338
	E	0	0	0	0	0	0	0	0	330	0	0	0	330
	C	0	0	0	0	0	0	0	0	608	0	0	0	608

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Canadian Northern Shield 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	-157	0	0	0	-157
Canadian Universities Reciprocal Insurance Exchange	P	0	535	0	0	0	0	0	0	311	0	0	0	846
	E	0	535	0	0	0	0	0	0	311	0	0	0	846
	C	0	632	0	0	0	0	0	0	232	0	0	0	864
Canassurance Insurance Company	P	23	0	0	0	0	0	0	0	1	0	0	0	24
	E	23	0	0	0	0	0	0	0	1	0	0	0	24
	C	2	0	0	0	0	0	0	0	0	0	0	0	2
Capitale General Insurance Inc. (La)	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
Chicago Title Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	485	485
	E	0	0	0	0	0	0	0	0	0	0	0	485	485
	C	0	0	0	0	0	0	0	0	0	0	0	132	132
Chubb Insurance Company of Canada	P	79	1,226	91	639	72	84	3	10	1,614	225	106	0	4,149
	E	79	1,212	89	609	79	88	3	84	2,222	606	101	0	5,172
	C	32	-188	-119	611	-32	83	12	411	2,893	-33	17	0	3,687
Compagnie Française d'Assurance pour le Commerce Extérieur	P	0	0	0	0	0	0	0	0	0	0	0	102	102
	E	0	0	0	0	0	0	0	0	0	0	0	77	77
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
Continental Casualty Company	P	0	495	0	77	7	34	1	0	113	447	14	0	1,188
	E	0	470	0	65	5	27	1	0	71	67	34	0	740
	C	0	1,035	0	30	-4	59	0	0	-479	6	-43	0	604
Co-operators General Insurance Company	P	25,757	6,001	0	20,013	2,873	11,145	103	3	3,345	22	0	2	69,264
	E	25,040	5,734	0	19,679	2,752	10,801	96	3	3,258	23	0	2	67,388
	C	23,775	8,730	0	11,159	2,201	7,584	1	0	786	0	51	0	54,287
CorePointe 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	1	0	0	1
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
Coseco Insurance Company	P	2,812	0	0	4,666	579	2,589	0	0	73	0	0	0	10,719
	E	2,656	0	0	4,404	538	2,390	0	0	16	0	0	0	10,004
	C	2,105	0	0	1,290	737	1,843	0	0	78	0	0	0	6,053
CUMIS General Insurance Company	P	549	216	0	117	15	64	8	141	114	0	0	0	1,224
	E	521	214	0	114	15	60	8	141	112	0	0	0	1,185
	C	145	25	0	38	-37	72	2	289	46	0	0	0	580
DAS Legal Protection Insurance Company Limited	P	0	0	0	0	0	0	0	0	0	0	0	134	134
	E	0	0	0	0	0	0	0	0	0	0	0	115	115
	C	0	0	0	0	0	0	0	0	0	0	0	0	0

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$'000'S)

