

November 7, 2019

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

Dear Minister Gambin-Walsh:

I am pleased to submit the 2018 Insurance Statistics Report of the Superintendent of Insurance for the year ended December 31, 2018.

The report shows particulars of the business of each insurer licensed in Newfoundland and Labrador compiled from the annual statements filed by the licensed Insurers with the Superintendent of Insurance pursuant to Section 85 of the *Insurance Companies Act*.

Sincerely,



Renee Dyer
Superintendent of Insurance



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

2018 Insurance Statistics Report

The Annual Insurance Statistics Report shows the insurance business transactions in Newfoundland and Labrador for the year ended December 31, 2018.

DISCLAIMER

The information presented was obtained from the 2018 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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GENERAL INFORMATION

SUMMARY OF INSURANCE LICENSED ENTITIES AND INDIVIDUALS IN NEWFOUNDLAND AND LABRADOR AS AT DECEMBER 31, 2018

<u>License Type</u>	<u>Number of Licenses</u>
Insurance Company	199
Property & Casualty Insurance Broker	204
Property & Casualty Insurance Agent	28
Special Broker	7
Property & Casualty Insurance Representative	3,327
Life (Including Accident and Sickness) Insurance Broker	143
Life (Including Accident and Sickness) Insurance Agent	121
Life (Including Accident and Sickness) Insurance Representative	1,862
Accident and Sickness Insurance Broker	10
Accident and Sickness Insurance Agent	10
Accident and Sickness Insurance Representative	348
Insurance Adjustment Company	24
Insurance Adjuster	1,283
Travel Insurance Agent	24

New Insurance Companies licensed in 2018

Date Licensed

United States Liability Insurance Company

June 5, 2018

Insurance Companies Withdrawn in 2018

Date Withdrawn

AXA Art Insurance Corporation

April 6, 2018

Insurance Companies Changes in 2018

DAS Legal Protection Insurance Company Limited and Temple Insurance Company amalgamated and continued under the name Temple Insurance Company effective August 9, 2018.

International Insurance Company of Hanover SE changed its name to HDI Global Specialty SE on December 14, 2018.

La Capitale Insurance and Financial Services Inc. and La Capitale Civil Service Insurer Inc. amalgamated and continued under the name La Capitale Civil Service Insurer Inc. effective January 1, 2018.

Legacy General Insurance Company changed its name to Canadian Premier General Insurance Company on October 31, 2018.

Northbridge Personal Insurance Corporation changed its name to Verasure Insurance Company effective May 31, 2018.

GENERAL INFORMATION

SUMMARY OF DIRECT PREMIUMS WRITTEN OR ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS

Following is a summary of the direct premiums written or annuity considerations and disbursement to policy holders as reported by all insurers licensed in Newfoundland and Labrador in 2018.

	<u>2018</u>	<u>2017</u>	<u>Change %</u>
<u>Direct Premiums Written (\$000s)</u>			
Accident & Sickness	535,418	514,542	4.1%
Annuity Considerations	97,530	114,500	-14.8%
Life Insurance	319,026	315,978	1.0%
Property & Casualty	909,297	856,685	6.1%
<u>Disbursements to Policyholders (\$000s)</u>			
Accident & Sickness	399,825	390,141	2.5%
Annuity Considerations	100,666	104,398	-3.6%
Life Insurance	194,068	178,460	8.7%
Property & Casualty	553,661	662,253	-16.4%
<u>Loss Ratio (%)</u>			
Accident & Sickness	74.7%	75.8%	-1.1%
Life Insurance	60.8%	56.5%	4.4%
Property & Casualty	60.9%	77.3%	-16.4%

INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Insurance Companies and Fraternal Societies licensed to transact business under the *Insurance Companies Act* in the province of Newfoundland and Labrador at December 31, 2018.

The letters following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the class are designated on each license.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

- A. Life insurance
- B. Accident and sickness insurance
- C. Aircraft insurance, automobile insurance, boiler and machinery insurance, credit insurance, credit protection insurance, fidelity insurance, hail insurance, legal expense insurance, liability insurance, marine insurance, mortgage insurance, other approved products insurance, property insurance, surety insurance and title insurance
- Discont. Discontinuing allows the licensee to service existing contracts
- Fraternal Fraternal Society mean a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life or accident and sickness insurance under which benefits may be paid only to its members or their beneficiaries, in accordance with its charter and the *Insurance Companies Act*.

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto, ON M4W 2K2	Fraternal
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	A, B
Affiliated FM Insurance Company	100 New Park Place, Suite 200 Vaughan, ON L4K 0H9	C
AIG Insurance Company of Canada	120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8	B, C
Allianz Global Risks US Insurance Company	130 Adelaide Street West, Suite 1600 Toronto, ON M5H 3P5	B, C
Allianz Life Insurance Company of North America	130 Adelaide Street West, Suite 1600 Toronto, ON M5H 3P5	A, B
Allied World Specialty Insurance Company	200 King Street West, Suite 1600 Toronto, ON M5H 3T4	B, C
Allstate Insurance Company of Canada	27 Allstate Parkway, Suite 100 Markham, ON L3R 5P8	B
American Bankers Insurance Company of Florida	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	B, C
American Bankers Life Assurance Company of Florida	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	A, B
American Health and Life Insurance Company	380 Wellington Street, Suite 1420 London, ON N6A 5B5	A
American Income Life Insurance Company	40 King Street, Suite 2100 Toronto, ON M5H 3C2	A, B
American Road Insurance Company (The)	1145 Nicholson Road, Unit #2 Newmarket, ON L3Y 9C3	C
Arch Insurance Canada Ltd.	77 King Street West, Suite 3600 Toronto, ON M5K 1K2	B, C
Ascentus Insurance Ltd.	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Aspen Insurance UK Limited	40 King Street West, Unit 2100 Toronto, ON M5H 3C2	B, C
Associated Electric & Gas Insurance Services Limited	40 King Street West Toronto, ON M5H 3C2	C
Assumption Mutual Life Insurance Company	770 Main Street Moncton, NB E1C 8L1	A, B
Assurant Life of Canada	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	A, B
Atlantic Insurance Company Limited	64 Commonwealth Avenue Mount Pearl, NL A1N 1W8	C
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	1 Robert Speck Parkway, Suite 1430 Mississauga, ON L4Z 3M3	C
Aviva General Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Aviva Insurance Company of Canada	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
AXA Equitable Life Insurance Company	100 Consilium Place Scarborough, ON M1H 3E3	A, B
AXA Insurance Company	44 Victoria Street, Suite 1103 Toronto, ON M5C 1Y2	C
AXIS Reinsurance Company	70 York Street, Suite 1010 Toronto, ON M5J 1S9	B, C
Belair Insurance Company Inc.	7101 Jean-Talon Street East, Suite 300 Anjou, QC H1M 3T6	C
Berkley Insurance Company	145 King Street West, Suite 1000 Toronto, ON M5H 1J8	B, C
Blue Cross Life Insurance Company of Canada	644 Main Street Moncton, NB E1C 8L3	A, B
BMO Life Assurance Company	60 Yonge Street Toronto, ON M5E 1H5	A, B

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
BMO Life Insurance Company	60 Yonge Street Toronto, ON M5E 1H5	A, B
Boiler Inspection and Insurance Company of Canada (The)	390 Bay Street, Suite 2000 Toronto, ON M5H 2Y2	C
Brookfield Annuity Company	333 Bay Street, Suite 1640 Toronto, ON M5H 2R2	A
CAA Insurance Company	60 Commerce Valley Drive East Thornhill, ON L3T 7P9	B, C
Canada Guaranty Mortgage Insurance Company	1 Toronto Street, Suite 400 Toronto, ON M5C 2V6	C
Canada Life Assurance Company (The)	330 University Avenue Toronto, ON M5G 1R8	A, B
Canada Life Insurance Company of Canada (The)	330 University Avenue Toronto, ON M5G 1R8	A, B
Canadian Egg Industry Reciprocal Alliance	900, 10025 - 102A Ave Edmonton, AB T5J 0Y2	C
Canadian Farm Insurance Corp.	101 Riel Drive, Suite 205 St. Albert, AB T3N 3X4	B, C
Canadian Lawyers Insurance Association	919-11th Avenue S.W., Suite 600 Calgary, AB T2R 1P3	C
Canadian Northern Shield Insurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Canadian Premier General Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	B, C
Canadian Premier Life Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	A, B
Canadian Universities Reciprocal Insurance Exchange	5500 North Service Road, Suite 901 Burlington, ON L7L 6W6	C
Canassurance Insurance Company	550 Sherbrooke Street West Montreal, QC H3A 3S3	A, B

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Capitale Civil Service Insurer Inc. (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	A, B
Capitale Financial Security Insurance Company (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	A, B
Capitale General Insurance Inc. (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	C
Chicago Title Insurance Company	55 Superior Boulevard Mississauga, ON L5T 2X9	C
Chubb Insurance Company of Canada	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C
Chubb Life Insurance Company of Canada	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	A, B
CIBC Life Insurance Company Limited	199 Bay Street, 44th Floor Toronto, ON M5L 1A2	A, B
CIGNA Life Insurance Company of Canada	301-100 Consilium Place Scarborough, ON M1H 3E3	A, B
Combined Insurance Company of America	7300 Warden Avenue, Suite 300 Markham, ON L3R 0X3	A, B
Compagnie Française d'Assurance pour le Commerce Extérieur	251 Consumers Road, Suite 910 Toronto, ON M2J 4R3	C
CompCorp Life Insurance Company	250 Yonge Street, Suite 3110 Toronto, ON M5B 2L7	A, B
Continental Casualty Company	66 Wellington Street West, Suite 3700 Toronto, ON M5K 1J5	B, C
Co-operators General Insurance Company	130 Macdonell Street - Priory Square Guelph, ON N1H 6P8	B, C
Co-operators Life Insurance Company	1920 College Avenue Regina, SK S4P 1C4	A, B
CorePointe Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	C

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Coseco Insurance Company	130 Macdonell Street - Priory Square Guelph, ON N1H 6P8	B, C
CUMIS General Insurance Company	151 North Service Road Burlington, ON L7R 4C2	B, C
CUMIS Life Insurance Company	151 North Service Road Burlington, ON L7R 4C2	A, B
Desjardins Financial Security Life Assurance Company	200, Rue Des Commandeurs Levis, QC G6V 6R2	A, B
Dominion of Canada General Insurance Company (The)	165 University Avenue Toronto, ON M5H 3B9	C
Ecclesiastical Insurance Office Public Limited Company	100 Eglinton Avenue West, Suite 2200 Toronto, ON M4R 1K8	C
Echelon Insurance	2680 Matheson Blvd. East, Suite 300 Mississauga, ON L4W 0A5	B, C
Economical Mutual Insurance Company	111 Westmount South Waterloo, ON N2L 4S4	B, C
Electric Insurance Company	40 King Street Suite 2100 Toronto, ON M5H 3C2	C
Elite Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Empire Life Insurance Company (The)	259 King Street East Kingston, ON K7L 3A8	A, B
Employers Insurance Company of Wausau	181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	B, C
Equitable Life Insurance Company of Canada (The)	1 Westmount Road North Waterloo, ON N2J 4C7	A, B
Euler Hermes North America Insurance Company	1155 Rene-Levesque West, Suite 2810 Montreal, QC H3B 2L2	C
Everest Insurance Company of Canada	130 King Street West, Suite 2620 Toronto, ON M5X 1C7	B, C

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Excellence Life Insurance Company (The)	1611 Boulevard Cremazie Est, Bureau 900 Montreal, QC H2M 2P2	A, B
Factory Mutual Insurance Company	100 New Park Place, Suite 200 Vaughan, ON L4K 0H9	C
FCT Insurance Company Ltd.	2235 Sheridan Garden Drive Oakville, ON L6J 7Y5	C
Federal Insurance Company	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C
Federated Insurance Company of Canada	255 Commerce Drive Winnipeg, MB R3C 3C9	C
Fenchurch General Insurance Company	2655 North Sheridan Way, Suite 115 Mississauga, ON L5K 2P8	C
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville, ON L6J 7Y5	C
First Canadian Insurance Corporation	320 Sioux Road Sherwood Park, AB T8A 3X6	A, B
First North American Insurance Company	250 Bloor Street East, 6th Floor Toronto, ON M4W 1E5	B, C
Foresters Life Insurance Company	789 Don Mills Road Toronto, ON M3C 1T9	A, B
Genworth Financial Mortgage Insurance Company Canada	2060 Winston Park Drive, Suite 300 Oakville, ON L6H 5R7	C
Gerber Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	A
GMS Insurance Inc.	2055 Albert Street Regina, SK S4P 0E3	B, C
Gore Mutual Insurance Company	252 Dundas Street North Cambridge, ON N1R 5T3	B, C
Grand Orange Lodge of British America (The)	505 Consumers Road, Suite 706 Toronto, ON M2J 4V8	Fraternal