Insurer		Property			Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial			Liability	Personal Accident	Other							
Dominion of Canada General Insurance Company (The)	P	2,516	8,814	0	8,471	860	3,921	437	46	3,099	14	0	0	28,178	
	E	2,318	8,329	0	8,014	862	3,710	388	43	2,992	10	0	0	26,666	
	C	1,729	18,766	0	-2,695	-920	3,989	126	13	1,763	-15	0	0	22,756	
Ecclesiastical Insurance Office Public Limited Company	P	0	1,702	0	0	0	0	130	0	664	0	0	0	2,496	
	E	0	1,758	0	0	0	0	125	0	631	0	0	0	2,514	
	C	0	2,279	0	0	0	0	0	0	123	0	0	0	2,402	
Echelon Insurance /Échelon Assurance	P	67	169	0	0	0	0	0	0	2	47	0	0	285	
	E	61	124	0	0	0	0	0	0	8	41	0	0	234	
	C	90	104	0	0	0	0	0	0	45	0	0	0	239	
Economical Mutual Insurance Company	P	-6	1,525	0	-49	-8	3	15	6	667	0	0	0	2,153	
	E	-6	1,611	0	50	2	43	17	5	686	0	0	0	2,408	
	C	-26	7,241	0	-2,162	17	137	0	10	408	0	0	0	5,625	
Electric Insurance Company	P	0	0	0	17	0	0	0	0	54	0	0	0	71	
	E	0	0	0	17	0	0	0	0	54	0	0	0	71	
	C	0	0	0	5	0	0	0	0	0	0	0	0	5	
Elite Insurance Company	P	2,413	0	0	194	33	797	0	0	0	0	383	0	3,820	
	E	2,649	0	0	1,397	175	1,204	0	0	0	0	323	0	5,748	
	C	1,343	0	0	1,953	525	900	0	0	0	0	133	0	4,854	
Employers Insurance Company of Wausau	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	
Euler Hermes North America Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	87	87	
	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	-2	-2	
Everest Insurance Company of Canada	P	0	92	0	0	0	0	0	0	456	0	0	0	548	
	E	0	80	0	0	0	0	0	0	480	0	0	0	560	
	C	0	67	0	0	0	0	0	0	166	0	0	0	233	
Factory Mutual Insurance Company	P	0	7,680	0	0	0	0	3,186	0	0	0	0	0	10,866	
	E	0	7,550	0	0	0	0	3,158	0	0	0	0	0	10,708	
	C	0	-1,461	0	0	0	0	-912	0	0	0	0	0	-2,373	
FCT Insurance Company Ltd.	P	0	0	0	0	0	0	0	0	0	0	0	2,000	2,000	
	E	0	0	0	0	0	0	0	0	0	0	0	2,000	2,000	
	C	0	0	0	0	0	0	0	0	0	0	0	556	556	
Federal Insurance Company	P	0	2	0	0	0	0	0	0	0	0	0	0	2	
	E	0	2	0	0	0	0	0	0	0	0	0	0	2	
	C	0	1	0	0	0	0	0	0	0	0	0	0	1	
Federated Insurance Company of Canada	P	0	47	0	0	0	0	2	0	22	0	0	0	71	
	E	0	36	0	0	0	0	8	1	19	0	0	0	64	
	C	0	38	0	0	0	0	1	0	9	0	0	0	48	

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Fenchurch General 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	0	0	0	0	0
First American Title 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	0	0	0	0	0
First North American Insurance Company	P	738	0	0	0	0	0	0	0	0	0	0	0	738
	E	747	0	0	0	0	0	0	0	0	0	0	0	747
	C	67	0	0	0	0	0	0	0	0	0	0	0	67
Genworth Financial Mortgage Insurance Company Canada	P	0	0	0	0	0	0	0	0	0	0	0	11,016	11,016
	E	0	0	0	0	0	0	0	0	0	0	0	11,127	11,127
	C	0	0	0	0	0	0	0	0	0	0	0	3,137	3,137
GMS 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
Gore Mutual Insurance Company	P	0	19	0	0	0	0	3	0	18	0	0	0	40
	E	0	19	0	0	0	0	3	0	18	0	0	0	40
	C	0	26	0	0	0	0	0	0	-8	0	0	0	18
Great American Insurance Company	P	0	76	0	0	0	0	0	0	121	0	201	0	398
	E	0	69	0	0	0	0	0	0	129	0	201	0	399
	C	0	1	0	0	0	0	0	0	22	0	240	0	263
Guarantee Company of North America (The)	P	0	100	0	42	6	13	0	14	116	1,480	0	0	1,771
	E	0	98	0	47	7	14	0	14	116	1,935	0	0	2,231
	C	0	2	0	-1	0	0	0	-23	14	-8	0	0	-16
Hartford Fire Insurance Company	P	0	0	0	3	2	3	0	0	0	0	0	0	8
	E	0	0	0	2	2	5	0	0	0	0	0	0	9
	C	0	0	0	18	0	0	0	0	0	0	0	0	18
HDI Global SE	P	0	27	0	0	0	0	0	0	21	0	2	0	50
	E	0	30	0	0	0	0	0	0	17	0	2	0	49
	C	0	10	0	0	0	0	0	0	8	0	1	0	19
Healthcare Insurance Reciprocal of Canada	P	0	143	0	0	0	0	0	0	8,419	0	0	0	8,562
	E	0	141	0	0	0	0	0	0	8,419	0	0	0	8,560
	C	0	91	0	0	0	0	0	0	4,678	0	0	0	4,769
Industrial Alliance Pacific General Insurance Corporation	P	0	0	0	0	0	0	0	0	0	19	0	0	19
	E	0	0	0	0	0	0	0	0	0	21	0	0	21
	C	0	0	0	0	0	0	0	0	0	11	0	0	11
Intact Insurance Company	P	21,336	10,008	0	33,446	3,451	19,878	199	0	2,642	1,534	788	30	93,312
	E	20,431	10,091	0	33,282	3,501	19,806	221	0	2,761	1,541	789	31	92,454
	C	18,348	13,107	0	35,584	5,383	14,170	-43	0	162	435	407	0	87,553

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$000'S)

Insurer		Property			Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial			Liability	Personal Accident	Other							
International Insurance Company of Hannover SE	P	0	333	0	0	0	0	0	0	318	0	114	0	765	
	E	0	1,116	0	0	0	0	0	0	311	0	109	0	1,536	
	C	0	2,105	0	0	0	0	0	0	113	0	1	0	2,219	
Ironshore Insurance Ltd.	P	0	224	0	0	0	0	0	0	73	0	0	0	297	
	E	0	298	0	0	0	0	0	0	80	0	0	0	378	
	C	0	153	0	0	0	0	0	0	45	0	0	0	198	
Jevco 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	-2	0	0	0	0	-11	0	0	0	-13	
Jewelers Mutual Insurance Company	P	5	81	0	0	0	0	0	0	25	0	0	0	111	
	E	5	50	0	0	0	0	0	0	11	0	0	0	66	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	0	0	-1	-1	
Legacy General Insurance Company	P	1	0	0	0	0	0	0	0	0	0	0	70	71	
	E	1	0	0	0	0	0	0	0	0	0	0	70	71	
	C	0	0	0	0	0	0	0	0	0	0	0	3	3	
Liberty Mutual Insurance Company	P	0	564	83	133	18	26	0	39	580	1,967	444	0	3,854	
	E	0	593	77	137	20	35	0	54	425	1,396	334	0	3,071	
	C	0	368	-45	1,368	-9	-19	0	165	-350	1,210	610	0	3,298	
Lloyd's Underwriters	P	2,364	19,281	1,280	314	44	154	194	39	12,005	24	426	28	36,153	
	E	2,386	18,892	1,309	307	44	153	189	38	11,472	27	505	24	35,346	
	C	2,772	15,868	1,122	538	38	100	2,278	2	-1,413	-23	1,549	1	22,832	
Millennium Insurance Corporation	P	12	0	0	0	0	0	409	0	0	0	0	3	424	
	E	22	0	0	0	0	0	199	0	0	0	0	1	222	
	C	0	0	0	0	0	0	109	0	0	0	0	0	109	
Missisquoi Insurance Company (The)	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	1	0	0	0	0	0	0	0	0	1	
	C	0	0	0	0	0	0	0	0	2	0	0	0	2	
Mitsui Sumitomo Insurance Company, Limited	P	0	1	99	37	1	1	0	0	0	0	0	0	139	
	E	0	1	102	19	1	1	0	0	0	0	0	0	124	
	C	0	9	-48	3	0	1	0	0	0	0	0	0	-35	
Motors 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	
Munich Reinsurance America, Inc.	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$'000'S)