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Great American Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	B, C
Great-West Life Assurance Company (The)	100 Osborne Street North Winnipeg, MB R3C 3A5	A, B
Green Shield Canada	8677 Anchor Drive Windsor, ON N9A 6W1	B
Guarantee Company of North America (The)	4950 Yonge Street, Suite 1400 Toronto, ON M2N 6K1	B, C
Hartford Fire Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	B, C
HDI Global SE	181 University Avenue, Suite 1900 Toronto, ON M5H 3M7	C
HDI Global Specialty SE	220 Bay Street, Suite 400 Toronto, ON M5J 2W4	B, C
Healthcare Insurance Reciprocal of Canada	4711 Yonge Street, Suite 1600 North York, ON M2N 6K8	C
Humania Assurance Inc.	1555 Girouard Street West St-Hyacinthe, QC J2S 7C8	A, B
Independent Order of Foresters (The)	789 Don Mills Road Toronto, ON M3C 1T9	Fraternal
Industrial Alliance Insurance and Financial Services Inc.	1080 Grande Allée West Quebec City, QC G1S 1C7	A, B
Industrial Alliance Pacific General Insurance Corporation	1080 Grande Allée West Quebec City, QC G1S 1C7	B, C
Intact Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Ironshore Insurance Ltd.	181 Bay Street, Suite 900 Toronto, ON M5J 2T3	B, C
ivari	5000 Yonge Street, Suite 500 Toronto, ON M2N 7J8	A, B

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Jevco Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	C
Jewelers Mutual Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	C
Knights of Columbus	888 Sidney Street Belleville, ON K8N 4Z5	Fraternal
Lawyers' Professional Indemnity Company	250 Yonge Street, Suite 3101 Toronto, ON M5B 2L7	C
Liberty Life Assurance Company of Boston	181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	A, B
Liberty Mutual Insurance Company	181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	B, C
Life Insurance Company of North America	100 Consilium Place, Suite 301 Scarborough, ON M1H 3E3	A, B
Lloyd's Underwriters	1155 Rue Metcalfe, Suite 2220 Montreal, QC H3B 2V6	B, C
London Life Insurance Company	255 Dufferin Avenue London, ON N6A 4K1	A, B
Manufacturers Life Insurance Company (The)	200 Bloor Street East Toronto, ON M4W 1E5	A, B
Manulife Assurance Company of Canada	200 Bloor Street East Toronto, ON M4W 1E5	A
MD Life Insurance Company	1870 Alta Vista Drive Ottawa, ON K1G 6R7	A
Medavie Inc.	644 Main Street Moncton, NB E1C 8L3	B
Millennium Insurance Corporation	320 Sioux Road Sherwood Park, AB T8A 3X6	C
Missisquoi Insurance Company (The)	111 Westmount Road South Waterloo, ON N2L 4S4	B, C

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mitsui Sumitomo Insurance Company, Limited	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C
Motors Insurance Corporation	8500 Leslie Street, Suite 101 Thornhill, ON L3T 7M8	C
Munich Reinsurance America, Inc.	390 Bay Street, 24th Floor Toronto, ON M5H 2Y2	B, C
National Bank Life Insurance Company	600 De La Gauchetiere West Street, 12th Floor Montreal, QC H3B 4L2	A, B, C
National Liability & Fire Insurance Company	200 Bay Street, 15th Floor Toronto, ON M5J 2J2	B, C
New York Life Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	A, B
Nordic Insurance Company of Canada (The)	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Northbridge General Insurance Corporation	105 Adelaide Street, West Toronto, ON M5H 1P9	B, C
Novex Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Old Republic Insurance Company of Canada	100 King Street West Hamilton, ON L8N 3K9	B, C
Omega General Insurance Company	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	C
Optimum Insurance Company	425 De Maisonneuve Boulevard West, Suite 1500 Montreal, QC H3A 3G5	B, C
Order of United Commercial Travelers of America (The)	901 Centre Street North, Suite 300 Calgary, AB T2E 2P6	Fraternal
Orion Travel Insurance Company	520 3rd Avenue South West, Suite 1500 Calgary, AB T2P 0R3	B, C
Pavonia Life Insurance Company of Michigan	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	A, B

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Personal Insurance Company (The)	6300 Boulevard Guillaume-Couture Levis, QC G6V 6P9	B, C
Perth Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Petline Insurance Company	111 Westmount Road South Waterloo, ON N2J 4S4	C
Portage la Prairie Mutual Insurance Company (The)	749 Saskatchewan Avenue East Portage La Prairie, MB R1N 3B8	C
Primerica Life Insurance Company of Canada	6985 Financial Drive, Suite 400 Mississauga, ON L5N 0G3	A, B
Primum Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B, C
Protective Insurance Company	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	B, C
Quebec Assurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
RBC Insurance Company of Canada	6880 Financial Drive, West Tower Mississauga, ON L5N 7Y5	B, C
RBC Life Insurance Company	6880 Financial Drive, West Tower Mississauga, ON L5N 7Y5	A, B
Reliable Life Insurance Company	100 King Street West Hamilton, ON L8N 3K9	A, B
Royal & Sun Alliance Insurance Company of Canada	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
S&Y Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Safety National Casualty Corporation	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	C
SCOR UK Company Limited	199 Bay Street, Suite 2800 Toronto, ON M5L 1G1	C

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Scotia General Insurance Company	100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	B, C
Scotia Life Insurance Company	100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	A, B
Scottish & York Insurance Co. Limited	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	C
Security National Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B,C
Sentry Insurance a Mutual Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C5	C
Sompo Japan Nipponkoa Insurance Inc.	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	C
Sonnet Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Sovereign General Insurance Company (The)	6700 MacLeod Trail South East, Suite 140 Calgary, AB T2H 0L3	B, C
SSQ Insurance Company Inc.	2525 Boulevard Laurier Quebec, QC G1V 2L2	A, B
SSQ, Life Insurance Company Inc.	2525 Boulevard Laurier Quebec, QC G1V 2L2	A, B
St. Paul Fire and Marine Insurance Company	165 University Avenue Toronto, ON M5H 3B9	C
Starr Insurance & Reinsurance Limited	200 King Street West, Suite 1200 Toronto, ON M5H 3T4	B, C
Stewart Title Guaranty Company	200 Bay Street, Suite 2600 Toronto, ON M5J 2J2	C
Sun Life Assurance Company of Canada	1 York Street Toronto, ON M5J 0B6	A, B
Sun Life Insurance (Canada) Limited	1 York Street Toronto, ON M5J 0B6	A, B

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Sunderland Marine Insurance Company Limited	960 Quayside Drive, Unit 103 New Westminster, BC V3M 6G2	B, C
T.H.E. Insurance Company	200 University Avenue, 14th Floor Toronto, ON M5H 3C6	C
TD General Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B, C
TD Home and Auto Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	C
TD Life Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	A, B
Teachers Life Insurance Society (Fraternal)	916 The East Mall, Suite C Toronto, ON M9B 6K1	Fraternal
Technology Insurance Company, Inc.	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	C
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto, ON M5H 2Y2	B, C
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West, 3rd Floor Toronto, ON M5H 1P9	C
Traders General Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Trafalgar Insurance Company of Canada	700 University Avenue, Suite 1500-A Toronto, ON M5G 0A1	B, C
Trans Global Insurance Company	16930 - 114th Avenue North West, Suite 275 Edmonton, AB T5M 3S2	C
Trans Global Life Insurance Company	16930 - 114th Avenue North West, Suite 275 Edmonton, AB T5M 3S2	A, B
Travelers Insurance Company of Canada	165 University Avenue Toronto, ON M5H 3B9	B, C
Trisura Guarantee Insurance Company	333 Bay Street, Suite 1610 Toronto, ON M5H 2R2	B, C

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Triton Insurance Company	380 Wellington Street, Suite 1420 London, ON N6A 5B5	B, C
Unica Insurance Inc.	625 Jacques-Parizeau Quebec City, QC G1R G5	B, C
L'Unique General Insurance Inc.	625 Jacques-Parizeau Quebec City, QC G1R G5	C
Unifund Assurance Company	10 Factory Lane St. John's, NL A1C 6H5	B, C
United States Liability Insurance Company	4080 Confederation Parkway, Suite 702 Mississauga, ON L5B 0G1	C
Verassure Insurance Company	105 Adelaide Street West Toronto, ON M5H 1P9	B, C
Virginia Surety Company, Inc.	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	C
Waterloo Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Wawanesa Life Insurance Company (The)	200 Main Street, Suite 400 Winnipeg, MB R3C 1A8	A, B
Wawanesa Mutual Insurance Company (The)	191 Broadway Winnipeg, MB R3C 3P1	B, C
Western Assurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Western Life Assurance Company	200 Main Street, Suite 400 Winnipeg, MB R3G 1A8	A, B
Western Surety Company	1881 Scarth Street, Suite 2100 Regina, SK S4P 4K9	C
Westport Insurance Corporation	150 King Street West, Suite 1000 Toronto, ON M5H 1J9	B, C
Wynward Insurance Group	1240 One Lombard Place Winnipeg, MB R3B 0V9	C

NAME OF INSURANCE COMPANY OR FRATERNAL BENEFIT SOCIETY	ADDRESS OF CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
XL Reinsurance America Inc.	100 Yonge Street, Suite 1200 Toronto, ON M5C 2W1	B, C
XL Specialty Insurance Company	100 King Street West, Suite 3020 Toronto, ON M5X 1C9	B, C
Zenith Insurance Company	105 Adelaide Street West Toronto, ON M5H 1P9	B, C
Zurich Insurance Company Ltd	100 King Street West, Suite 5500 Toronto, ON M5X 1C9	B, C

COMPARATIVE SUMMARY**INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS AND DISBURSEMENT TO POLICYHOLDERS****FOR THE YEARS ENDED 31 DECEMBER 2018 AND 2017****(\$000'S)**

Type of Insurance	Premium or Annuity Consideration			Disbursement to Policy Holders		
	2018	2017	Variance YOY	2018	2017	Variance YOY
Life	319,026	315,978	1.0%	194,068	178,460	8.7%
Annuities	97,530	114,500	-14.8%	100,666	104,398	-3.6%
Accident and Sickness	535,418	514,542	4.1%	399,825	390,141	2.5%
Property						
- Personal	202,982	187,785	8.1%	126,316	148,795	-15.1%
- Commercial	125,628	112,556	11.6%	58,703	128,121	-54.2%
Aircraft	3,387	4,128	-18.0%	-314	1,575	-119.9%
Automobile						
- Liability	268,619	261,690	2.6%	173,541	205,641	-15.6%
- Personal Accident	32,303	31,281	3.3%	30,435	30,655	-0.7%
- Other	147,832	142,467	3.8%	97,781	107,142	-8.7%
Credit	357	354	0.8%	31	-35	-188.6%
Boiler and Machinery	11,729	7,544	55.5%	8,377	2,317	261.5%
Legal Expense	110	206	-46.6%	15	8	87.5%
Fidelity	704	645	9.1%	213	1,058	-79.9%
Liability	68,536	64,983	5.5%	20,365	2,297	786.6%
Surety	9,022	15,236	-40.8%	23,537	1,724	1265.3%
Marine	15,311	4,602	232.7%	7,648	6,971	9.7%
Mortgage	14,002	14,911	-6.1%	5,155	3,974	29.7%
Title	2,870	2,832	1.3%	640	830	-22.9%
Credit Protection	5,908	5,465	8.1%	1,212	1,180	2.7%
Other Approved Products	0	0	-	0	0	-
Hail	0	0	-	6	0	-
TOTALS	\$1,861,274	\$1,801,705	3.3%	\$1,248,220	\$1,315,252	-5.1%