Insurer		Property			Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial			Liability	Personal Accident	Other							
National Bank Life Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Liability & Fire Insurance Company	P	0	374	252	0	0	0	2	0	437	0	0	0	0	1,065
	E	0	377	259	0	0	0	21	0	395	0	0	0	0	1,052
	C	0	128	306	0	0	0	10	0	302	0	0	0	0	746
Nordic Insurance Company of Canada (The)	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	160	0	0	0	0	160
Northbridge General Insurance Corporation	P	0	11,554	250	7,860	778	3,542	490	94	6,727	26	815	0	0	32,136
	E	0	11,458	243	7,453	815	3,273	474	94	6,660	7	859	0	0	31,336
	C	1	9,970	34	3,024	-321	2,524	85	40	2,874	1	2,416	0	0	20,648
Northbridge Personal Insurance Corporation	P	141	0	0	55	4	30	0	0	0	0	0	0	0	230
	E	127	0	0	50	4	26	0	0	0	0	0	0	0	207
	C	38	0	0	403	10	33	0	0	-81	0	0	0	0	403
Novex Insurance Company	P	34,450	55	0	45,916	5,079	26,238	1	0	152	0	0	9	0	111,900
	E	32,619	59	0	45,526	5,080	24,618	1	0	141	0	0	7	0	108,051
	C	27,935	82	0	45,500	5,883	21,745	0	0	-56	0	0	7	0	101,096
Old Republic Insurance Company of Canada	P	0	63	0	146	6	79	0	0	118	0	0	0	0	412
	E	0	64	0	155	7	83	0	0	-12	0	0	0	0	297
	C	0	0	0	-52	-8	11	0	0	6	0	0	0	0	-43
Omega General Insurance Company	P	1,437	25	0	0	0	0	0	0	32	0	0	3	0	1,497
	E	1,399	25	0	0	0	0	0	0	33	0	0	2	0	1,459
	C	751	1	0	0	0	0	0	0	24	0	0	0	0	776
Optimum Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orion Travel Insurance Company/Comagnie D'Assurance Voyage Orion	P	59	0	0	0	0	0	0	0	0	0	0	0	0	59
	E	51	0	0	0	0	0	0	0	0	0	0	0	0	51
	C	35	0	0	0	0	0	0	0	0	0	0	0	0	35
Personal Insurance Company (The)	P	2,717	12	0	3,977	490	2,125	0	0	3	0	0	0	0	9,324
	E	2,552	12	0	4,008	490	2,119	0	0	3	0	0	0	0	9,184
	C	1,562	0	0	314	179	1,868	0	0	0	0	0	0	0	3,923
Perth Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Petline Insurance Company	P	697	0	0	0	0	0	0	0	0	0	0	0	0	697
	E	695	0	0	0	0	0	0	0	0	0	0	0	0	695
	C	378	0	0	0	0	0	0	0	0	0	0	0	0	378

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Portage la Prairie Mutual Insurance Company (The)	P	0	0	0	-10	-3	-3	0	0	0	0	0	0	-16
	E	0	0	0	-7	-2	-2	0	0	0	0	0	0	-11
	C	3	0	0	-1,008	23	5	0	0	-114	0	0	0	-1,091
Primum Insurance Company	P	5,144	0	0	9,808	997	4,539	0	0	79	0	0	0	20,567
	E	5,046	0	0	11,156	1,149	4,958	0	0	79	0	0	0	22,388
	C	4,428	0	0	13,885	1,301	3,584	0	0	53	0	0	0	23,251
Protective Insurance Company	P	0	0	0	4	0	0	0	0	0	0	0	0	4
	E	0	0	0	4	0	0	0	0	0	0	0	0	4
	C	0	0	0	1	0	0	0	0	0	0	0	0	1
Quebec Assurance 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	0	0	0	0	0
RBC Insurance Company of Canada	P	151	0	0	0	0	0	0	0	0	0	0	0	151
	E	158	0	0	0	0	0	0	0	0	0	0	0	158
	C	49	0	0	0	0	0	0	0	0	0	0	0	49
Royal & Sun Alliance Insurance Company of Canada	P	8,912	6,883	0	14,319	2,028	8,107	628	41	3,014	2	-12	0	43,922
	E	8,765	7,014	0	14,431	2,052	8,129	662	42	2,996	2	-11	0	44,082
	C	3,896	4,032	0	7,998	1,349	4,538	-86	-2	45	0	0	0	21,770
S&Y Insurance Company	P	0	0	0	21,609	3,078	12,486	0	0	0	0	0	0	37,173
	E	0	0	0	22,908	3,241	12,836	0	0	0	0	0	0	38,985
	C	0	0	0	18,758	2,734	9,370	0	0	0	0	0	0	30,862
Safety National Casualty 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	-1	0	0	0	-1
SCOR UK Company Limited	P	0	29	0	0	0	0	0	0	85	0	178	0	292
	E	0	28	0	0	0	0	0	0	46	0	256	0	330
	C	0	3	0	0	0	0	0	0	41	0	76	0	120
Scotia General 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	0	0	0	0	0
Scottish & York Insurance Co. Limited	P	0	0	0	-407	44	-128	0	0	0	0	0	0	-491
	E	0	0	0	-182	114	-54	0	0	0	0	0	0	-122
	C	0	-204	0	-1,717	145	486	0	0	-10	0	0	0	-1,300
Security National Insurance Company	P	6,887	0	0	10,230	983	5,067	0	0	0	0	0	0	23,167
	E	6,384	0	0	10,142	999	4,977	0	0	0	0	0	0	22,502
	C	6,351	0	0	12,039	848	3,309	0	0	0	0	0	0	22,547
Sentry Insurance a Mutual Company	P	0	0	0	2	0	0	0	0	0	0	0	0	2
	E	0	0	0	3	0	1	0	0	0	0	0	0	4
	C	0	0	0	-2	0	0	0	0	0	0	0	0	-2

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$'000'S)

Insurer		Property			Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial			Liability	Personal Accident	Other							
Sompo Japan Nipponkoa Insurance Inc.	P	0	0	0	0	0	0	0	0	4	0	0	0	4	
	E	0	0	0	0	0	0	0	0	1	0	0	0	1	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
Sonnet 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	0	0	0	0	0	
Sovereign General Insurance Company (The)	P	139	4,824	0	2,852	263	1,542	113	10	2,102	230	44	0	12,119	
	E	127	4,702	0	2,698	276	1,422	107	9	2,070	113	44	0	11,568	
	C	-6	6,428	0	2,445	211	724	24	-1	474	8	20	0	10,327	
St. Paul Fire and Marine Insurance Company	P	0	90	0	19	4	9	3	0	20	0	59	0	204	
	E	0	95	0	18	4	9	3	0	17	0	62	0	208	
	C	0	-87	0	199	-1	-4	1	0	-227	0	-1	0	-120	
Starr Insurance & Reinsurance Limited	P	0	39	20	0	0	0	0	0	60	0	65	0	184	
	E	0	31	12	0	0	0	0	0	53	0	68	0	164	
	C	0	22	5	0	0	0	0	0	36	0	18	0	81	
Stewart Title Guaranty Company	P	0	0	0	0	0	0	0	0	0	0	0	397	397	
	E	0	0	0	0	0	0	0	0	0	0	0	397	397	
	C	0	0	0	0	0	0	0	0	0	0	0	172	172	
Sunderland Marine Insurance Company Limited	P	0	0	0	0	0	0	0	0	0	0	-6	0	-6	
	E	0	0	0	0	0	0	0	0	0	0	136	0	136	
	C	0	0	0	0	0	0	0	0	0	0	1	0	1	
T.H.E. 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	0	0	0	0	0	
TD General 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	0	0	0	0	0	
TD Home and Auto Insurance Company	P	394	0	0	188	25	102	0	0	662	0	0	0	1,371	
	E	391	0	0	194	26	100	0	0	662	0	0	0	1,373	
	C	815	0	0	-405	47	42	0	0	177	0	0	0	676	
Technology 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	0	0	0	0	0	0	0	0	0	0	
Temple Insurance Company	P	0	1,618	465	0	0	0	150	0	1,022	0	0	0	3,255	
	E	0	1,884	465	0	0	0	150	0	1,070	0	0	0	3,569	
	C	0	-487	-115	0	0	0	228	0	1,081	0	0	0	707	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	P	0	63	0	18	6	8	0	0	0	0	0	0	95	
	E	0	52	0	19	6	9	0	0	0	0	0	0	86	
	C	0	2	0	5	1	2	0	0	0	0	0	0	10	

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$'000'S)