COMPARATIVE TOTALS - LIFE INSURANCE (\$000'S)

Year	Premiums	Disbursements	Loss Ratio
2009	229,215	125,999	55.0%
2010	242,506	125,162	51.6%
2011	258,166	139,553	54.1%
2012	270,698	139,887	51.7%
2013	283,382	148,098	52.3%
2014	293,659	144,348	49.2%
2015	296,771	158,424	53.4%
2016	300,679	161,368	53.7%
2017	315,978	178,460	56.5%
2018	319,026	194,068	60.8%

COMPARATIVE TOTALS - ANNUITIES (\$000'S)

Year	Annuity Consideration	Disbursements
2009	78,788	75,875
2010	71,301	83,508
2011	51,851	68,539
2012	52,465	77,916
2013	103,729	91,035
2014	82,454	105,563
2015	205,530	111,357
2016	75,840	97,319
2017	114,500	104,398
2018	97,530	100,666

COMPARATIVE TOTALS - ACCIDENT AND SICKNESS INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	355,251	252,063	71.0%
2010	382,945	269,063	70.3%
2011	417,969	296,303	70.9%
2012	462,694	314,403	68.0%
2013	474,790	329,223	69.3%
2014	469,974	325,769	69.3%
2015	486,894	344,168	70.7%
2016	491,368	397,853	81.0%
2017	514,542	390,141	75.8%
2018	535,418	399,825	74.7%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - PROPERTY PERSONAL INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	94,661	66,993	70.8%
2010	106,581	91,769	86.1%
2011	126,103	71,507	56.7%
2012	130,727	89,181	68.2%
2013	140,735	81,799	58.1%
2014	154,317	110,795	71.8%
2015	166,052	98,619	59.4%
2016	177,601	105,030	59.1%
2017	187,785	148,795	79.2%
2018	202,982	126,316	62.2%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - PROPERTY COMMERCIAL INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	62,635	41,311	66.0%
2010	68,645	37,349	54.4%
2011	84,188	75,431	89.6%
2012	80,137	48,442	60.4%
2013	95,651	48,547	50.8%
2014	100,053	59,343	59.3%
2015	100,613	65,716	65.3%
2016	100,386	109,717	109.3%
2017	112,556	128,121	113.8%
2018	125,628	58,703	46.7%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - AIRCRAFT INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	7,117	1,633	22.9%
2010	3,945	604	15.3%
2011	4,914	2,695	54.8%
2012	3,946	2,663	67.5%
2013	4,805	19,885	413.8%
2014	5,242	4,502	85.9%
2015	3,802	631	16.6%
2016	3,472	5,687	163.8%
2017	4,128	1,575	38.2%
2018	3,387	-314	-9.3%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - AUTOMOBILE LIABILITY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	207,520	119,098	57.4%
2010	218,176	136,615	62.6%
2011	250,308	199,941	79.9%
2012	231,958	177,886	76.7%
2013	239,931	179,644	74.9%
2014	244,663	231,858	94.8%
2015	254,806	235,024	92.2%
2016	263,278	210,818	80.1%
2017	261,690	205,641	78.6%
2018	268,619	173,541	64.6%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - AUTOMOBILE PERSONAL ACCIDENT INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	24,220	11,112	45.9%
2010	25,833	18,489	71.6%
2011	29,861	18,629	62.4%
2012	28,723	21,591	75.2%
2013	30,746	19,553	63.6%
2014	30,319	25,437	83.9%
2015	30,529	26,628	87.2%
2016	31,708	22,174	69.9%
2017	31,281	30,655	98.0%
2018	32,303	30,435	94.2%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - AUTOMOBILE OTHER INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	86,388	57,644	66.7%
2010	94,382	62,734	66.5%
2011	110,417	73,482	66.5%
2012	106,991	74,171	69.3%
2013	115,723	83,175	71.9%
2014	123,655	83,811	67.8%
2015	132,549	97,894	73.9%
2016	138,864	101,782	73.3%
2017	142,467	107,142	75.2%
2018	147,832	97,781	66.1%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - BOILER AND MACHINERY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	5,619	3,625	64.5%
2010	5,164	-274	-5.3%
2011	4,439	8,132	183.2%
2012	4,429	4,540	102.5%
2013	4,327	-2,599	-60.1%
2014	12,791	7,100	55.5%
2015	7,277	3,383	46.5%
2016	6,926	5,047	72.9%
2017	7,544	2,317	30.7%
2018	11,729	8,377	71.4%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - FIDELITY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	662	28	4.2%
2010	549	-48	-8.7%
2011	648	188	29.0%
2012	614	531	86.5%
2013	646	-99	-15.3%
2014	630	1,151	182.7%
2015	638	579	90.8%
2016	635	-80	-12.6%
2017	645	1,058	164.0%
2018	704	213	30.3%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - LIABILITY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	46,645	24,951	53.5%
2010	53,605	22,262	41.5%
2011	59,789	28,645	47.9%
2012	57,674	31,377	54.4%
2013	64,626	30,250	46.8%
2014	62,249	23,576	37.9%
2015	65,673	33,261	50.6%
2016	64,915	21,111	32.5%
2017	64,983	22,297	34.3%
2018	68,536	20,365	29.7%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - SURETY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	7,181	-2,000	-27.9%
2010	9,173	4,750	51.8%
2011	7,709	410	5.3%
2012	8,273	-2,379	-28.8%
2013	21,086	5,028	23.8%
2014	13,299	2,458	18.5%
2015	11,702	11,125	95.1%
2016	10,416	1,424	13.7%
2017	15,236	1,724	11.3%
2018	9,022	23,537	260.9%

COMPARATIVE TOTALS - PROPERTY AND CASUALTY - MARINE INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2009	7,194	609	8.5%
2010	7,348	1,682	22.9%
2011	7,264	4,392	60.5%
2012	10,231	6,338	61.9%
2013	10,524	6,457	61.4%
2014	6,998	7,193	102.8%
2015	9,551	3,395	35.5%
2016	12,550	4,667	37.2%
2017	4,602	6,971	151.5%
2018	15,311	7,648	50.0%

**COMPARATIVE TOTALS - PROPERTY AND CASUALTY - MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED)
(\$000'S)**

Year	Premiums	Claims	Loss Ratio
2009	13,478	6,939	51.5%
2010	15,208	6,298	41.4%
2011	16,652	4,407	26.5%
2012	19,210	2,705	14.1%
2013	20,278	2,268	11.2%
2014	22,415	3,849	17.2%
2015	25,411	9,395	37.0%
2016	21,470	8,051	37.5%
2017	23,768	5,957	25.1%
2018	23,247	7,059	30.4%

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	In Effect 1-Jan-18	New Effectuated & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-18
ACTRA Fraternal Benefit Society					
Individual	0	0	0	0	0
Group	2,627	2,441	2,695	0	2,373
Total	2,627	2,441	2,695	0	2,373
American Bankers Life Assurance Company of Florida					
Individual	406	0	68	0	338
Group	41,258	97,695	2,887	0	136,066
Total	41,664	97,695	2,955	0	136,404
American Health and Life Insurance Company					
Individual	75	0	0	0	75
Group	67,475	74,342	71,390	0	70,427
Total	67,550	74,342	71,390	0	70,502
American Income Life Insurance Company					
Individual	261,848	62,640	41,123	0	283,365
Group	0	0	0	0	0
Total	261,848	62,640	41,123	0	283,365
Assumption Mutual Life Insurance Company					
Individual	381,609	28,341	26,494	0	383,456
Group	24,336	3,498	13,528	0	14,306
Total	405,945	31,839	40,022	0	397,762
Assurant Life of Canada					
Individual	5,686	10	335	0	5,361
Group	7,010	33	661	0	6,382
Total	12,696	43	996	0	11,743
Blue Cross Life Insurance Company of Canada					
Individual	119,476	2,782	6,807	0	115,451
Group	1,293,469	153,371	26,335	0	1,420,505
Total	1,412,945	156,153	33,142	0	1,535,956
BMO Life Assurance Company					
Individual	346,704	20,172	25,286	0	341,590
Group	3,677	67	290	0	3,454
Total	350,381	20,239	25,576	0	345,044
BMO Life Insurance Company					
Individual	0	0	0	0	0
Group	6,546	315	758	0	6,103
Total	6,546	315	758	0	6,103
Canada Life Assurance Company (The)					
Individual	2,885,412	152,114	146,403	0	2,891,123
Group	4,218,122	560,734	291,766	0	4,487,090
Total	7,103,534	712,848	438,169	0	7,378,213

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	In Effect 1-Jan-18	New Effected & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-18
Canadian Premier Life Insurance Company					
Individual	0	0	0	0	0
Group	12,537	44,426	11,657	0	45,306
Total	12,537	44,426	11,657	0	45,306
Capitale Civil Service Insurer Inc. (La)					
Individual	0	-100	0	0	-100
Group	0	29,914	4,588	0	25,326
Total	0	29,814	4,588	0	25,226
Capitale Financial Security Insurance Company (La)					
Individual	1,369	29	364	0	1,034
Group	0	0	0	0	0
Total	1,369	29	364	0	1,034
Chubb Life Insurance Company of Canada					
Individual	1,277	107	64	0	1,320
Group	10,826	2,512	4,226	0	9,112
Total	12,103	2,619	4,290	0	10,432
CIBC Life Insurance Company Limited					
Individual	8,571	2,048	1,188	0	9,431
Group	0	0	0	0	0
Total	8,571	2,048	1,188	0	9,431
CIGNA Life Insurance Company of Canada					
Individual	0	0	0	0	0
Group	0	1,576	78	0	1,498
Total	0	1,576	78	0	1,498
Combined Insurance Company of America					
Individual	4,085	61	44	0	4,102
Group	130	0	42	0	88
Total	4,215	61	86	0	4,190
Co-operators Life Insurance Company					
Individual	1,897,336	146,802	105,045	0	1,939,093
Group	54,432	28,050	21,352	0	61,130
Total	1,951,768	174,852	126,397	0	2,000,223
CUMIS Life Insurance Company					
Individual	49,539	150	1,881	0	47,808
Group	681,525	165,360	112,890	0	733,995
Total	731,064	165,510	114,771	0	781,803
Desjardins Financial Security Life Assurance Company					
Individual	349,696	15,312	15,457	0	349,551
Group	622,153	92,701	17,506	0	697,348
Total	971,849	108,013	32,963	0	1,046,899

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	In Effect 1-Jan-18	New Effected & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-18
Empire Life Insurance Company (The)					
Individual	214,569	1,021	14,124	0	201,466
Group	7,532	4,707	2,345	0	9,894
Total	222,101	5,728	16,469	0	211,360
Equitable Life Insurance Company of Canada					
Individual	319,263	24,862	37,662	0	306,463
Group	21,156	12,386	3,821	0	29,721
Total	340,419	37,248	41,483	0	336,184
Excellence Life Insurance Company (The)					
Individual	5,130	100	417	0	4,813
Group	0	0	0	0	0
Total	5,130	100	417	0	4,813
First Canadian Insurance Corporation					
Individual	0	0	0	0	0
Group	216,870	40,502	42,798	0	214,574
Total	216,870	40,502	42,798	0	214,574
Foresters Life Insurance Company					
Individual	113,042	4,871	9,722	0	108,191
Group	7,569	1	2,436	0	5,134
Total	120,611	4,872	12,158	0	113,325
Gerber Life Insurance Company					
Individual	6,629	200	479	0	6,350
Group	0	0	0	0	0
Total	6,629	200	479	0	6,350
Grand Orange Lodge of British America (The)					
Individual	5,234	477	349	0	5,362
Group	0	0	0	0	0
Total	5,234	477	349	0	5,362
Great-West Life Assurance Company (The)					
Individual	1,138,441	57,678	72,376	0	1,123,743
Group	6,413,690	2,142,510	102,544	0	8,453,656
Total	7,552,131	2,200,188	174,920	0	9,577,399
Humania Assurance Inc.					
Individual	2,725	3,000	600	0	5,125
Group	0	0	0	0	0
Total	2,725	3,000	600	0	5,125
Independent Order of Foresters (The)					
Individual	5,579	424	44	0	5,959
Group	0	0	0	0	0
Total	5,579	424	44	0	5,959

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	In Effect 1-Jan-18	New Effected & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-18
Industrial Alliance Insurance and Financial Services Inc.					
Individual	1,605,364	149,692	87,133	0	1,667,923
Group	562,276	65,680	111,541	0	516,415
Total	2,167,640	215,372	198,674	0	2,184,338
ivari					
Individual	463,807	48,390	35,451	0	476,746
Group	0	0	0	0	0
Total	463,807	48,390	35,451	0	476,746
Knights of Columbus					
Individual	348,061	21,133	19,637	0	349,557
Group	0	0	0	0	0
Total	348,061	21,133	19,637	0	349,557
Life Insurance Company of North America					
Individual	0	0	0	0	0
Group	15,208	0	11,406	0	3,802
Total	15,208	0	11,406	0	3,802
London Life Insurance Company					
Individual	2,252,224	218,567	193,238	0	2,277,553
Group	0	0	0	0	0
Total	2,252,224	218,567	193,238	0	2,277,553
Manufacturers Life Insurance Company (The)					
Individual	6,194,506	434,359	295,713	338	6,333,490
Group	8,894,541	312,130	1,705,024	0	7,501,647
Total	15,089,047	746,489	2,000,737	338	13,835,137
National Bank Life Insurance Company					
Individual	204	100	0	0	304
Group	3,896	237	346	0	3,787
Total	4,100	337	346	0	4,091
New York Life Insurance Company					
Individual	0	0	0	0	0
Group	781,994	87,945	28,998	0	840,941
Total	781,994	87,945	28,998	0	840,941
Pavonia Life Insurance Company of Michigan					
Individual	250	0	0	0	250
Group	5,349	277	704	0	4,922
Total	5,599	277	704	0	5,172
Primerica Life Insurance Company of Canada					
Individual	765,348	76,552	39,992	0	801,908
Group	0	0	0	0	0
Total	765,348	76,552	39,992	0	801,908

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	In Effect 1-Jan-18	New Effected & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-18
RBC Life Insurance Company					
Individual	575,392	87,212	40,945	0	621,659
Group	242,810	24,662	3,128	0	264,344
Total	818,202	111,874	44,073	0	886,003
Reliable Life Insurance Company					
Individual	1,003	0	703	0	300
Group	0	0	0	0	0
Total	1,003	0	703	0	300
Scotia Life Insurance Company					
Individual	54,229	8,306	6,170	0	56,365
Group	61,055	950	4,595	0	57,410
Total	115,284	9,256	10,765	0	113,775
SSQ Insurance Company Inc.					
Individual	68,649	94	8,843	0	59,900
Group	50	361	0	0	411
Total	68,699	455	8,843	0	60,311
SSQ Life Insurance Company Inc.					
Individual	0	0	0	0	0
Group	199,241	39,118	99,409	0	138,950
Total	199,241	39,118	99,409	0	138,950
Sun Life Assurance Company of Canada					
Individual	7,272,136	945,523	460,739	1	7,756,921
Group	3,778,032	57,842	159,658	60	3,676,276
Total	11,050,168	1,003,365	620,397	61	11,433,197
TD Life Insurance Company					
Individual	67,644	49,692	6,112	0	111,224
Group	250	0	0	0	250
Total	67,894	49,692	6,112	0	111,474
Trans Global Life Insurance Company					
Individual	0	0	0	0	0
Group	25	1,198	0	0	1,223
Total	25	1,198	0	0	1,223
Wawanesa Life Insurance Company (The)					
Individual	13,923	576	751	0	13,748
Group	2,527	-24	0	0	2,503
Total	16,450	552	751	0	16,251
Western Life Assurance Company					
Individual	32,978	3,447	2,677	0	33,748
Group	388,261	239	13,878	0	374,622
Total	421,239	3,686	16,555	0	408,370

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	In Effect 1-Jan-18	New Effected & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-18
TOTALS					
Individual	\$27,839,419	\$2,566,744	\$1,704,436	\$339	\$28,702,066
Group	\$28,648,455	\$4,047,756	\$2,875,280	\$60	\$29,820,991
Total	\$56,487,874	\$6,614,500	\$4,579,716	\$399	\$58,523,057

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
ACTRA Fraternal Benefit Society			
Individual	0	0	0
Group	6	0	6
Total	6	0	6
American Bankers Life Assurance Company of Florida			
Individual	8	0	8
Group	5,328	0	5,328
Total	5,336	0	5,336
American Health and Life Insurance Company			
Individual	1	0	1
Group	1,191	0	1,191
Total	1,192	0	1,192
American Income Life Insurance Company			
Individual	7,406	0	7,406
Group	0	0	0
Total	7,406	0	7,406
Assumption Mutual Life Insurance Company			
Individual	3,911	107	4,018
Group	65	2	67
Total	3,976	109	4,085
Assurant Life of Canada			
Individual	100	255	355
Group	253	6,574	6,827
Total	353	6,829	7,182
Blue Cross Life Insurance Company of Canada			
Individual	5,522	0	5,522
Group	4,362	0	4,362
Total	9,884	0	9,884
BMO Life Assurance Company			
Individual	2,891	1,135	4,026
Group	11	10,601	10,612
Total	2,902	11,736	14,638
BMO Life Insurance Company			
Individual	0	0	0
Group	140	13	153
Total	140	13	153
Canada Life Assurance Company (The)			
Individual	19,492	40	19,532
Group	28,846	937	29,783
Total	48,338	977	49,315

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Canadian Premier Life Insurance Company			
Individual	0	0	0
Group	2,043	0	2,043
Total	2,043	0	2,043
Capitale Civil Service Insurer Inc. (La)			
Individual	30	932	962
Group	84	0	84
Total	114	932	1,046
Capitale Financial Security Insurance Company (La)			
Individual	20	0	20
Group	0	0	0
Total	20	0	20
Chubb Life Insurance Company of Canada			
Individual	48	0	48
Group	5,293	0	5,293
Total	5,341	0	5,341
CIBC Life Insurance Company Limited			
Individual	182	0	182
Group	0	0	0
Total	182	0	182
CIGNA Life Insurance Company of Canada			
Individual	0	0	0
Group	8	0	8
Total	8	0	8
Combined Insurance Company of America			
Individual	171	0	171
Group	-1	0	-1
Total	170	0	170
Co-operators Life Insurance Company			
Individual	8,740	719	9,459
Group	841	10	851
Total	9,581	729	10,310
CUMIS Life Insurance Company			
Individual	302	0	302
Group	4,001	0	4,001
Total	4,303	0	4,303
Desjardins Financial Security Life Assurance Company			
Individual	3,205	3,856	7,061
Group	2,975	1,872	4,847
Total	6,180	5,728	11,908

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Empire Life Insurance Company (The)			
Individual	1,452	902	2,354
Group	72	0	72
Total	1,524	902	2,426
Equitable Life Insurance Company of Canada (The)			
Individual	2,091	541	2,632
Group	76	173	249
Total	2,167	714	2,881
Excellence Life Insurance Company (The)			
Individual	17	0	17
Group	0	0	0
Total	17	0	17
First Canadian Insurance Corporation			
Individual	0	0	0
Group	1,869	0	1,869
Total	1,869	0	1,869
Foresters Life Insurance Company			
Individual	1,811	0	1,811
Group	53	122	175
Total	1,864	122	1,986
Gerber Life Insurance Company			
Individual	55	0	55
Group	0	0	0
Total	55	0	55
Grand Orange Lodge of British America (The)			
Individual	210	0	210
Group	0	0	0
Total	210	0	210
Great-West Life Assurance Company (The)			
Individual	10,693	1,273	11,966
Group	22,518	0	22,518
Total	33,211	1,273	34,484
Humania Assurance Inc.			
Individual	25	0	25
Group	0	0	0
Total	25	0	25
Independent Order of Foresters (The)			
Individual	62	0	62
Group	0	0	0
Total	62	0	62

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Industrial Alliance Insurance and Financial Services Inc.			
Individual	13,688	21,834	35,522
Group	3,196	9,860	13,056
Total	16,884	31,694	48,578
ivari			
Individual	2,124	0	2,124
Group	0	0	0
Total	2,124	0	2,124
Knights of Columbus			
Individual	4,694	0	4,694
Group	0	0	0
Total	4,694	0	4,694
Life Insurance Company of North America			
Individual	0	0	0
Group	1	0	1
Total	1	0	1
London Life Insurance Company			
Individual	16,405	25	16,430
Group	0	3,788	3,788
Total	16,405	3,813	20,218
Manufacturers Life Insurance Company (The)			
Individual	38,741	744	39,485
Group	23,015	3,434	26,449
Total	61,756	4,178	65,934
National Bank Life Insurance Company			
Individual	2	0	2
Group	35	0	35
Total	37	0	37
New York Life Insurance Company			
Individual	3	0	3
Group	2,000	0	2,000
Total	2,003	0	2,003
Pavonia Life Insurance Company of Michigan			
Individual	1	0	1
Group	35	0	35
Total	36	0	36
Primerica Life Insurance Company of Canada			
Individual	2,014	0	2,014
Group	0	0	0
Total	2,014	0	2,014

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
RBC Life Insurance Company			
Individual	3,324	2	3,326
Group	192	5,721	5,913
Total	3,516	5,723	9,239
Reliable Life Insurance Company			
Individual	2	0	2
Group	0	0	0
Total	2	0	2
Scotia Life Insurance Company			
Individual	349	0	349
Group	248	0	248
Total	597	0	597
SSQ Insurance Company Inc.			
Individual	196	0	196
Group	1,525	0	1,525
Total	1,721	0	1,721
SSQ Life Insurance Company Inc.			
Individual	0	848	848
Group	433	0	433
Total	433	848	1,281
Sun Life Assurance Company of Canada			
Individual	41,253	15,638	56,891
Group	15,613	5,572	21,185
Total	56,866	21,210	78,076
TD Life Insurance Company			
Individual	135	0	135
Group	0	0	0
Total	135	0	135
Trans Global Life Insurance Company			
Individual	0	0	0
Group	1	0	1
Total	1	0	1
Wawanesa Life Insurance Company (The)			
Individual	56	0	56
Group	7	0	7
Total	63	0	63
Western Life Assurance Company			
Individual	167	0	167
Group	1,092	0	1,092
Total	1,259	0	1,259

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
TOTALS			
Individual	\$191,599	\$48,851	\$240,450
Group	\$127,427	\$48,679	\$176,106
Total	\$319,026	\$97,530	\$416,556

LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Allianz Life Insurance Company of North America				
Individual	3	0	0	3
Group	0	0	0	0
Total	3	0	0	3
American Bankers Life Assurance Company of Florida				
Individual	1	0	0	1
Group	683	0	0	683
Total	684	0	0	684
American Health and Life Insurance Company				
Individual	0	0	0	0
Group	217	0	0	217
Total	217	0	0	217
American Income Life Insurance Company				
Individual	1,179	0	0	1,179
Group	0	0	0	0
Total	1,179	0	0	1,179
Assumption Mutual Life Insurance Company				
Individual	1,373	301	28	1,702
Group	-12	0	0	-12
Total	1,361	301	28	1,690
Assurant Life of Canada				
Individual	325	124	0	449
Group	191	2,649	0	2,840
Total	516	2,773	0	3,289
Blue Cross Life Insurance Company of Canada				
Individual	4,020	0	0	4,020
Group	1,758	0	0	1,758
Total	5,778	0	0	5,778
BMO Life Assurance Company				
Individual	2,384	367	4	2,755
Group	90	963	0	1,053
Total	2,474	1,330	4	3,808
BMO Life Insurance Company				
Individual	0	0	0	0
Group	12	3	0	15
Total	12	3	0	15
Brookfield Annuity Company				
Individual	0	0	0	0
Group	0	655	0	655
Total	0	655	0	655

LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Canada Life Assurance Company (The)				
Individual	9,448	751	1,520	11,719
Group	9,411	10	0	9,421
Total	18,859	761	1,520	21,140
Canadian Premier Life Insurance Company				
Individual	0	0	0	0
Group	85	0	0	85
Total	85	0	0	85
Capitale Civil Service Insurer Inc. (La)				
Individual	0	239	0	239
Group	39	0	0	39
Total	39	239	0	278
Capitale Financial Security Insurance Company (La)				
Individual	58	0	0	58
Group	0	0	0	0
Total	58	0	0	58
Chubb Life Insurance Company of Canada				
Individual	25	0	0	25
Group	28	0	0	28
Total	53	0	0	53
CIBC Life Insurance Company Limited				
Individual	20	0	0	20
Group	0	0	0	0
Total	20	0	0	20
Combined Insurance Company of America				
Individual	38	0	0	38
Group	1	0	0	1
Total	39	0	0	39
Co-operators Life Insurance Company				
Individual	3,086	841	120	4,047
Group	111	43	0	154
Total	3,197	884	120	4,201
CUMIS Life Insurance Company				
Individual	110	0	0	110
Group	745	0	276	1,021
Total	855	0	276	1,131
Desjardins Financial Security Life Assurance Company				
Individual	2,262	1,000	503	3,765
Group	882	1,753	-8	2,627
Total	3,144	2,753	495	6,392

LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Empire Life Insurance Company (The)				
Individual	987	556	143	1,686
Group	0	1	0	1
Total	987	557	143	1,687
Equitable Life Insurance Company of Canada (The)				
Individual	1,059	103	54	1,216
Group	5	135	0	140
Total	1,064	238	54	1,356
First Canadian Insurance Corporation				
Individual	0	0	0	0
Group	262	0	0	262
Total	262	0	0	262
Foresters Life Insurance Company				
Individual	740	0	10	750
Group	0	687	0	687
Total	740	687	10	1,437
Gerber Life Insurance Company				
Individual	35	0	0	35
Group	0	0	0	0
Total	35	0	0	35
Grand Orange Lodge of British America (The)				
Individual	176	0	0	176
Group	0	0	0	0
Total	176	0	0	176
Great-West Life Assurance Company (The)				
Individual	2,851	1,567	2,243	6,661
Group	15,508	74	1,205	16,787
Total	18,359	1,641	3,448	23,448
Independent Order of Foresters (The)				
Individual	46	0	7	53
Group	0	0	0	0
Total	46	0	7	53
Industrial Alliance Insurance and Financial Services Inc.				
Individual	5,620	21,073	416	27,109
Group	2,061	13,112	813	15,986
Total	7,681	34,185	1,229	43,095
ivari				
Individual	1,323	121	0	1,444
Group	0	0	0	0
Total	1,323	121	0	1,444

LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Knights of Columbus				
Individual	3,083	55	702	3,840
Group	0	0	0	0
Total	3,083	55	702	3,840
Liberty Life Assurance Company of Boston				
Individual	0	0	0	0
Group	62	0	0	62
Total	62	0	0	62
London Life Insurance Company				
Individual	6,754	633	3,168	10,555
Group	0	3,013	0	3,013
Total	6,754	3,646	3,168	13,568
Manufacturers Life Insurance Company (The)				
Individual	42,961	5,682	4,503	53,146
Group	15,643	14,836	754	31,233
Total	58,604	20,518	5,257	84,379
Manulife Assurance Company of Canada				
Individual	0	0	0	0
Group	0	191	0	191
Total	0	191	0	191
National Bank Life Insurance Company				
Individual	1	0	0	1
Group	9	0	0	9
Total	10	0	0	10
New York Life Insurance Company				
Individual	2	0	2	4
Group	473	0	992	1,465
Total	475	0	994	1,469
Pavonia Life Insurance Company of Michigan				
Individual	0	0	0	0
Group	3	0	0	3
Total	3	0	0	3
Primerica Life Insurance Company of Canada				
Individual	36	0	0	36
Group	0	0	0	0
Total	36	0	0	36
RBC Life Insurance Company				
Individual	1,340	22	51	1,413
Group	10	75	0	85
Total	1,350	97	51	1,498

LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES - DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Scotia Life Insurance Company				
Individual	101	0	0	101
Group	130	0	0	130
Total	231	0	0	231
SSQ Insurance Company Inc.				
Individual	0	0	0	0
Group	559	0	0	559
Total	559	0	0	559
SSQ Life Insurance Company Inc.				
Individual	0	0	0	0
Group	329	0	0	329
Total	329	0	0	329
Sun Life Assurance Company of Canada				
Individual	18,728	14,061	7,461	40,250
Group	8,843	14,970	177	23,990
Total	27,571	29,031	7,638	64,240
TD Life Insurance Company				
Individual	50	0	0	50
Group	0	0	0	0
Total	50	0	0	50
Wawanesa Life Insurance Company (The)				
Individual	0	0	1	1
Group	0	0	0	0
Total	0	0	1	1
Western Life Assurance Company				
Individual	0	0	0	0
Group	560	0	0	560
Total	560	0	0	560
TOTALS				
Individual	\$110,225	\$47,496	\$20,936	\$178,657
Group	\$58,698	\$53,170	\$4,209	\$116,077
Total	\$168,923	\$100,666	\$25,145	\$294,734

**LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES AND PROPERTY & CASUALTY INSURERS
ACCIDENT & SICKNESS INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
ACTRA Fraternal Benefit Society	88	68	77.3%
Aetna Life Insurance Company	0	4	
AIG Insurance Company of Canada	2,296	197	8.6%
Allianz Global Risks US Insurance Company	247	196	79.4%
Allstate Insurance Company of Canada	28	22	78.6%
American Bankers Insurance Company of Florida	3,292	368	11.2%
American Bankers Life Assurance Company of Florida	2,776	441	15.9%
American Income Life Insurance Company	1,641	438	26.7%
Arch Insurance Canada Ltd.	16	5	31.3%
Assumption Mutual Life Insurance Company	236	180	76.3%
Aviva Insurance Company of Canada	8	0	0.0%
AXIS Reinsurance Company	4	2	50.0%
Berkley Insurance Company	79	0	0.0%
Blue Cross Life Insurance Company of Canada	7,678	6,087	79.3%
BMO Life Assurance Company	944	69	7.3%
BMO Life Insurance Company	499	25	5.0%
Canada Life Assurance Company (The)	20,326	10,041	49.4%
Canadian Premier Life Insurance Company	2,697	157	5.8%
Canassurance Insurance Company	829	378	45.6%
Capitale Civil Service Insurer Inc. (La)	900	642	71.3%
Capitale Financial Security Insurance Company (La)	1,131	384	34.0%
Chubb Insurance Company of Canada	284	134	47.2%
Chubb Life Insurance Company of Canada	6,666	291	4.4%
CIBC Life Insurance Company Limited	1,124	13	1.2%
CIGNA Life Insurance Company of Canada	113	55	48.7%
Combined Insurance Company of America	13,012	8,534	65.6%
Co-operators General Insurance Company	14	0	0.0%
Co-operators Life Insurance Company	3,956	1,993	50.4%
CUMIS General Insurance Company	694	1,095	157.8%
CUMIS Life Insurance Company	3,160	1,716	54.3%
Desjardins Financial Security Life Assurance Company	57,728	54,014	93.6%
Empire Life Insurance Company (The)	466	480	103.0%
Equitable Life Insurance Company of Canada (The)	480	279	58.1%
Everest Insurance Company of Canada	34	23	67.6%
Excellence Life Insurance Company (The)	287	44	15.3%
First Canadian Insurance Corporation	2,939	784	26.7%
Foresters Life Insurance Company	63	52	82.5%
GMS Insurance Inc.	192	172	89.6%
Great-West Life Assurance Company (The)	177,385	143,182	80.7%
Green Shield Canada	4,753	3,968	83.5%
Guarantee Company of North America (The)	1	0	0.0%

LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES AND PROPERTY & CASUALTY INSURERS
ACCIDENT & SICKNESS INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Humania Assurance Inc.	20	13	65.0%
Industrial Alliance Insurance and Financial Services Inc.	6,952	3,647	52.5%
ivari	20	0	0.0%
Knights of Columbus	187	41	21.9%
Legacy General Insurance Company	32	0	0.0%
Life Insurance Company of North America	520	238	45.8%
Lloyd's Underwriters	600	45	7.5%
Manufacturers Life Insurance Company (The)	82,609	72,545	87.8%
Medavie Inc.	44,636	27,924	62.6%
National Bank Life Insurance Company	32	9	28.1%
New York Life Insurance Company	4	0	0.0%
Old Republic Insurance Company of Canada	1,702	521	30.6%
Orion Travel Insurance Company	67	19	28.4%
Pavonia Life Insurance Company of Michigan	18	4	22.2%
RBC Insurance Company of Canada	796	695	87.3%
RBC Life Insurance Company	3,856	2,563	66.5%
Reliable Life Insurance Company	14	0	0.0%
Royal & Sun Alliance Insurance Company of Canada	1,869	37	2.0%
Scotia Life Insurance Company	2,414	89	3.7%
SSQ Insurance Company Inc.	1,038	139	13.4%
SSQ Life Insurance Company Inc.	2,211	2,046	92.5%
Starr Insurance & Reinsurance Limited	5	1	20.0%
Sun Life Assurance Company of Canada	62,076	50,709	81.7%
TD Life Insurance Company	864	148	17.1%
Temple Insurance Company	9	5	55.6%
Trans Global Life Insurance Company	7	1	14.3%
Trisura Guarantee Insurance Company	8	0	0.0%
Triton Insurance Company	2,089	946	45.3%
Wawanesa Life Insurance Company (The)	6	15	250.0%
Western Life Assurance Company	1,686	892	52.9%
Zurich Insurance Company Ltd	5	0	0.0%
TOTALS	\$535,418	\$399,825	74.7%

PROPERTY AND CASUALTY INSURERS - PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company			
Personal	0	0	
Commercial	992	34	3.4%
Total	992	34	3.4%
AIG Insurance Company of Canada			
Personal	77	42	54.5%
Commercial	6,009	2,945	49.0%
Total	6,086	2,987	49.1%
Allianz Global Risks US Insurance Company			
Personal	330	293	88.8%
Commercial	649	-56	-8.6%
Total	979	237	24.2%
Allied World Specialty Insurance Company			
Personal	0	0	
Commercial	507	800	157.8%
Total	507	800	157.8%
American Bankers Insurance Company of Florida			
Personal	1,469	711	48.4%
Commercial	-1	0	0.0%
Total	1,468	711	48.4%
Arch Insurance Canada Ltd.			
Personal	0	0	
Commercial	132	308	233.3%
Total	132	308	233.3%
Associated Electric & Gas Insurance Services Limited			
Personal	0	0	
Commercial	80	-177	-221.3%
Total	80	-177	-221.3%
Atlantic Insurance Company Limited			
Personal	0	14	
Commercial	0	-403	
Total	0	-389	
Aviva General Insurance Company			
Personal	3,494	1,782	51.0%
Commercial	0	0	
Total	3,494	1,782	51.0%
Aviva Insurance Company of Canada			
Personal	22,288	16,185	72.6%
Commercial	7,803	5,908	75.7%
Total	30,091	22,093	73.4%

PROPERTY AND CASUALTY INSURERS - PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AXIS Reinsurance Company			
Personal	0	0	
Commercial	430	23	5.3%
Total	430	23	5.3%
Berkley Insurance Company			
Personal	0	0	
Commercial	18	0	0.0%
Total	18	0	0.0%
Boiler Inspection and Insurance Company of Canada (The)			
Personal	0	0	
Commercial	0	1	
Total	0	1	
Canadian Egg Industry Reciprocal Alliance			
Personal	79	1	1.3%
Commercial	0	0	
Total	79	1	1.3%
Canadian Farm Insurance Corp.			
Personal	0	0	
Commercial	4	0	0.0%
Total	4	0	0.0%
Canadian Premier General Insurance Company			
Personal	1	0	0.0%
Commercial	0	0	
Total	1	0	0.0%
Canadian Universities Reciprocal Insurance Exchange			
Personal	0	0	
Commercial	479	-483	-100.8%
Total	479	-483	-100.8%
Canassurance Insurance Company			
Personal	14	0	0.0%
Commercial	0	0	
Total	14	0	0.0%
Chubb Insurance Company of Canada			
Personal	0	-12	
Commercial	1,249	69	5.5%
Total	1,249	57	4.6%
Continental Casualty Company			
Personal	0	0	
Commercial	522	66	12.6%
Total	522	66	12.6%

PROPERTY AND CASUALTY INSURERS - PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Co-operators General Insurance Company			
Personal	28,104	19,944	71.0%
Commercial	6,338	4,736	74.7%
Total	34,442	24,680	71.7%
Coseco Insurance Company			
Personal	3,132	2,420	77.3%
Commercial	0	0	
Total	3,132	2,420	77.3%
CUMIS General Insurance Company			
Personal	559	170	30.4%
Commercial	261	15	5.7%
Total	820	185	22.6%
Dominion of Canada General Insurance Company (The)			
Personal	4,027	1,224	30.4%
Commercial	9,419	6,002	63.7%
Total	13,446	7,226	53.7%
Ecclesiastical Insurance Office Public Limited Company			
Personal	0	0	
Commercial	1,831	1,380	75.4%
Total	1,831	1,380	75.4%
Echelon Insurance			
Personal	68	-5	-7.4%
Commercial	261	34	13.0%
Total	329	29	8.8%
Economical Mutual Insurance Company			
Personal	0	0	
Commercial	984	597	60.7%
Total	984	597	60.7%
Elite Insurance Company			
Personal	2,372	1,662	70.1%
Commercial	0	0	
Total	2,372	1,662	70.1%
Everest Insurance Company of Canada			
Personal	0	0	
Commercial	34	-66	-194.1%
Total	34	-66	-194.1%
Factory Mutual Insurance Company			
Personal	0	0	
Commercial	6,684	2,114	31.6%
Total	6,684	2,114	31.6%

PROPERTY AND CASUALTY INSURERS - PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Federal Insurance Company			
Personal	0	0	
Commercial	0	1	
Total	0	1	
Federated Insurance Company of Canada			
Personal	0	0	
Commercial	51	-8	-15.7%
Total	51	-8	-15.7%
First North American Insurance Company			
Personal	731	51	7.0%
Commercial	0	0	
Total	731	51	7.0%
Gore Mutual Insurance Company			
Personal	0	0	
Commercial	28	-4	-14.3%
Total	28	-4	-14.3%
Great American Insurance Company			
Personal	0	0	
Commercial	137	106	77.4%
Total	137	106	77.4%
Guarantee Company of North America (The)			
Personal	0	0	
Commercial	116	37	31.9%
Total	116	37	31.9%
HDI Global SE			
Personal	0	0	
Commercial	31	26	83.9%
Total	31	26	83.9%
HDI Global Specialty SE			
Personal	0	0	
Commercial	2,627	2,618	99.7%
Total	2,627	2,618	99.7%
Healthcare Insurance Reciprocal of Canada			
Personal	0	0	
Commercial	98	-185	-188.8%
Total	98	-185	-188.8%
Intact Insurance Company			
Personal	21,219	13,484	63.5%
Commercial	8,116	1,316	16.2%
Total	29,335	14,800	50.5%

PROPERTY AND CASUALTY INSURERS - PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Ironshore Insurance Ltd.			
Personal	0	0	
Commercial	492	250	50.8%
Total	492	250	50.8%
Jewelers Mutual Insurance Company			
Personal	8	0	0.0%
Commercial	86	41	47.7%
Total	94	41	43.6%
Liberty Mutual Insurance Company			
Personal	0	0	
Commercial	2,857	-262	-9.2%
Total	2,857	-262	-9.2%
Lloyd's Underwriters			
Personal	2,385	2,281	95.6%
Commercial	17,977	372	2.1%
Total	20,362	2,653	13.0%
Millennium Insurance Corporation			
Personal	57	3	5.3%
Commercial	0	0	
Total	57	3	5.3%
Missisquoi Insurance Company (The)			
Personal	0	0	
Commercial	3	0	0.0%
Total	3	0	0.0%
National Liability & Fire Insurance Company			
Personal	0	0	
Commercial	630	131	20.8%
Total	630	131	20.8%
Northbridge General Insurance Corporation			
Personal	145	76	52.4%
Commercial	13,318	3,592	27.0%
Total	13,463	3,668	27.2%
Novex Insurance Company			
Personal	37,778	23,129	61.2%
Commercial	43	-15	-34.9%
Total	37,821	23,114	61.1%
Old Republic Insurance Company of Canada			
Personal	0	0	
Commercial	71	0	0.0%
Total	71	0	0.0%

PROPERTY AND CASUALTY INSURERS - PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Omega General Insurance Company			
Personal	2,352	1,688	71.8%
Commercial	29	3	10.3%
Total	2,381	1,691	71.0%
Orion Travel Insurance Company			
Personal	69	5	7.2%
Commercial	0	0	
Total	69	5	7.2%
Personal Insurance Company (The)			
Personal	3,103	2,293	73.9%
Commercial	5	0	0.0%
Total	3,108	2,293	73.8%
Perth Insurance Company			
Personal	-1	0	0.0%
Commercial	0	0	
Total	-1	0	0.0%
Petline Insurance Company			
Personal	556	375	67.4%
Commercial	0	0	
Total	556	375	67.4%
Primum Insurance Company			
Personal	5,456	3,331	61.1%
Commercial	0	0	
Total	5,456	3,331	61.1%
RBC Insurance Company of Canada			
Personal	163	42	25.8%
Commercial	0	0	
Total	163	42	25.8%
Royal & Sun Alliance Insurance Company of Canada			
Personal	9,305	4,958	53.3%
Commercial	7,249	9,549	131.7%
Total	16,554	14,507	87.6%
SCOR UK Company Limited			
Personal	0	0	
Commercial	68	54	79.4%
Total	68	54	79.4%
Scottish & York Insurance Co. Limited			
Personal	0	0	
Commercial	0	-2	
Total	0	-2	

PROPERTY AND CASUALTY INSURERS - PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Security National Insurance Company			
Personal	7,827	4,058	51.8%
Commercial	0	0	
Total	7,827	4,058	51.8%
Sovereign General Insurance Company (The)			
Personal	166	29	17.5%
Commercial	4,362	3,404	78.0%
Total	4,528	3,433	75.8%
St. Paul Fire and Marine Insurance Company			
Personal	0	0	
Commercial	32	29	90.6%
Total	32	29	90.6%
Starr Insurance & Reinsurance Limited			
Personal	0	0	
Commercial	90	54	60.0%
Total	90	54	60.0%
TD Home and Auto Insurance Company			
Personal	443	58	13.1%
Commercial	0	0	
Total	443	58	13.1%
Temple Insurance Company			
Personal	0	0	
Commercial	3,611	2,799	77.5%
Total	3,611	2,799	77.5%
Tokio Marine & Nichido Fire Insurance Co., Ltd.			
Personal	0	0	
Commercial	74	1	1.4%
Total	74	1	1.4%
Traders General Insurance Company			
Personal	1,237	483	39.0%
Commercial	0	0	
Total	1,237	483	39.0%
Trans Global Insurance Company			
Personal	19	0	0.0%
Commercial	0	0	
Total	19	0	0.0%
Travelers Insurance Company of Canada			
Personal	0	28	
Commercial	224	29	12.9%
Total	224	57	25.4%

PROPERTY AND CASUALTY INSURERS - PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer		Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Trisura Guarantee Insurance Company				
	Personal	0	0	
	Commercial	13	-1	-7.7%
	Total	13	-1	-7.7%
Triton Insurance Company				
	Personal	160	75	46.9%
	Commercial	0	0	
	Total	160	75	46.9%
Unifund Assurance Company				
	Personal	43,658	25,425	58.2%
	Commercial	0	0	
	Total	43,658	25,425	58.2%
Verassure Insurance Company				
	Personal	13	2	15.4%
	Commercial	0	0	
	Total	13	2	15.4%
Westport Insurance Corporation				
	Personal	0	0	
	Commercial	8,950	9,106	101.7%
	Total	8,950	9,106	101.7%
Wynward Insurance Group				
	Personal	10	0	0.0%
	Commercial	942	1,548	164.3%
	Total	952	1,548	162.6%
XL Specialty Insurance Company				
	Personal	109	11	10.1%
	Commercial	4,123	-97	-2.4%
	Total	4,232	-86	-2.0%
Zurich Insurance Company Ltd				
	Personal	0	0	
	Commercial	4,490	364	8.1%
	Total	4,490	364	8.1%
TOTALS				
	Personal	\$202,982	\$126,316	62.2%
	Commercial	\$125,628	\$58,703	46.7%
	Total	\$328,610	\$185,019	56.3%

PROPERTY AND CASUALTY INSURERS - AIRCRAFT INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	166	87	52.4%
Allianz Global Risks US Insurance Company	511	-190	-37.2%
Aspen Insurance UK Limited	0	2	
Berkley Insurance Company	21	0	0.0%
Chubb Insurance Company of Canada	87	0	0.0%
Liberty Mutual Insurance Company	84	23	27.4%
Lloyd's Underwriters	644	-7	-1.1%
Mitsui Sumitomo Insurance Company, Limited	118	38	32.2%
National Liability & Fire Insurance Company	292	381	130.5%
Northbridge General Insurance Corporation	249	14	5.6%
Starr Insurance & Reinsurance Limited	0	6	
Temple Insurance Company	487	-604	-124.0%
Westport Insurance Corporation	282	1	0.4%
XL Specialty Insurance Company	446	-65	-14.6%
TOTALS	\$3,387	-\$314	-9.3%

PROPERTY AND CASUALTY INSURERS - AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada			
Liability	313	101	32.3%
Personal Accident	97	124	127.8%
Other	84	60	71.4%
Total	494	285	57.7%
Allianz Global Risks US Insurance Company			
Liability	3	6	200.0%
Personal Accident	0	2	
Other	2	0	0.0%
Total	5	8	160.0%
American Road Insurance Company (The)			
Liability	0	0	
Personal Accident	0	0	
Other	127	8	6.3%
Total	127	8	6.3%
Arch Insurance Canada Ltd.			
Liability	8	-1	-12.5%
Personal Accident	0	0	
Other	0	0	
Total	8	-1	-12.5%
Atlantic Insurance Company Limited			
Liability	0	1,352	
Personal Accident	0	-49	
Other	0	-87	
Total	0	1,216	
Aviva General Insurance Company			
Liability	19,829	28,163	142.0%
Personal Accident	1,966	1,551	78.9%
Other	7,181	4,480	62.4%
Total	28,976	34,194	118.0%
Aviva Insurance Company of Canada			
Liability	6,378	2,345	36.8%
Personal Accident	510	748	146.7%
Other	2,254	1,439	63.8%
Total	9,142	4,532	49.6%
Chubb Insurance Company of Canada			
Liability	754	79	10.5%
Personal Accident	67	24	35.8%
Other	79	5	6.3%
Total	900	108	12.0%

PROPERTY AND CASUALTY INSURERS - AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Continental Casualty Company			
Liability	27	35	129.6%
Personal Accident	4	-2	-50.0%
Other	-1	-3	300.0%
Total	30	30	100.0%
Co-operators General Insurance Company			
Liability	20,176	18,185	90.1%
Personal Accident	2,982	2,014	67.5%
Other	12,222	8,734	71.5%
Total	35,380	28,933	81.8%
Coseco Insurance Company			
Liability	5,665	2,996	52.9%
Personal Accident	738	579	78.5%
Other	3,215	1,722	53.6%
Total	9,618	5,297	55.1%
CUMIS General Insurance Company			
Liability	169	107	63.3%
Personal Accident	23	26	113.0%
Other	99	87	87.9%
Total	291	220	75.6%
Dominion of Canada General Insurance Company (The)			
Liability	11,904	6,015	50.5%
Personal Accident	1,319	852	64.6%
Other	5,824	2,952	50.7%
Total	19,047	9,819	51.6%
Economical Mutual Insurance Company			
Liability	75	-899	-1198.7%
Personal Accident	5	105	2100.0%
Other	36	-19	-52.8%
Total	116	-813	-700.9%
Electric Insurance Company			
Liability	2	56	2800.0%
Personal Accident	0	0	
Other	0	0	
Total	2	56	2800.0%
Elite Insurance Company			
Liability	271	-192	-70.8%
Personal Accident	40	-94	-235.0%
Other	885	594	67.1%
Total	1,196	308	25.8%

PROPERTY AND CASUALTY INSURERS - AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Federal Insurance Company			
Liability	2	1	50.0%
Personal Accident	0	0	
Other	0	0	
Total	2	1	50.0%
Guarantee Company of North America (The)			
Liability	7	-13	-185.7%
Personal Accident	1	-1	-100.0%
Other	2	2	100.0%
Total	10	-12	-120.0%
Hartford Fire Insurance Company			
Liability	4	39	975.0%
Personal Accident	3	0	0.0%
Other	2	0	0.0%
Total	9	39	433.3%
Intact Insurance Company			
Liability	31,434	22,686	72.2%
Personal Accident	3,292	4,836	146.9%
Other	18,520	12,238	66.1%
Total	53,246	39,760	74.7%
Liberty Mutual Insurance Company			
Liability	177	122	68.9%
Personal Accident	22	199	904.5%
Other	62	11	17.7%
Total	261	332	127.2%
Lloyd's Underwriters			
Liability	363	345	95.0%
Personal Accident	46	-92	-200.0%
Other	162	-59	-36.4%
Total	571	194	34.0%
Missisquoi Insurance Company (The)			
Liability	1	0	0.0%
Personal Accident	0	0	
Other	0	0	
Total	1	0	0.0%
Mitsui Sumitomo Insurance Company, Limited			
Liability	37	126	340.5%
Personal Accident	0	0	
Other	1	0	0.0%
Total	38	126	331.6%

PROPERTY AND CASUALTY INSURERS - AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Northbridge General Insurance Corporation			
Liability	7,720	4,617	59.8%
Personal Accident	864	413	47.8%
Other	3,594	1,630	45.4%
Total	12,178	6,660	54.7%
Novex Insurance Company			
Liability	47,374	29,555	62.4%
Personal Accident	5,144	6,610	128.5%
Other	28,563	19,638	68.8%
Total	81,081	55,803	68.8%
Old Republic Insurance Company of Canada			
Liability	189	149	78.8%
Personal Accident	9	2	22.2%
Other	136	32	23.5%
Total	334	183	54.8%
Personal Insurance Company (The)			
Liability	4,234	4,516	106.7%
Personal Accident	523	767	146.7%
Other	2,298	1,940	84.4%
Total	7,055	7,223	102.4%
Portage la Prairie Mutual Insurance Company (The)			
Liability	0	-285	
Personal Accident	0	-49	
Other	0	7	
Total	0	-327	
Primum Insurance Company			
Liability	9,609	-837	-8.7%
Personal Accident	886	701	79.1%
Other	4,143	2,732	65.9%
Total	14,638	2,596	17.7%
Protective Insurance Company			
Liability	5	0	0.0%
Personal Accident	0	0	
Other	0	0	
Total	5	0	0.0%
Royal & Sun Alliance Insurance Company of Canada			
Liability	14,749	6,678	45.3%
Personal Accident	2,008	765	38.1%
Other	8,237	5,203	63.2%
Total	24,994	12,646	50.6%

PROPERTY AND CASUALTY INSURERS - AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
S&Y Insurance Company			
Liability	18,364	13,750	74.9%
Personal Accident	2,600	2,352	90.5%
Other	10,850	7,946	73.2%
Total	31,814	24,048	75.6%
Scottish & York Insurance Co. Limited			
Liability	455	-553	-121.5%
Personal Accident	12	-166	-1383.3%
Other	60	-97	-161.7%
Total	527	-816	-154.8%
Security National Insurance Company			
Liability	11,156	4,271	38.3%
Personal Accident	958	723	75.5%
Other	5,038	3,433	68.1%
Total	17,152	8,427	49.1%
Sentry Insurance a Mutual Company			
Liability	1	2	200.0%
Personal Accident	0	0	
Other	0	0	
Total	1	2	200.0%
Sovereign General Insurance Company (The)			
Liability	3,742	1,679	44.9%
Personal Accident	339	370	109.1%
Other	2,125	1,150	54.1%
Total	6,206	3,199	51.5%
St. Paul Fire and Marine Insurance Company			
Liability	10	62	620.0%
Personal Accident	1	1	100.0%
Other	7	1	14.3%
Total	18	64	355.6%
TD Home and Auto Insurance Company			
Liability	189	141	74.6%
Personal Accident	25	75	300.0%
Other	103	82	79.6%
Total	317	298	94.0%
Tokio Marine & Nichido Fire Insurance Co., Ltd.			
Liability	18	-28	-155.6%
Personal Accident	7	-1	-14.3%
Other	9	0	0.0%
Total	34	-29	-85.3%

PROPERTY AND CASUALTY INSURERS - AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Traders General Insurance Company			
Liability	9,783	6,265	64.0%
Personal Accident	1,137	956	84.1%
Other	6,145	3,804	61.9%
Total	17,065	11,025	64.6%
Travelers Insurance Company of Canada			
Liability	161	18	11.2%
Personal Accident	27	20	74.1%
Other	27	91	337.0%
Total	215	129	60.0%
Unifund Assurance Company			
Liability	42,871	25,257	58.9%
Personal Accident	6,591	6,031	91.5%
Other	25,720	18,017	70.1%
Total	75,182	49,305	65.6%
Verassure Insurance Company			
Liability	9	3	33.3%
Personal Accident	0	0	
Other	6	9	150.0%
Total	15	12	80.0%
XL Specialty Insurance Company			
Liability	42	-10	-23.8%
Personal Accident	0	0	
Other	0	0	
Total	42	-10	-23.8%
Zurich Insurance Company Ltd			
Liability	339	-3,363	-992.0%
Personal Accident	57	43	75.4%
Other	15	-1	-6.7%
Total	411	-3,321	-808.0%
TOTALS			
Liability	\$268,619	\$173,541	64.6%
Personal Accident	\$32,303	\$30,435	94.2%
Other	\$147,832	\$97,781	66.1%
Total	\$448,754	\$301,757	67.2%

PROPERTY AND CASUALTY INSURERS - BOILER AND MACHINERY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	44	0	
AIG Insurance Company of Canada	115	513	446.1%
Allianz Global Risks US Insurance Company	122	-60	-49.2%
Aviva Insurance Company of Canada	530	274	51.7%
AXIS Reinsurance Company	0	-1	
Boiler Inspection and Insurance Company of Canada (The)	208	8	3.8%
Chubb Insurance Company of Canada	4	1	25.0%
Continental Casualty Company	3	0	
Co-operators General Insurance Company	135	20	14.8%
CUMIS General Insurance Company	8	0	0.0%
Dominion of Canada General Insurance Company (The)	453	15	3.3%
Ecclesiastical Insurance Office Public Limited Company	129	62	48.1%
Economical Mutual Insurance Company	14	0	0.0%
Factory Mutual Insurance Company	4,678	108	2.3%
Federated Insurance Company of Canada	1	0	0.0%
Gore Mutual Insurance Company	3	2	66.7%
Great American Insurance Company	2	0	0.0%
Intact Insurance Company	199	36	18.1%
Lloyd's Underwriters	2,724	6,354	233.3%
Millennium Insurance Corporation	287	153	53.3%
National Liability & Fire Insurance Company	1	393	39300.0%
Northbridge General Insurance Corporation	510	170	33.3%
Novex Insurance Company	1	0	0.0%
Royal & Sun Alliance Insurance Company of Canada	731	179	24.5%
Sovereign General Insurance Company (The)	140	-20	-14.3%
St. Paul Fire and Marine Insurance Company	3	0	0.0%
Temple Insurance Company	207	149	72.0%
Travelers Insurance Company of Canada	3	14	466.7%
Trisura Guarantee Insurance Company	443	1	0.2%
Wynward Insurance Group	19	0	0.0%
Zurich Insurance Company Ltd	9	6	66.7%
TOTALS	\$11,726	\$8,377	71.4%

PROPERTY AND CASUALTY INSURERS - FIDELITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000's)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	159	37	23.3%
Arch Insurance Canada Ltd.	2	0	0.0%
Aviva Insurance Company of Canada	14	44	314.3%
Chubb Insurance Company of Canada	8	-169	-2112.5%
Co-operators General Insurance Company	2	0	0.0%
CUMIS General Insurance Company	146	-91	-62.3%
Dominion of Canada General Insurance Company (The)	9	-17	-188.9%
Economical Mutual Insurance Company	3	-10	-333.3%
Federated Insurance Company of Canada	1	0	0.0%
Guarantee Company of North America (The)	14	-1	-7.1%
HDI Global Specialty SE	0	-1	
Liberty Mutual Insurance Company	60	-45	-75.0%
Lloyd's Underwriters	72	-20	-27.8%
Northbridge General Insurance Corporation	97	51	52.6%
Royal & Sun Alliance Insurance Company of Canada	34	343	1008.8%
Sovereign General Insurance Company (The)	11	3	27.3%
Travelers Insurance Company of Canada	42	6	14.3%
Trisura Guarantee Insurance Company	30	0	0.0%
Zurich Insurance Company Ltd	0	83	
TOTALS	\$704	\$213	30.3%

PROPERTY AND CASUALTY INSURERS - LIABILITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	1,882	799	42.5%
Allianz Global Risks US Insurance Company	257	244	94.9%
Allied World Specialty Insurance Company	1	-48	-4800.0%
Arch Insurance Canada Ltd.	323	-7	-2.2%
Aspen Insurance UK Limited	0	-59	
Associated Electric & Gas Insurance Services Limited	417	-122	-29.3%
Atlantic Insurance Company Limited	0	-439	
Aviva Insurance Company of Canada	8,498	1,394	16.4%
AXIS Reinsurance Company	306	409	133.7%
Berkley Insurance Company	265	15	5.7%
Canadian Lawyers Insurance Association	583	-46	-7.9%
Canadian Universities Reciprocal Insurance Exchange	301	111	36.9%
Canassurance Insurance Company	1	0	0.0%
Chubb Insurance Company of Canada	2,958	619	20.9%
Continental Casualty Company	303	-321	-105.9%
Co-operators General Insurance Company	3,611	2,039	56.5%
Coseco Insurance Company	207	3	1.4%
CUMIS General Insurance Company	120	80	66.7%
Dominion of Canada General Insurance Company (The)	3,193	249	7.8%
Ecclesiastical Insurance Office Public Limited Company	681	15	2.2%
Echelon Insurance	1	-13	-1300.0%
Economical Mutual Insurance Company	447	876	196.0%
Electric Insurance Company	48	0	0.0%
Everest Insurance Company of Canada	610	305	50.0%
Federated Insurance Company of Canada	20	2	10.0%
Gore Mutual Insurance Company	24	-30	-125.0%
Great American Insurance Company	135	22	16.3%
Guarantee Company of North America (The)	141	4	2.8%
Hartford Fire Insurance Company	36	0	0.0%
HDI Global SE	94	66	70.2%
HDI Global Specialty SE	334	115	34.4%
Healthcare Insurance Reciprocal of Canada	8,367	6,110	73.0%
Intact Insurance Company	2,611	472	18.1%
Ironshore Insurance Ltd.	72	161	223.6%
Jevco Insurance Company	0	-11	
Jewelers Mutual Insurance Company	36	0	0.0%
Liberty Mutual Insurance Company	688	227	33.0%
Lloyd's Underwriters	11,845	3,559	30.0%
Mitsui Sumitomo Insurance Company, Limited	0	43	
National Liability & Fire Insurance Company	462	324	70.1%
Nordic Insurance Company of Canada (The)	0	42	
Northbridge General Insurance Corporation	6,754	923	13.7%

PROPERTY AND CASUALTY INSURERS - LIABILITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Novex Insurance Company	82	53	64.6%
Old Republic Insurance Company of Canada	352	11	3.1%
Omega General Insurance Company	31	38	122.6%
Personal Insurance Company (The)	2	0	0.0%
Primum Insurance Company	1	-1	-100.0%
Royal & Sun Alliance Insurance Company of Canada	3,343	-26	-0.8%
Safety National Casualty Corporation	0	1	
SCOR UK Company Limited	66	82	124.2%
Scottish & York Insurance Co. Limited	0	-96	
Sovereign General Insurance Company (The)	2,527	1,131	44.8%
St. Paul Fire and Marine Insurance Company	21	-13	-61.9%
Starr Insurance & Reinsurance Limited	65	41	63.1%
TD Home and Auto Insurance Company	636	277	43.6%
Temple Insurance Company	1,166	-966	-82.8%
Travelers Insurance Company of Canada	721	501	69.5%
Trisura Guarantee Insurance Company	834	130	15.6%
Verassure Insurance Company	0	122	
Westport Insurance Corporation	507	20	3.9%
Wynward Insurance Group	302	313	103.6%
XL Reinsurance America Inc.	281	87	31.0%
XL Specialty Insurance Company	455	245	53.8%
Zurich Insurance Company Ltd	512	283	55.3%
TOTALS	\$68,536	\$20,365	29.7%

PROPERTY AND CASUALTY INSURERS - SURETY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
ALIG Insurance Company of Canada	-21	22,298	-106181%
Aspen Insurance UK Limited	0	29	
Atlantic Insurance Company Limited	0	-1	
Aviva Insurance Company of Canada	1,476	1,313	89.0%
Berkley Insurance Company	401	-101	-25.2%
Chubb Insurance Company of Canada	294	-5	-1.7%
Continental Casualty Company	16	16	100.0%
Co-operators General Insurance Company	23	0	0.0%
CorePointe Insurance Company	1	0	0.0%
Dominion of Canada General Insurance Company (The)	0	15	
Echelon Insurance	6	0	0.0%
Guarantee Company of North America (The)	1,206	53	4.4%
Hartford Fire Insurance Company	2	0	0.0%
Industrial Alliance Pacific General Insurance Corporation	69	6	8.7%
Intact Insurance Company	1,611	-6	-0.4%
Liberty Mutual Insurance Company	30	1,074	3580.0%
Lloyd's Underwriters	19	-6	-31.6%
Northbridge General Insurance Corporation	5	3	60.0%
Royal & Sun Alliance Insurance Company of Canada	2	0	0.0%
Sovereign General Insurance Company (The)	149	1	0.7%
St. Paul Fire and Marine Insurance Company	0	-2	
Travelers Insurance Company of Canada	1,036	-475	-45.8%
Trisura Guarantee Insurance Company	273	2	0.7%
Unica Insurance Inc.	3	0	0.0%
Western Surety Company	1,782	-89	-5.0%
Westport Insurance Corporation	611	0	0.0%
Zurich Insurance Company Ltd	28	-588	-2100.0%
TOTALS	\$9,022	\$23,537	260.9%

PROPERTY AND CASUALTY INSURERS - MARINE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	137	1	0.7%
Allianz Global Risks US Insurance Company	361	1,011	280.1%
Aspen Insurance UK Limited	0	-2	
Associated Electric & Gas Insurance Services Limited	9	3	33.3%
Aviva General Insurance Company	14	12	85.7%
Aviva Insurance Company of Canada	37	10	27.0%
Chubb Insurance Company of Canada	82	199	242.7%
Continental Casualty Company	183	271	148.1%
Co-operators General Insurance Company	0	53	
Elite Insurance Company	437	76	17.4%
Great American Insurance Company	375	60	16.0%
HDI Global Specialty SE	3	12	400.0%
Intact Insurance Company	4,362	102	2.3%
Liberty Mutual Insurance Company	955	-63	-6.6%
Lloyd's Underwriters	5,191	3,437	66.2%
National Liability & Fire Insurance Company	13	5	38.5%
Northbridge General Insurance Corporation	1,175	415	35.3%
Royal & Sun Alliance Insurance Company of Canada	7	0	0.0%
SCOR UK Company Limited	376	-67	-17.8%
Scottish & York Insurance Co. Limited	0	1	
Sovereign General Insurance Company (The)	38	0	0.0%
St. Paul Fire and Marine Insurance Company	59	-54	-91.5%
Starr Insurance & Reinsurance Limited	20	14	70.0%
Traders General Insurance Company	1	7	700.0%
Travelers Insurance Company of Canada	93	-1	-1.1%
Westport Insurance Corporation	374	2,053	548.9%
XL Specialty Insurance Company	244	22	9.0%
Zurich Insurance Company Ltd	765	71	9.3%
TOTALS	\$15,311	\$7,648	50.0%

PROPERTY AND CASUALTY INSURERS - MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED)
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000's)

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
CREDIT INSURANCE			
AIG Insurance Company of Canada	64	-25	-39.1%
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	164	23	14.0%
Compagnie Française d'Assurance pour le Commerce Extérieur	66	0	0.0%
Euler Hermes North America Insurance Company	63	33	52.4%
CREDIT INSURANCE TOTALS	\$357	\$31	8.7%
CREDIT PROTECTION INSURANCE			
American Bankers Insurance Company of Florida	5,693	1,176	20.7%
Arch Insurance Canada Ltd.	128	27	21.1%
Canadian Premier General Insurance Company	80	9	11.3%
Millennium Insurance Corporation	1	0	0.0%
Trisura Guarantee Insurance Company	6	0	0.0%
CREDIT PROTECTION INSURANCE TOTALS	\$5,908	\$1,212	20.5%
HAIL INSURANCE			
Allianz Global Risks US Insurance Company	0	6	
HAIL INSURANCE TOTALS	\$0	\$6	
LEGAL EXPENSE INSURANCE			
Co-operators General Insurance Company	2	0	0.0%
Intact Insurance Company	28	0	0.0%
Lloyd's Underwriters	32	-4	-12.5%
Novex Insurance Company	7	23	328.6%
Omega General Insurance Company	30	0	0.0%
Temple Insurance Company	11	-4	-36.4%
LEGAL EXPENSE INSURANCE TOTALS	\$110	\$15	13.6%
MORTGAGE INSURANCE			
Canada Guaranty Mortgage Insurance Company	3,752	895	23.9%
FCT Insurance Company Ltd.	26	11	42.3%
Genworth Financial Mortgage Insurance Company Canada	10,224	4,249	41.6%
MORTGAGE INSURANCE TOTALS	\$14,002	\$5,155	36.8%
TITLE INSURANCE			
Chicago Title Insurance Company	507	116	22.9%
FCT Insurance Company Ltd.	2,060	426	20.7%
Stewart Title Guaranty Company	303	98	32.3%
TITLE INSURANCE TOTALS	\$2,870	\$640	22.3%
MISCELLANEOUS INSURANCE TOTALS	\$23,247	\$7,059	30.4%

**PROPERTY AND CASUALTY INSURERS - TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	1,036	34	3.3%
AIG Insurance Company of Canada	9,082	26,982	297.1%
Allianz Global Risks US Insurance Company	2,235	1,256	56.2%
Allied World Specialty Insurance Company	508	752	148.0%
American Bankers Insurance Company of Florida	7,161	1,887	26.4%
American Road Insurance Company (The)	127	8	6.3%
Arch Insurance Canada Ltd.	593	327	55.1%
Aspen Insurance UK Limited	0	-30	
Associated Electric & Gas Insurance Services Limited	506	-296	-58.5%
Atlantic Insurance Company Limited	0	387	
Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros	164	23	14.0%
Aviva General Insurance Company	32,484	35,988	110.8%
Aviva Insurance Company of Canada	49,788	29,660	59.6%
AXIS Reinsurance Company	736	431	58.6%
Berkley Insurance Company	705	-86	-12.2%
Boiler Inspection and Insurance Company of Canada (The)	208	9	4.3%
Canada Guaranty Mortgage Insurance Company	3,752	895	23.9%
Canadian Egg Industry Reciprocal Alliance	79	1	1.3%
Canadian Farm Insurance Corp.	4	0	0.0%
Canadian Lawyers Insurance Association	583	-46	-7.9%
Canadian Premier General Insurance Company	81	9	11.1%
Canadian Universities Reciprocal Insurance Exchange	780	-372	-47.7%
Canassurance Insurance Company	15	0	0.0%
Chicago Title Insurance Company	507	116	22.9%
Chubb Insurance Company of Canada	5,582	810	14.5%
Compagnie Française d'Assurance pour le Commerce Extérieur	66	0	0.0%
Continental Casualty Company	1,057	62	5.9%
Co-operators General Insurance Company	73,595	55,725	75.7%
CorePointe Insurance Company	1	0	0.0%
Coseco Insurance Company	12,957	7,720	59.6%
CUMIS General Insurance Company	1,385	394	28.4%
Dominion of Canada General Insurance Company (The)	36,148	17,307	47.9%
Ecclesiastical Insurance Office Public Limited Company	2,641	1,457	55.2%
Echelon Insurance	336	16	4.8%
Economical Mutual Insurance Company	1,564	650	41.6%
Electric Insurance Company	50	56	112.0%
Elite Insurance Company	4,005	2,046	51.1%
Euler Hermes North America Insurance Company	63	33	52.4%
Everest Insurance Company of Canada	644	239	37.1%
Factory Mutual Insurance Company	11,362	2,222	19.6%
FCT Insurance Company Ltd.	2,086	437	20.9%
Federal Insurance Company	2	2	100.0%

**PROPERTY AND CASUALTY INSURERS - TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Federated Insurance Company of Canada	73	-6	-8.2%
First North American Insurance Company	731	51	7.0%
Genworth Financial Mortgage Insurance Company Canada	10,224	4,249	41.6%
Gore Mutual Insurance Company	55	-32	-58.2%
Great American Insurance Company	649	188	29.0%
Guarantee Company of North America (The)	1,487	81	5.4%
Hartford Fire Insurance Company	47	39	83.0%
HDI Global SE	125	92	73.6%
HDI Global Specialty SE	2,964	2,744	92.6%
Healthcare Insurance Reciprocal of Canada	8,465	5,925	70.0%
Industrial Alliance Pacific General Insurance Corporation	69	6	8.7%
Intact Insurance Company	91,392	55,164	60.4%
Ironshore Insurance Ltd.	564	411	72.9%
Jevco Insurance Company	0	-11	
Jewelers Mutual Insurance Company	130	41	31.5%
Liberty Mutual Insurance Company	4,935	1,286	26.1%
Lloyd's Underwriters	41,460	16,160	39.0%
Millennium Insurance Corporation	345	156	45.2%
Missisquoi Insurance Company (The)	4	0	0.0%
Mitsui Sumitomo Insurance Company, Limited	156	207	132.7%
National Liability & Fire Insurance Company	1,398	1,234	88.3%
Nordic Insurance Company of Canada (The)	0	42	
Northbridge General Insurance Corporation	34,431	11,904	34.6%
Novex Insurance Company	118,992	78,993	66.4%
Old Republic Insurance Company of Canada	757	194	25.6%
Omega General Insurance Company	2,442	1,729	70.8%
Orion Travel Insurance Company	69	5	7.2%
Personal Insurance Company (The)	10,165	9,516	93.6%
Perth Insurance Company	-1	0	0.0%
Petline Insurance Company	556	375	67.4%
Portage la Prairie Mutual Insurance Company (The)	0	-327	
Primum Insurance Company	20,095	5,926	29.5%
Protective Insurance Company	5	0	0.0%
RBC Insurance Company of Canada	163	42	25.8%
Royal & Sun Alliance Insurance Company of Canada	45,665	27,649	60.5%
S&Y Insurance Company	31,814	24,048	75.6%
Safety National Casualty Corporation	0	1	
SCOR UK Company Limited	510	69	13.5%
Scottish & York Insurance Co. Limited	527	-913	-173.2%
Security National Insurance Company	24,979	12,485	50.0%
Sentry Insurance a Mutual Company	1	2	200.0%
Sovereign General Insurance Company (The)	13,599	7,747	57.0%

**PROPERTY AND CASUALTY INSURERS - TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2018
(\$000'S)**

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
St. Paul Fire and Marine Insurance Company	133	24	18.0%
Starr Insurance & Reinsurance Limited	175	115	65.7%
Stewart Title Guaranty Company	303	98	32.3%
TD Home and Auto Insurance Company	1,396	633	45.3%
Temple Insurance Company	5,482	1,374	25.1%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	108	-28	-25.9%
Traders General Insurance Company	18,303	11,515	62.9%
Trans Global Insurance Company	19	0	0.0%
Travelers Insurance Company of Canada	2,334	231	9.9%
Trisura Guarantee Insurance Company	1,599	132	8.3%
Triton Insurance Company	160	75	46.9%
Unica Insurance Inc.	3	0	0.0%
Unifund Assurance Company	118,840	74,730	62.9%
Verassure Insurance Company	28	136	485.7%
Western Surety Company	1,782	-89	-5.0%
Westport Insurance Corporation	10,724	11,180	104.3%
Wynward Insurance Group	1,273	1,861	146.2%
XL Reinsurance America Inc.	281	87	31.0%
XL Specialty Insurance Company	5,419	106	2.0%
Zurich Insurance Company Ltd	6,215	-3,102	-49.9%
TOTALS	\$909,297	\$553,661	60.9%