Insurer		Property			Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial			Liability	Personal Accident	Other							
Traders General Insurance Company	P	794	0	0	11,096	1,357	6,477	0	0	0	0	1	0	19,725	
	E	685	0	0	10,835	1,281	6,258	0	0	0	0	1	0	19,060	
	C	299	0	0	8,388	1,664	4,441	0	0	0	0	0	0	14,792	
Trafalgar 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	0	0	0	0	0	
Trans Global Insurance Company	P	3	0	0	0	0	0	0	0	0	0	0	0	3	
	E	3	0	0	0	0	0	0	0	0	0	0	0	3	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
Travelers Insurance Company of Canada	P	0	245	0	98	17	21	5	32	666	2,834	91	0	4,009	
	E	36	212	0	99	16	22	3	31	558	1,534	108	0	2,619	
	C	39	304	0	116	5	23	0	2	157	448	-1	0	1,093	
Trisura Guarantee Insurance Company	P	0	9	0	0	0	0	467	21	540	420	0	0	1,457	
	E	0	6	0	0	0	0	54	28	601	407	0	0	1,096	
	C	0	1	0	0	0	0	4	0	143	5	0	0	153	
Triton Insurance Company	P	213	0	0	0	0	0	0	0	0	0	0	0	213	
	E	178	0	0	0	0	0	0	0	0	0	0	0	178	
	C	68	0	0	0	0	0	0	0	0	0	0	0	68	
Unica Insurance Inc.	P	0	0	0	0	0	0	0	0	0	3	0	0	3	
	E	0	0	0	0	0	0	0	0	0	3	0	0	3	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
L'Unique General 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	
Unifund Assurance Company	P	40,577	0	0	41,741	6,327	24,190	0	0	0	0	0	0	112,835	
	E	39,805	0	0	41,823	6,264	23,856	0	0	0	0	0	0	111,748	
	C	29,209	0	0	23,287	3,433	18,885	0	0	0	0	0	0	74,814	
Virginia Surety 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	0	0	0	0	0	0	0	0	0	0	
Waterloo Insurance Company	P	-1	0	0	0	0	0	0	0	0	0	0	0	-1	
	E	-1	0	0	0	0	0	0	0	0	0	0	0	-1	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
Wawanesa Mutual Insurance Company (The)	P	0	1	0	0	0	0	0	0	0	0	0	0	1	
	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	
Western Assurance 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	0	0	0	0	0	

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2017
(\$000'S)

Insurer		Property			Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial			Liability	Personal Accident	Other							
Western Surety Company	P	0	0	0	0	0	0	0	0	0	1,465	0	0	1,465	
	E	0	0	0	0	0	0	0	0	0	1,509	0	0	1,509	
	C	0	0	0	0	0	0	0	0	0	27	0	0	27	
Westport Insurance Corporation	P	0	497	307	0	0	0	0	0	354	477	155	0	1,790	
	E	0	522	402	0	0	0	0	0	336	204	141	0	1,605	
	C	0	6,446	274	0	0	0	0	0	22	0	0	0	6,742	
Wynward Insurance Group	P	13	1,071	0	0	0	0	19	0	323	0	0	0	1,426	
	E	13	1,223	0	0	0	0	32	0	340	0	0	0	1,608	
	C	6	504	0	0	0	0	4	0	8	0	0	0	522	
XL Reinsurance America Inc.	P	0	0	0	0	0	0	0	0	262	0	0	0	262	
	E	0	0	0	0	0	0	0	0	258	0	0	0	258	
	C	0	0	0	0	0	0	0	0	21	0	0	0	21	
XL Specialty Insurance Company	P	0	1,081	504	105	0	0	0	0	536	0	257	0	2,483	
	E	0	398	335	60	0	0	0	0	534	0	94	0	1,421	
	C	0	1,325	201	0	0	0	0	0	464	0	93	0	2,083	
Zenith 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	0	0	0	0	0	
Zurich Insurance Company Ltd	P	0	4,427	0	412	96	69	17	12	627	95	345	0	6,100	
	E	0	4,337	0	567	148	95	23	13	592	16	529	0	6,320	
	C	0	5,221	0	2,026	-56	-22	10	144	-1,288	105	1,370	0	7,510	
Total Direct Premiums		187,785	112,556	4,128	261,690	31,281	142,467	7,544	645	64,983	15,236	4,602	23,768	856,685	
Total Earned Premiums		182,931	111,782	3,949	261,813	31,619	139,598	7,250	738	64,718	13,391	4,991	22,432	845,212	
Total Direct Claims		148,795	128,121	1,575	205,641	30,655	107,142	2,317	1,058	22,297	1,724	6,971	5,957	662,253	

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS