

**GOVERNMENT OF
NEWFOUNDLAND AND LABRADOR**

**DEPARTMENT OF GOVERNMENT SERVICES
AND LANDS**

1998 REPORT
OF THE
SUPERINTENDENT OF INSURANCE

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

NOTICE

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

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

GOVERNMENT OF
NEWFOUNDLAND AND LABRADOR

Department of Government Services and Lands

**1998 Report
of the
SUPERINTENDENT OF
INSURANCE**

*INSURANCE STATISTICS
FOR
NEWFOUNDLAND AND LABRADOR*

TABLE OF CONTENTS

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

I - 1

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 1998

II - 1

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998

III - 1

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998

IV - 1

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998

V - 1

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

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	1998	1997	1998	1997
LIFE	129,116	119,336	78,897	71,630
ANNUITIES	45,345	80,448	119,271	163,318
ACCIDENT AND SICKNESS	133,427	126,977	141,912	132,235
<u>PROPERTY</u>				
- PERSONAL	51,136	50,581	18,822	16,113
- COMMERCIAL	29,788	48,286	15,448	13,696
AIRCRAFT	2,282	8,171	1,722	927
<u>AUTOMOBILE</u>				
- LIABILITY	122,943	120,208	85,708	96,092
- PERSONAL ACCIDENT	12,204	12,044	7,758	6,890
- OTHER	43,212	42,755	24,361	24,799
CREDIT	60	(1)	2	0
BOILER AND MACHINERY	2,389	3,096	1,255	187
LEGAL EXPENSE	1	1	0	0
FIDELITY	417	539	8,293	924
LIABILITY	16,023	17,009	11,194	19,090
SURETY	3,098	2,441	708	126
MARINE	3,168	38,433	1,296	1,586
MORTGAGE	675	702	135	323
TITLE	141	66	11	4
WARRANTY	73	443	11	63
TOTALS	595,498	671,535	516,804	548,003

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
ACTRA FRATERNAL BENEFIT SOCIETY	I	2,909	0	45	13	0	2,941
	G	0	0	0	0	0	0
	T	2,909	0	45	13	0	2,941
AETNA LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	55	0	0	34	0	21
	T	55	0	0	34	0	21
AETNA LIFE INSURANCE COMPANY OF CANADA	I	162,749	24,497	20,469	20,522	0	187,193
	G	118,341	3,447	4,010	1,318	0	124,480
	T	281,090	27,944	24,479	21,840	0	311,673
AIG LIFE INSURANCE COMPANY OF CANADA	I	2,078	0	0	180	0	1,898
	G	0	0	0	0	0	0
	T	2,078	0	0	180	0	1,898
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	I	9	0	0	0	0	9
	G	0	0	0	0	0	0
	T	9	0	0	0	0	9
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	0	0	0	0	0	0
	G	72,991	63,458	0	65,651	0	70,798
	T	72,991	63,458	0	65,651	0	70,798
AMERICAN INCOME LIFE INSURANCE COMPANY	I	35,105	8,216	32	7,993	0	35,360
	G	0	0	0	0	0	0
	T	35,105	8,216	32	7,993	0	35,360
ASSUMPTION MUTUAL LIFE ASSURANCE COMPANY	I	373	171	0	47	0	497
	G	23,729	2,635	46,708	0	0	73,072
	T	24,102	2,806	46,708	47	0	73,569

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 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
BALBOA LIFE INSURANCE COMPANY	I	20,024	1,202	0	2,302	0	18,924
	G	116,148	141,615	0	126,705	0	131,058
	T	136,172	142,817	0	129,007	0	149,982
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	43,951	17,740	138	5,484	0	56,345
	G	3,134,451	223,511	0	17,907	0	3,340,055
	T	3,178,402	241,251	138	23,391	0	3,396,400
CANADA LIFE ASSURANCE COMPANY	I	349,657	23,337	3,877	22,806	0	354,065
	G	2,403,600	6,676	877,580	1,160,439	0	2,127,417
	T	2,753,257	30,013	881,457	1,183,245	0	2,481,482
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	11,078	1,876	642	77	0	13,519
	T	11,078	1,876	642	77	0	13,519
CIBC LIFE INSURANCE COMPANY LIMITED	I	18,482	11,022	0	3,597	0	25,907
	G	317,321	202,968	895	110,027	0	411,157
	T	335,803	213,990	895	113,624	0	437,064
CIGNA LIFE INSURANCE COMPANY OF CANADA	I	277	0	75	32	0	320
	G	16,226	43,442	1,637	4,395	0	56,910
	T	16,503	43,442	1,712	4,427	0	57,230
CNA LIFE INSURANCE COMPANY OF CANADA	I	450	4,090	0	618	0	3,922
	G	0	0	0	0	0	0
	T	450	4,090	0	618	0	3,922
COMBINED INSURANCE COMPANY OF AMERICA	I	54	0	60	90	0	24
	G	7,990	0	0	4,109	0	3,881
	T	8,044	0	60	4,199	0	3,905

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 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA	I	93,076	8,445	1,289	9,489	0	93,321
	G	800	118	0	486	0	432
	T	93,876	8,563	1,289	9,975	0	93,753
CONCORDIA LIFE INSURANCE COMPANY	I	6,788	1,353	85	250	0	7,976
	G	0	0	0	0	0	0
	T	6,788	1,353	85	250	0	7,976
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	I	6,907	0	0	0	602	7,509
	G	1,443	0	0	1,443	0	0
	T	8,350	0	0	1,443	602	7,509
CONTINENTAL ASSURANCE COMPANY	I	100	29	0	72	0	57
	G	0	0	0	0	0	0
	T	100	29	0	72	0	57
CO-OPERATORS LIFE INSURANCE COMPANY	I	271,104	71,886	8,491	31,997	0	319,484
	G	80,941	1,221	46,174	50,007	0	78,329
	T	352,045	73,107	54,665	82,004	0	397,813
CROWN LIFE INSURANCE COMPANY	I	93,407	5,702	1,005	100,114	0	0
	G	55,721	8,560	10,322	74,603	0	0
	T	149,128	14,262	11,327	174,717	0	0
CT FINANCIAL ASSURANCE COMPANY	I	0	0	0	0	0	0
	G	126,927	34,272	0	32,207	0	128,992
	T	126,927	34,272	0	32,207	0	128,992
CUMIS LIFE INSURANCE COMPANY	I	411	3	0	0	0	414
	G	207,374	73,197	943	57,821	0	223,693
	T	207,785	73,200	943	57,821	0	224,107

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 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
CUNA MUTUAL INSURANCE SOCIETY	I	9	0	0	3	0	6
	G	0	0	0	0	0	0
	T	9	0	0	3	0	6
DESJARDINS-LAURENTIENNE LIFE ASSURANCE COMPANY INC	I	793	121	33	84	0	863
	G	5,448	0	1,029	982	0	5,495
	T	6,241	121	1,062	1,066	0	6,358
EMPIRE LIFE INSURANCE COMPANY	I	13,831	9,758	2,776	2,968	0	23,397
	G	1,608	626	412	696	0	1,950
	T	15,439	10,384	3,188	3,664	0	25,347
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	I	42,822	6,367	127	9,444	0	39,872
	G	1,710	0	1,200	0	0	2,910
	T	44,532	6,367	1,327	9,444	0	42,782
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	2,412	6,331	0	3,682	0	5,061
	T	2,412	6,331	0	3,682	0	5,061
FORETHOUGHT LIFE INSURANCE COMPANY	I	65	335	0	24	0	376
	G	0	0	0	0	0	0
	T	65	335	0	24	0	376
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	I	5,629	243	39	1,123	0	4,788
	G	0	0	0	0	0	0
	T	5,629	243	39	1,123	0	4,788
GREAT-WEST LIFE ASSURANCE COMPANY	I	711,062	97,900	13,221	65,787	0	756,396
	G	1,974,570	26,073	31,673	248,225	0	1,784,091
	T	2,685,632	123,973	44,894	314,012	0	2,540,487

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TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
HARTFORD LIFE INSURANCE COMPANY OF CANADA	I	4,788	314	17	486	0	4,633
	G	0	0	0	0	0	0
	T	4,788	314	17	486	0	4,633
HOUSEHOLD LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	38,677	512	0	4,299	0	34,890
	T	38,677	512	0	4,299	0	34,890
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA	I	308,629	37,121	2,124	27,811	0	320,063
	G	224,250	6,081	5,452	11,959	0	223,824
	T	532,879	43,202	7,576	39,770	0	543,887
INDEPENDENT ORDER OF FORESTERS	I	75	0	0	0	0	75
	G	0	0	0	0	0	0
	T	75	0	0	0	0	75
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	I	54,545	32,200	2,443	6,646	0	82,542
	G	0	199	3,411	0	0	3,610
	T	54,545	32,399	5,854	6,646	0	86,152
KNIGHTS OF COLUMBUS	I	86,238	9,824	796	7,306	0	89,552
	G	0	0	0	0	0	0
	T	86,238	9,824	796	7,306	0	89,552
LAURENTIAN LIFE AND HEALTH INSURANCE CORPORATION	I	289	0	0	5	0	284
	G	0	0	0	0	0	0
	T	289	0	0	5	0	284
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	I	0	50	0	0	0	50
	G	0	1,913	0	0	0	1,913
	T	0	1,963	0	0	0	1,963

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TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
LIFE INSURANCE COMPANY OF NORTH AMERICA	I	0	0	0	0	0	0
	G	171	0	0	0	0	171
	T	171	0	0	0	0	171
LIFE INSURANCE COMPANY OF THE ROYAL BANK OF CANADA	I	0	700	0	0	0	700
	G	0	0	0	0	0	0
	T	0	700	0	0	0	700
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	I	0	0	0	0	0	0
	G	25,022	1,848	0	1,037	0	25,833
	T	25,022	1,848	0	1,037	0	25,833
LONDON LIFE INSURANCE COMPANY	I	455,687	95,880	21,056	54,875	0	517,748
	G	60,807	0	0	24,227	0	36,580
	T	516,494	95,880	21,056	79,102	0	554,328
MANUFACTURERS LIFE INSURANCE COMPANY	I	651,592	70,529	42,437	70,814	0	693,744
	G	1,618,387	50,523	120,702	250,724	0	1,538,888
	T	2,269,979	121,052	163,139	321,538	0	2,232,632
MARITIME LIFE ASSURANCE COMPANY	I	860,465	75,517	5,720	71,524	0	870,178
	G	857,451	40,545	0	87,351	0	810,645
	T	1,717,916	116,062	5,720	158,875	0	1,680,823
METROPOLITAN LIFE INSURANC COMPANY	I	27,139	100	314	27,396	0	157
	G	856,913	41,904	0	862,998	0	35,819
	T	884,052	42,004	314	890,394	0	35,976
MUTUAL OF OMAHA INSURANCE COMPANY	I	86,280	0	0	86,280	0	0
	G	5,673	0	0	5,673	0	0
	T	91,953	0	0	91,953	0	0

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TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
MUTUAL LIFE ASSURANCE COMPANY OF CANADA	I	1,889,167	217,029	75,125	123,286	0	2,058,035
	G	1,090,301	38,794	660,539	19,525	0	1,770,109
	T	2,979,468	255,823	735,664	142,811	0	3,828,144
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	I	513,941	98,392	22,071	168,224	0	466,180
	G	49,108	0	5,132	35,916	0	18,324
	T	563,049	98,392	27,203	204,140	0	484,504
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	197,752	13,556	0	4,248	0	207,060
	T	197,752	13,556	0	4,248	0	207,060
NN LIFE INSURANCE COMPANY OF CANADA	I	20,637	2,750	1,264	1,462	0	23,189
	G	0	20	0	0	0	20
	T	20,637	2,770	1,264	1,462	0	23,209
NORWICH UNION LIFE INSURANCE COMPANY (CANADA)	I	20,379	2,724	319	2,356	0	21,066
	G	0	0	0	0	0	0
	T	20,379	2,724	319	2,356	0	21,066
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	I	490	230	0	2	0	718
	G	0	0	0	0	0	0
	T	490	230	0	2	0	718
PAUL REVERE LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	5,393	0	0	5,393	0	0
	T	5,393	0	0	5,393	0	0
PENNCORP LIFE INSURANCE COMPANY	I	5,335	650	0	1,492	0	4,493
	G	0	0	0	0	0	0
	T	5,335	650	0	1,492	0	4,493

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 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
PENNSYLVANIA LIFE INSURANCE COMPANY	I	50	0	0	40	0	10
	G	65	0	55	0	0	120
	T	115	0	55	40	0	130
PIERCE NATIONAL LIFE INSURANCE COMPANY	I	7,068	318	252	1,010	0	6,628
	G	0	0	0	0	0	0
	T	7,068	318	252	1,010	0	6,628
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	73,212	36,610	15,067	20,495	0	104,394
	G	0	0	0	0	0	0
	T	73,212	36,610	15,067	20,495	0	104,394
PRUDENTIAL INSURANCE COMPANY OF AMERICA	I	1,768	0	56	142	0	1,682
	G	51,398	0	1,652	3,325	0	49,725
	T	53,166	0	1,708	3,467	0	51,407
PRUDENTIAL OF AMERICA LIFE INSURANCE COMPANY (CANADA)	I	50	1,216	0	0	0	1,266
	G	0	0	0	0	0	0
	T	50	1,216	0	0	0	1,266
RELIABLE LIFE INSURANCE COMPANY	I	8,780	1,025	0	2,455	0	7,350
	G	0	0	0	0	0	0
	T	8,780	1,025	0	2,455	0	7,350
ROYAL AND SUN ALLIANCE LIFE INSURANCE COMPANY OF CANADA	I	74,537	9,335	143	9,371	0	74,644
	G	0	0	0	0	0	0
	T	74,537	9,335	143	9,371	0	74,644
SEABOARD LIFE INSURANCE COMPANY	I	5,552	125	85	371	0	5,391
	G	70,188	57,049	23,826	46,140	0	104,923
	T	75,740	57,174	23,911	46,511	0	110,314

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 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
STANDARD LIFE ASSURANCE COMPANY	I	151,743	2,282	4,406	8,910	0	149,521
	G	9,264	5,356	3,182	387	0	17,415
	T	161,007	7,638	7,588	9,297	0	166,936
SUN LIFE ASSURANCE COMPAN OF CANADA	I	460,018	11,497	24,937	25,982	10	470,480
	G	1,607,072	37,724	0	6,332	0	1,638,464
	T	2,067,090	49,221	24,937	32,314	10	2,108,944
TORONTO DOMINION LIFE INSURANCE COMPANY	I	0	1,200	0	0	0	1,200
	G	0	0	0	0	0	0
	T	0	1,200	0	0	0	1,200
TORONTO MUTUAL LIFE INSURANCE COMPANY	I	2,737	114	0	195	0	2,656
	G	0	0	0	0	0	0
	T	2,737	114	0	195	0	2,656
TRANSAMERICA LIFE INSURANC COMPANY OF CANADA	I	124,404	23,950	546	10,259	0	138,641
	G	218	0	0	218	0	0
	T	124,622	23,950	546	10,477	0	138,641
TRAVELERS INSURANCE COMPANY	I	0	0	0	0	0	0
	G	2	0	0	0	0	2
	T	2	0	0	0	0	2
UNUM LIFE INSURANCE COMPANY OF AMERICA	I	96	0	2	0	0	98
	G	9,857	1,459	332	1,291	0	10,357
	T	9,953	1,459	334	1,291	0	10,455
WESTBURY CANADIAN LIFE INSURANCE COMPANY	I	145,594	39,091	85,631	45,387	0	224,929
	G	510	0	5,872	5,860	0	522
	T	146,104	39,091	91,503	51,247	0	225,451

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(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-98	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-98
WESTERN LIFE ASSURANCE COMPANY	I	4,862	0	2	833	0	4,031
	G	0	0	0	0	0	0
	T	4,862	0	2	833	0	4,031
ZURICH LIFE INSURANCE COMPANY OF CANADA	I	137,466	22,928	862	17,078	0	144,178
	G	4,770	1,758	711	563	0	6,676
	T	142,236	24,686	1,573	17,641	0	150,854
TOTAL DIRECT INDIVIDUAL		8,065,735	1,086,118	357,437	1,077,532	612	8,432,370
TOTAL DIRECT GROUP		15,464,133	1,139,267	1,854,091	3,338,280	0	15,119,211
GRAND TOTAL		23,529,868	2,225,385	2,211,528	4,415,812	612	23,551,581

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
ACTRA FRATERNAL BENEFIT SOCIETY	IL	11	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	11	0	0	0	0	0	0	0	0	0	0
AETNA LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	0	12	0	0	0	0	0	0	0	0	12
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	0	12	0	0	0	0	0	0	0	0	12
AETNA LIFE INSURANCE COMPANY OF CANADA	IL	1,064	0	0	0	0	0	39	0	35	74	0
	GL	246	358	0	0	0	0	0	0	0	358	0
	IA	3	0	0	0	0	47	233	0	0	280	0
	GA	0	0	0	0	0	210	20	0	0	230	0
	T	1,313	358	0	0	0	257	292	0	35	942	0
AIG LIFE INSURANCE COMPANY OF CANADA	IL	13	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	13	0	0	0	0	0	0	0	0	0	0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	157	42	0	0	0	0	0	0	0	42	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	157	42	0	0	0	0	0	0	0	42	0
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	1,244	341	0	0	0	0	0	0	0	341	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1,244	341	0	0	0	0	0	0	0	341	0

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	661	28	33	0	0	0	16	0	0	77
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	661	28	33	0	0	0	16	0	0	77
ASSUMPTION MUTUAL LIFE ASSURANCE COMPANY	IL	35	10	0	0	0	0	0	0	0	10
	GL	244	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	279	10	0	0	0	0	0	0	0	10
BALBOA LIFE INSURANCE COMPANY	IL	52	0	0	0	0	0	0	0	0	0
	GL	2,707	559	0	0	0	0	0	0	0	559
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	2,759	559	0	0	0	0	0	0	0	559
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	2,899	960	0	0	0	0	20	0	0	980
	GL	5,902	4,823	0	0	0	0	0	0	0	4,823
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	8,801	5,783	0	0	0	0	20	0	0	5,803
CANADA LIFE ASSURANCE COMPANY	IL	3,665	653	0	0	56	0	1,044	0	917	2,670
	GL	9,798	4,699	0	0	0	0	0	16	58	4,773
	IA	900	0	0	0	0	603	2,115	112	0	2,830
	GA	841	0	0	0	0	641	678	0	0	1,319
	T	15,204	5,352	0	0	56	1,244	3,837	128	975	11,592
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	516	100	15	0	0	0	0	0	0	115
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	516	100	15	0	0	0	0	0	0	115

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
CIBC LIFE INSURANCE COMPANY LIMITED	IL	108	0	0	0	0	0	0	0	0	0	0
	GL	2,036	434	0	0	0	0	0	0	0	0	434
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	2,144	434	0	0	0	0	0	0	0	0	434
CIGNA LIFE INSURANCE COMPANY OF CANADA	IL	14	0	0	0	0	0	0	0	0	0	0
	GL	988	65	0	0	0	0	0	0	0	0	65
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1,002	65	0	0	0	0	0	0	0	0	65
CNA LIFE INSURANCE COMPANY OF CANADA	IL	10	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	10	0	0	0	0	0	0	0	0	0	0
COMBINED INSURANCE COMPANY OF AMERICA	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	0	37	0	0	0	0	0	0	0	0	37
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	0	37	0	0	0	0	0	0	0	0	37
COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA	IL	711	142	0	0	0	0	262	317	201	0	922
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	5	0	0	0	0	66	1	29	2	0	98
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	716	142	0	0	0	66	263	346	203	0	1,020
CONCORDIA LIFE INSURANCE COMPANY	IL	60	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	2	15	0	0	0	25	2	0	0	0	42
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	62	15	0	0	0	25	2	0	0	0	42

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	6	6
	GL	1	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	1	0	0	0	0	0	0	0	6	6
CONTINENTAL ASSURANCE COMPANY	IL	2	0	0	0	0	0	0	0	0	0
	GL	3	2	0	0	0	0	0	0	0	2
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	5	2	0	0	0	0	0	0	0	2
CO-OPERATORS LIFE INSURANCE COMPANY	IL	1,904	691	0	0	0	0	366	0	130	1,187
	GL	430	277	0	0	0	0	0	0	0	277
	IA	458	19	0	0	0	36	1,373	0	0	1,428
	GA	1,677	40	0	0	0	1,011	365	0	108	1,524
	T	4,469	1,027	0	0	0	1,047	2,104	0	238	4,416
CROWN LIFE INSURANCE COMPANY	IL	814	404	0	0	20	0	130	19	135	708
	GL	148	69	0	2	0	0	0	0	0	71
	IA	70	52	0	0	0	117	212	0	3	384
	GA	22	0	0	0	0	213	186	0	0	399
	T	1,054	525	0	2	20	330	528	19	138	1,562
CT FINANCIAL ASSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	544	330	0	0	0	0	0	0	0	330
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	544	330	0	0	0	0	0	0	0	330
CUMIS LIFE INSURANCE COMPANY	IL	1	0	0	0	0	0	0	0	0	0
	GL	1,698	477	0	18	0	0	0	0	0	495
	IA	0	0	0	0	0	0	0	0	0	0
	GA	71	0	0	0	0	0	21	0	0	21
	T	1,770	477	0	18	0	0	21	0	0	516

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
DESJARDINS-LAURENTIENNE LIFE ASSURANCE COMPANY INC.	IL	26	1	0	0	0	0	0	0	0	1	2
	GL	37	14	0	0	0	0	0	0	0	0	14
	IA	89	0	0	0	0	7	89	0	0	0	96
	GA	187	0	0	0	0	851	0	0	0	0	851
	T	339	15	0	0	0	858	89	0	1	963	
EMPIRE LIFE INSURANCE COMPANY	IL	275	25	0	0	5	0	35	0	10	75	
	GL	24	68	70	0	0	0	0	0	0	138	
	IA	416	0	0	0	0	35	1,033	0	0	1,068	
	GA	64	0	0	0	0	1	1	0	0	2	
	T	779	93	70	0	5	36	1,069	0	10	1,283	
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	IL	345	1	0	0	0	0	26	0	15	42	
	GL	4	0	0	0	0	0	0	0	0	0	
	IA	3	0	0	0	0	11	10	0	0	21	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	352	1	0	0	0	11	36	0	15	63	
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0	0	0	0	0	0	0	
	GL	231	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	231	0	0	0	0	0	0	0	0	0	
FORETHOUGHT LIFE INSURANCE COMPANY	IL	256	6	0	0	0	0	1	0	0	7	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	256	6	0	0	0	0	1	0	0	7	
GENERAL AMERICAN LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	
	GL	15	4	0	0	0	0	0	0	0	4	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	15	4	0	0	0	0	0	0	0	4	

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	IL	121	59	0	0	0	0	0	0	15	74
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	121	59	0	0	0	0	0	0	15	74
GREAT-WEST LIFE ASSURANCE COMPANY	IL	4,522	366	0	0	21	0	578	1	647	1,613
	GL	4,399	2,723	0	0	0	0	0	105	346	3,174
	IA	302	245	0	0	0	1,327	1,718	0	0	3,290
	GA	261	0	0	0	0	99	471	0	0	570
	T	9,484	3,334	0	0	21	1,426	2,767	106	993	8,647
HARTFORD LIFE INSURANCE COMPANY OF CANADA	IL	274	194	0	0	20	0	22	0	8	244
	GL	0	0	0	0	0	0	0	0	0	0
	IA	50	0	0	0	0	0	0	0	0	0
	GA	326	0	0	0	0	18	0	0	0	18
	T	650	194	0	0	20	18	22	0	8	262
HOUSEHOLD LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	318	96	0	0	0	0	0	0	0	96
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	318	96	0	0	0	0	0	0	0	96
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA	IL	2,755	969	0	55	38	0	473	0	302	1,837
	GL	684	213	0	0	0	0	0	0	0	213
	IA	500	122	0	0	0	1,494	2,870	56	0	4,542
	GA	1,895	0	0	0	0	2,944	715	0	0	3,659
	T	5,834	1,304	0	55	38	4,438	4,058	56	302	10,251
INDEPENDENT ORDER OF FORESTERS	IL	1	0	0	0	0	0	0	0	1	1
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	1	0	0	0	0	0	0	0	1
	GA	0	0	0	0	0	0	0	0	0	0
	T	1	1	0	0	0	0	0	0	1	2

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	IL	650	117	0	0	0	0	0	0	0	1	118
	GL	26	0	0	0	0	0	0	0	0	(2)	(2)
	IA	307	265	0	0	0	0	0	0	0	0	265
	GA	2	1,443	0	0	0	0	0	0	0	0	1,443
	T	985	1,825	0	0	0	0	0	0	0	(1)	1,824
KNIGHTS OF COLUMBUS	IL	1,408	462	0	0	0	0	0	0	0	346	808
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	135	360	0	0	0	0	0	0	0	5	365
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1,543	822	0	0	0	0	0	0	0	351	1,173
LAURENTIAN LIFE AND HEALTH INSURANCE CORPORATION	IL	1	0	0	0	0	0	1	0	0	0	1
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	5	0	0	0	0	0	2	0	0	0	2
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	6	0	0	0	0	0	3	0	0	0	3
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	9	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	9	0	0	0	0	0	0	0	0	0	0
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	106	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	106	0	0	0	0	0	0	0	0	0	0
LONDON LIFE INSURANCE COMPANY	IL	5,622	602	0	27	27	0	716	2	945		2,319
	GL	285	3,113	0	5	0	0	0	0	59		3,177
	IA	636	45	0	0	0	144	1,602	0	1		1,792
	GA	298	0	0	0	0	9	13	0	0		22
	T	6,841	3,760	0	32	27	153	2,331	2	1,005		7,310

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
MANUFACTURERS LIFE INSURANCE COMPANY	IL	6,535	2,266	0	6	60	0	1,123	20	1,373	4,848
	GL	3,523	2,587	0	0	0	0	0	3	403	2,993
	IA	1,749	118	0	0	0	2,422	3,620	1	0	6,161
	GA	973	31	0	0	0	1,201	2,288	0	1	3,521
	T	12,780	5,002	0	6	60	3,623	7,031	24	1,777	17,523
MARITIME LIFE ASSURANCE COMPANY	IL	8,046	3,733	0	3	27	0	3,719	3	548	8,033
	GL	1,985	1,545	15	0	0	0	0	24	9	1,593
	IA	1,325	649	0	0	0	2,506	2,892	3	0	6,050
	GA	1,314	116	0	0	0	940	12,449	0	0	13,505
	T	12,670	6,043	15	3	27	3,446	19,060	30	557	29,181
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	1	0	0	0	1
	T	0	0	0	0	0	1	0	0	0	1
METROPOLITAN LIFE INSURANCE COMPANY	IL	151	23	0	0	0	0	131	0	63	217
	GL	843	483	0	2	0	0	0	2	2	489
	IA	17	0	0	0	0	43	93	0	0	136
	GA	3	0	0	0	0	314	9	0	0	323
	T	1,014	506	0	2	0	357	233	2	65	1,165
METROPOLITAN LIFE INSURANCE COMPANY OF CANADA	IL	445	148	3	0	7	0	106	1	55	320
	GL	790	467	0	2	0	0	0	3	(1)	471
	IA	33	0	0	0	0	312	21	0	0	333
	GA	1	0	0	0	0	314	9	0	0	323
	T	1,269	615	3	2	7	626	136	4	54	1,447
MUTUAL LIFE ASSURANCE COMPANY OF CANADA	IL	15,077	1,919	0	175	172	0	1,829	0	5,602	9,697
	GL	2,579	2,318	0	0	0	0	19	0	95	2,432
	IA	2,907	527	0	0	0	0	9,093	0	9	9,629
	GA	5,640	62	0	0	0	5,934	4,860	0	0	10,856
	T	26,203	4,826	0	175	172	5,934	15,801	0	5,706	32,614

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	IL	4,715	253	0	0	0	0	2,922	10	170	3,355
	GL	79	311	0	0	0	0	100	(25)	0	386
	IA	281	8	0	0	0	431	4,482	184	0	5,105
	GA	12,278	339	0	0	0	157	7,391	0	802	8,689
	T	17,353	911	0	0	0	588	14,895	169	972	17,535
NEW YORK LIFE INSURANCE COMPANY	IL	1	0	0	0	0	0	0	0	1	1
	GL	637	189	0	0	0	0	0	0	296	485
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	638	189	0	0	0	0	0	0	297	486
NN LIFE INSURANCE COMPANY OF CANADA	IL	156	44	0	0	0	0	12	0	1	57
	GL	0	0	0	0	0	0	0	0	0	0
	IA	3	0	0	0	0	95	16	0	0	111
	GA	0	0	0	0	0	0	0	0	0	0
	T	159	44	0	0	0	95	28	0	1	168
NORWICH UNION LIFE INSURANCE COMPANY (CANADA)	IL	1,114	400	0	0	0	0	16	4	7	427
	GL	0	2	0	0	0	0	0	0	0	2
	IA	1	0	0	0	0	10	12	0	1	23
	GA	1	77	0	0	0	17	0	0	0	94
	T	1,116	479	0	0	0	27	28	4	8	546
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	IL	5	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	5	0	0	0	0	0	0	0	0	0
PENNCORP LIFE INSURANCE COMPANY	IL	44	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	44	0	0	0	0	0	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
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS		
PENNSYLVANIA LIFE INSURANCE COMPANY	IL	1	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1	0	0	0	0	0	0	0	0	0	0
PIERCE NATIONAL LIFE INSURANCE COMPANY	IL	1,296	283	0	0	0	0	50	0	0	0	333
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1,296	283	0	0	0	0	50	0	0	0	333
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	263	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	263	0	0	0	0	0	0	0	0	0	0
PRUDENTIAL INSURANCE COMPANY OF AMERICA	IL	45	0	0	0	0	0	2	0	45	0	47
	GL	73	(2)	0	0	0	0	0	0	0	0	(2)
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	(2)	0	0	0	0	0	0	0	0	0	0
	T	116	(2)	0	0	0	0	2	0	45	0	45
PRUDENTIAL OF AMERICA LIFE INSURANCE COMPANY (CANADA)	IL	38	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	38	0	0	0	0	0	0	0	0	0	0
RELIABLE LIFE INSURANCE COMPANY	IL	27	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	27	0	0	0	0	0	0	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
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS	
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/ DIVIDENDS		
ROYAL AND SUN ALLIANCE LIFE INSURANCE COMPANY OF CANADA	IL	837	11	0	0	0	0	0	166	0	250	427
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	210	0	0	0	0	14	175	0	0	0	189
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	1,047	11	0	0	0	14	341	0	250	0	616
SEABOARD LIFE INSURANCE COMPANY	IL	27	0	0	0	0	0	8	0	1	9	
	GL	1,309	467	0	0	0	0	0	0	0	467	
	IA	9	0	0	0	0	0	6	0	0	6	
	GA	0	0	0	0	0	0	13	0	0	13	
	T	1,345	467	0	0	0	0	27	0	1	495	
STANDARD LIFE ASSURANCE COMPANY	IL	1,209	248	0	1	35	0	299	0	99	682	
	GL	0	0	0	0	0	0	5	0	0	5	
	IA	859	400	0	0	0	1,422	2,475	0	0	4,297	
	GA	1,344	0	0	0	0	2,779	1,521	0	0	4,300	
	T	3,412	648	0	1	35	4,201	4,300	0	99	9,284	
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	5,323	179	0	0	117	0	979	0	1,483	2,758	
	GL	6,983	3,180	152	29	0	0	0	0	64	3,425	
	IA	5,135	276	0	0	0	2,890	5,452	0	7	8,625	
	GA	1,145	1	0	0	0	3,209	6,291	0	0	9,501	
	T	18,586	3,636	152	29	117	6,099	12,722	0	1,554	24,309	
TORONTO DOMINION LIFE INSURANCE COMPANY	IL	1	0	0	0	0	0	0	0	0	0	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	1	0	0	0	0	0	0	0	0	0	
TORONTO MUTUAL LIFE INSURANCE COMPANY	IL	20	0	0	0	0	0	13	0	3	16	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	20	0	0	0	0	0	13	0	3	16	

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS								TOTAL DISBURSEMENTS
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	
TRANSAMERICA LIFE INSURANCE COMPANY OF CANADA	IL	985	0	0	0	0	0	41	0	0	41
	GL	0	0	0	0	0	0	0	0	0	0
	IA	65	0	0	0	0	52	82	0	0	134
	GA	0	0	0	0	0	0	0	0	0	0
	T	1,050	0	0	0	0	52	123	0	0	175
TRAVELERS INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	1	0	0	0	1
	T	0	0	0	0	0	1	0	0	0	1
UNUM LIFE INSURANCE COMPANY OF AMERICA	IL	1	0	0	0	0	0	0	0	2	2
	GL	21	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	22	0	0	0	0	0	0	0	2	2
WESTBURY CANADIAN LIFE INSURANCE COMPANY	IL	1,922	485	10	0	8	0	505	0	220	1,228
	GL	17	0	0	0	0	0	0	0	0	0
	IA	350	0	0	0	0	462	150	0	0	612
	GA	0	0	0	0	0	0	0	0	0	0
	T	2,289	485	10	0	8	462	655	0	220	1,840
WESTERN LIFE ASSURANCE COMPANY	IL	23	0	0	0	0	0	12	0	4	16
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	23	0	0	0	0	0	12	0	4	16
ZURICH LIFE INSURANCE COMPANY OF CANADA	IL	867	150	0	0	0	0	164	0	0	314
	GL	23	0	0	0	0	0	0	0	0	0
	IA	162	66	0	0	0	23	47	0	0	136
	GA	17	0	0	0	0	17	18	0	0	35
	T	1,069	216	0	0	0	40	229	0	0	485

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY	LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS									TOTAL DISBURSEMENTS
		DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/ DIVIDENDS		
TOTAL INDIVIDUAL LIFE	77,454	15,832	46	267	613	0	15,826	377	13,642	46,603	
TOTAL GROUP LIFE	51,662	30,403	252	58	0	0	124	128	1,329	32,294	
TOTAL INDIVIDUAL ANNUITY	16,987	3,168	0	0	0	14,594	39,876	385	28	58,051	
TOTAL GROUP ANNUITY	28,358	2,109	0	0	0	20,881	37,319	0	911	61,220	
GRAND TOTAL	174,461	51,512	298	325	613	35,475	93,145	890	15,910	198,168	

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

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACTRA FRATERNAL BENEFIT SOCIETY	44	22
AETNA LIFE INSURANCE COMPANY	0	10
AETNA LIFE INSURANCE COMPANY OF CANADA	2,255	5,044
AIG LIFE INSURANCE COMPANY OF CANADA	24	1
ALLIANZ INSURANCE COMPANY OF CANADA	6	0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	191	301
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	204	117
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	1,659	920
AMERICAN HOME ASSURANCE COMPANY	151	6
AMERICAN INCOME LIFE INSURANCE COMPANY	151	51
AMEX ASSURANCE COMPANY	14	0
ASSUMPTION MUTUAL LIFE ASSURANCE COMPANY	140	48
AXA PACIFIC INSURANCE COMPANY	0	61
BALBOA LIFE INSURANCE COMPANY	3,465	1,877
BANKERS LIFE & CASUALTY COMPANY	0	(1)

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	2,196	1,858
BLUE CROSS OF ATLANTIC CANADA	38,439	35,305
CANADA LIFE ASSURANCE COMPANY	5,625	5,562
CANADIAN GROUP UNDERWRITERS INSURANCE COMPANY	1	2
CANADIAN PREMIER LIFE INSURANCE COMPANY	2,369	514
CHUBB INSURANCE COMPANY OF CANADA	11	2
CIBC LIFE INSURANCE COMPANY LIMITED	1,646	83
CIGNA INSURANCE COMPANY OF CANADA	4	0
CIGNA LIFE INSURANCE COMPANY OF CANADA	1,786	281
CITADEL GENERAL ASSURANCE COMPANY	971	95
COMBINED INSURANCE COMPANY OF AMERICA	2,295	1,335
COMMERCIAL UNION ASSURANCE COMPANY OF CANADA	138	65
COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA	28	2
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	0	3
CONTINENTAL ASSURANCE COMPANY	1	1

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
CO-OPERATORS GENERAL INSURANCE COMPANY	14	0
CO-OPERATORS LIFE INSURANCE COMPANY	653	379
CROWN LIFE INSURANCE COMPANY	798	641
CT FINANCIAL ASSURANCE COMPANY	158	127
CUMIS GENERAL INSURANCE COMPANY	9	0
CUMIS LIFE INSURANCE COMPANY	1,908	1,060
DESJARDINS-LAURENTIENNE LIFE ASSURANCE COMPANY INC.	200	207
EMPIRE LIFE INSURANCE COMPANY	78	71
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	0	58
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	28	24
FIRST CANADIAN INSURANCE CORPORATION	384	80
GAN GENERAL INSURANCE COMPANY	50	0
GENERAL AMERICAN LIFE INSURANCE COMPANY	1	3
GREAT-WEST LIFE ASSURANCE COMPANY	13,224	11,511
GREEN SHIELD CANADA	1,180	1,073

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
GUARDIAN INSURANCE COMPANY OF CANADA	1	0
HARTFORD LIFE INSURANCE COMPANY OF CANADA	28	0
HERITAGE GENERAL INSURANCE COMPANY	241	120
HOUSEHOLD LIFE INSURANCE COMPANY	282	244
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA	2,774	1,803
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	32	84
J.C. PENNEY LIFE INSURANCE COMPANY	347	50
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	18	0
LIBERTY MUTUAL INSURANCE COMPANY	137	109
LIFE INSURANCE COMPANY OF NORTH AMERICA	10	16
LIFE INSURANCE COMPANY OF THE ROYAL BANK OF CANADA	17	0
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	48	4
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	354	67
LONDON LIFE INSURANCE COMPANY	1,991	2,046
MANUFACTURERS LIFE INSURANCE COMPANY	14,093	8,088

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
MARITIME LIFE ASSURANCE COMPANY	5,541	38,673
MARITIME MEDICAL CARE INCORPORATED	831	698
METROPOLITAN LIFE INSURANCE COMPANY	685	652
METROPOLITAN LIFE INSURANCE COMPANY OF CANADA	704	498
MUTUAL LIFE ASSURANCE COMPANY OF CANADA	6,006	6,210
NATIONAL FIDELITY LIFE INSURANCE COMPANY	1	0
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	569	751
NEW YORK LIFE INSURANCE COMPANY	0	(1)
NN LIFE INSURANCE COMPANY OF CANADA	33	1
NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON, ENGLA	97	12
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	5	1
PAFCO INSURANCE COMPANY LIMITED	44	8
PAUL REVERE LIFE INSURANCE COMPANY	350	319
PENNCORP LIFE INSURANCE COMPANY	401	325
PENNSYLVANIA LIFE INSURANCE COMPANY	228	206

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	29	0
PRUDENTIAL INSURANCE COMPANY OF AMERICA	50	160
RELIABLE LIFE INSURANCE COMPANY	766	109
RELIANCE INSURANCE COMPANY	15	2
SCOTIA GENERAL INSURANCE COMPANY	112	46
SCOTIA LIFE INSURANCE COMPANY	536	197
SEABOARD LIFE INSURANCE COMPANY	1,671	768
STANDARD LIFE ASSURANCE COMPANY	0	3
STEWART TITLE GUARANTY COMPANY	1	10
SUN LIFE ASSURANCE COMPANY OF CANADA	8,739	7,606
TIG INSURANCE COMPANY	1	(10)
TORONTO MUTUAL LIFE INSURANCE COMPANY	19	5
TRAVELERS INSURANCE COMPANY	0	6
UNUM LIFE INSURANCE COMPANY OF AMERICA	1,405	1,776
VOYAGEUR INSURANCE COMPANY	749	369

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
WESTBURY CANADIAN LIFE INSURANCE COMPANY	773	903
ZURICH LIFE INSURANCE COMPANY OF CANADA	194	179
TOTALS	133,427	141,912

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 1998
(\$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	7	0	0	0	0	14	0	0	0	0	0	21	
	E	0	39	0	0	0	0	9	0	0	0	0	0	48	
	C	0	72	0	0	0	0	0	0	0	0	0	0	72	
ALLENDALE MUTUAL INSURANCE COMPANY	P	0	1,135	0	0	0	0	281	0	0	0	0	0	1,416	
	E	0	1,319	0	0	0	0	336	0	0	0	0	0	1,655	
	C	0	33	0	0	0	0	565	0	0	0	0	0	598	
ALLIANZ INSURANCE COMPANY OF CANADA	P	5	192	0	4	(6)	11	2	0	64	0	0	0	272	
	E	2	133	0	2	(6)	10	2	0	57	0	0	0	200	
	C	0	(91)	0	519	0	0	0	0	145	0	0	0	573	
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	3	0	30	0	0	0	0	(3)	0	0	0	30	
ALTA SURETY 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	25	0	0	25	
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	1,454	0	0	0	0	0	0	0	47	0	0	0	1,501	
	E	1,418	0	0	0	0	0	0	0	57	0	0	0	1,475	
	C	77	0	0	0	0	0	0	0	3	0	0	0	80	
AMERICAN CREDIT INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	60	60	
	E	0	0	0	0	0	0	0	0	0	0	0	52	52	
	C	0	0	0	0	0	0	0	0	0	0	0	1	1	
AMERICAN HOME ASSURANCE COMPANY	P	0	1,079	504	635	0	33	4	18	1,116	72	(4)	0	3,457	
	E	0	1,323	618	689	0	84	3	17	1,046	68	(4)	0	3,844	
	C	0	1,236	594	312	0	(32)	0	3	588	105	0	1	2,807	
AMERICAN NATIONAL FIRE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	171	0	171	
	E	0	0	0	0	0	0	0	0	0	0	280	0	280	
	C	0	0	0	0	0	0	0	0	0	0	477	0	477	
AMERICAN ROAD INSURANCE COMPANY	P	0	37	0	0	0	158	0	0	0	0	0	0	195	
	E	0	37	0	0	0	158	0	0	0	0	0	0	195	
	C	0	3	0	0	0	31	0	0	0	0	0	0	34	
ARKWRIGHT MUTUAL INSURANCE COMPANY	P	0	53	0	0	0	0	6	0	0	0	0	0	59	
	E	0	46	0	0	0	0	9	0	0	0	0	0	55	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
ATLANTIC INSURANCE COMPANY LIMITED	P	682	1,099	0	1,799	58	589	(1)	11	753	35	0	0	5,025	
	E	701	1,161	0	1,862	64	605	0	10	810	28	0	0	5,241	
	C	194	610	0	1,860	(25)	275	0	(3)	264	(3)	0	0	3,172	

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
AVEMCO INSURANCE COMPANY	P	0	0	427	0	0	0	0	0	0	0	0	0	427	
	E	0	0	474	0	0	0	0	0	0	0	0	0	474	
	C	0	0	83	0	0	0	0	0	0	0	0	0	83	
AXA INSURANCE (CANADA)	P	210	441	0	3,309	532	1,059	11	0	88	0	7	0	5,657	
	E	223	477	0	3,381	528	1,093	15	0	97	0	7	0	5,821	
	C	62	26	0	932	161	553	0	0	113	0	(4)	0	1,843	
AXA PACIFIC INSURANCE COMPANY	P	0	109	10	7	1	(13)	0	8	82	3	486	0	693	
	E	0	94	11	61	2	27	0	5	76	2	495	0	773	
	C	0	97	272	130	3	(27)	0	0	58	0	(123)	0	410	
BALBOA INSURANCE COMPANY	P	704	0	0	0	0	0	0	0	0	0	0	0	704	
	E	492	0	0	0	0	0	0	0	0	0	0	0	492	
	C	130	0	0	0	0	0	0	0	0	0	0	0	130	
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	P	0	41	0	0	0	0	238	0	0	0	0	0	279	
	E	0	18	0	0	0	0	242	0	0	0	0	0	260	
	C	0	1	0	0	0	0	109	0	0	0	0	0	110	
BRITISH AVIATION INSURANCE COMPANY LIMITED	P	0	0	300	0	0	0	0	0	17	0	0	0	317	
	E	0	0	405	0	0	0	0	0	19	0	0	0	424	
	C	0	0	76	0	0	0	0	0	0	0	0	0	76	
CANADA LIFE CASUALTY INSURANCE COMPANY	P	899	0	0	1,931	298	625	0	0	0	0	0	1	3,754	
	E	863	0	0	1,920	306	652	0	0	0	0	0	1	3,742	
	C	452	0	0	1,591	97	338	0	0	0	0	0	0	2,478	
CANADIAN GROUP UNDERWRITERS INSURANCE COMPANY	P	22	0	0	30	3	8	0	0	0	0	0	0	63	
	E	46	0	0	21	2	5	0	0	0	0	0	0	74	
	C	15	0	0	0	0	2	0	0	0	0	0	0	17	
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	14	0	0	0	14	
	E	0	0	0	0	0	0	0	0	14	0	0	0	14	
	C	0	0	0	0	0	0	0	0	3	0	0	0	3	
CANADIAN MILLERS' MUTUAL INSURANCE COMPANY	P	0	(1)	0	0	0	0	0	0	0	0	0	0	(1)	
	E	0	20	0	0	0	0	0	0	1	0	0	0	21	
	C	0	14	0	0	0	0	0	0	0	0	0	0	14	
CANADIAN SURETY COMPANY	P	1	221	459	7	0	2	1	0	17	0	18	0	726	
	E	1	138	460	68	3	95	0	0	11	0	14	0	790	
	C	0	1,322	296	158	22	96	0	0	11	0	112	0	2,017	
CANADIAN UNION INSURANCE COMPANY	P	0	0	497	0	0	0	0	0	0	0	0	0	497	
	E	0	0	1,095	0	0	0	0	0	0	0	0	0	1,095	
	C	0	0	488	0	0	0	0	0	0	0	0	0	488	

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	102	0	0	0	0	0	0	52	0	0	0	154	
	E	0	102	0	0	0	0	0	0	52	0	0	0	154	
	C	0	0	0	0	0	0	0	0	53	0	0	0	53	
CENTENNIAL INSURANCE COMPANY	P	0	0	8	0	0	0	0	0	0	0	0	0	8	
	E	0	0	8	0	0	0	0	0	0	0	0	0	8	
	C	0	0	(2)	0	0	0	0	0	0	0	0	0	(2)	
CHUBB INSURANCE COMPANY OF CANADA	P	22	11	22	59	16	42	5	7	286	1	0	0	471	
	E	16	14	20	49	13	34	4	6	270	1	1	0	428	
	C	1	9	0	5	1	5	(1)	2	58	0	0	0	80	
CIBC GENERAL INSURANCE COMPANY LIMITED	P	0	0	0	0	0	1	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	
CIGNA INSURANCE COMPANY OF CANADA	P	0	563	53	190	1	5	33	13	359	1	27	0	1,245	
	E	0	517	51	194	1	2	27	9	376	5	28	0	1,210	
	C	0	(75)	35	356	5	(51)	0	0	43	1	415	0	729	
CITADEL GENERAL ASSURANCE COMPANY	P	0	77	0	0	0	0	0	0	11	0	0	0	88	
	E	0	63	0	0	0	0	0	0	4	0	0	0	67	
	C	0	9	0	0	0	0	0	0	21	0	0	0	30	
COLONIAL FIRE & GENERAL INSURANCE COMPANY LIMITED	P	1,849	27	0	5,224	209	1,627	0	0	0	0	0	0	8,936	
	E	1,883	12	0	5,347	78	1,737	0	0	0	0	0	0	9,057	
	C	789	0	0	3,348	76	1,136	0	0	0	0	0	0	5,349	
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	P	0	5	0	0	0	0	0	0	187	0	0	0	192	
	E	0	5	0	0	0	0	0	0	284	0	0	0	289	
	C	0	2	0	0	0	0	0	0	817	0	0	0	819	
COMMERCIAL UNION ASSURANCE COMPANY OF CANADA	P	5	360	0	132	6	45	146	5	300	0	0	0	999	
	E	36	488	0	209	14	67	159	6	295	0	0	0	1,274	
	C	24	16	0	188	4	125	86	9	(149)	0	0	0	303	
COMMERCIAL UNION ASSURANCE COMPANY plc	P	0	1,415	407	0	0	0	0	0	23	0	0	0	1,845	
	E	0	2,764	537	0	0	0	0	0	25	0	0	0	3,326	
	C	0	1,009	47	0	0	0	0	0	4	0	0	0	1,060	
COMMONWEALTH INSURANCE COMPANY	P	0	126	0	0	0	0	0	0	243	0	0	0	369	
	E	0	105	0	0	0	0	0	0	218	0	0	0	323	
	C	0	(186)	0	0	0	0	0	0	29	0	87	0	(70)	
CONTINENTAL CASUALTY COMPANY	P	0	0	0	3	0	1	0	0	238	0	0	0	242	
	E	0	0	0	2	0	1	0	0	206	0	0	0	209	
	C	0	0	(88)	0	0	0	0	0	115	0	0	0	27	

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
CONTINENTAL INSURANCE COMPANY	P	0	68	41	3	1	0	(15)	0	14	0	27	0	139	
	E	0	87	44	4	1	0	7	0	16	0	43	0	202	
	C	0	53	0	1	0	0	3	0	0	0	120	0	177	
CO-OPERATORS GENERAL INSURANCE COMPANY	P	9,769	3,108	0	21,048	2,450	6,004	102	55	1,194	16	60	0	43,806	
	E	9,657	3,198	0	21,053	2,414	6,092	99	56	1,160	14	72	0	43,815	
	C	4,192	1,062	0	16,684	1,806	4,885	26	37	748	37	29	0	29,506	
COSECO INSURANCE COMPANY	P	876	0	0	2,666	335	895	0	0	0	0	0	0	4,772	
	E	829	0	0	2,532	302	865	0	0	0	0	0	0	4,528	
	C	543	0	0	3,461	150	489	0	0	0	0	0	0	4,643	
CUMIS GENERAL INSURANCE COMPANY	P	147	59	0	1	0	2	1	23	23	0	0	0	256	
	E	151	61	0	1	0	2	1	21	23	0	0	0	260	
	C	366	10	0	0	0	0	0	19	(3)	0	0	0	392	
DOMINION OF CANADA GENERAL INSURANCE COMPANY	P	919	1,103	0	3,356	272	1,172	24	21	383	7	0	0	7,257	
	E	938	1,024	0	3,372	257	1,151	24	22	356	7	0	0	7,151	
	C	208	4,338	0	1,417	11	685	0	0	(94)	(6)	0	0	6,559	
EAGLE STAR INSURANCE COMPANY LIMITED	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	(85)	0	0	0	0	0	0	0	0	0	(85)	
ECCLESIASTICAL INSURANCE OFFICE PLC	P	21	752	0	0	0	0	0	0	6	0	2	0	781	
	E	16	581	0	0	0	0	0	0	7	0	2	0	606	
	C	8	278	0	22	0	0	0	0	(14)	0	0	0	294	
ECHELON GENERAL INSURANCE COMPANY	P	0	0	0	558	68	61	0	0	0	0	0	0	687	
	E	0	0	0	164	21	18	0	0	0	0	0	0	203	
	C	0	0	0	52	4	9	0	0	0	0	0	0	65	
ECONOMICAL MUTUAL INSURANCE COMPANY	P	0	93	0	0	0	0	2	0	24	0	0	0	119	
	E	0	44	0	0	0	0	1	0	9	0	0	0	54	
	C	0	13	0	0	0	0	0	0	0	0	0	0	13	
ELITE INSURANCE COMPANY	P	299	6	0	277	23	104	0	0	0	0	0	73	782	
	E	217	5	0	201	17	75	0	0	0	0	0	53	568	
	C	35	0	0	142	0	16	0	0	0	0	0	11	204	
EMPLOYERS INSURANCE OF WAUSAU, A MUTUAL COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	0	0	7	0	0	(6)	0	0	0	1	
EMPLOYERS REINSURANCE CORPORATION	P	0	0	0	0	0	0	0	0	94	0	0	0	94	
	E	0	0	0	0	0	0	0	0	98	0	0	0	98	
	C	0	0	0	0	0	0	0	0	37	0	0	0	37	

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
EVEREST INSURANCE COMPANY OF CANADA	P	0	50	0	0	0	0	0	0	0	0	0	0	0	50
	E	0	23	0	0	0	0	0	0	0	0	0	0	0	23
	C	0	11	0	0	0	0	0	0	0	0	0	0	0	11
FEDERAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	5	0	0	0	0	5
	E	0	0	0	0	0	0	0	0	1	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	1	0	0	0	0	1
FEDERATION INSURANCE COMPANY OF CANADA	P	262	2	0	734	79	202	0	0	29	0	0	0	0	1,308
	E	254	4	0	754	80	210	0	0	32	0	0	0	0	1,334
	C	57	0	0	408	(35)	159	0	0	0	0	0	0	0	589
FIRST AMERICAN TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	133	133	
	E	0	0	0	0	0	0	0	0	0	0	0	133	133	
	C	0	0	0	0	0	0	0	0	0	0	0	9	9	
FIRST NORTH AMERICAN INSURANCE COMPANY	P	302	0	0	0	0	0	0	0	0	0	0	0	0	302
	E	296	0	0	0	0	0	0	0	0	0	0	0	0	296
	C	54	0	0	0	0	0	0	0	0	0	0	0	0	54
GAN CANADA INSURANCE COMPANY	P	18	18	0	26	2	7	0	0	49	0	0	0	0	120
	E	27	18	0	28	2	8	0	0	51	0	0	0	0	134
	C	10	(11)	0	79	(2)	11	0	0	1	0	0	0	0	88
GAN GENERAL INSURANCE COMPANY	P	0	855	0	312	10	116	0	11	450	0	0	0	0	1,754
	E	0	809	0	277	10	116	0	11	441	1	0	0	0	1,665
	C	(3)	732	(328)	870	11	79	0	0	192	0	0	0	0	1,553
GE CAPITAL MORTGAGE INSURANCE COMPANY (CANADA)	P	0	0	0	0	0	0	0	0	0	0	0	675	675	
	E	0	0	0	0	0	0	0	0	0	0	0	151	151	
	C	0	0	0	0	0	0	0	0	0	0	0	57	57	
GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA	P	5,431	1,607	0	19,504	2,213	9,203	15	9	689	650	0	0	0	39,321
	E	6,768	1,743	0	18,710	2,539	9,882	20	14	833	669	0	0	0	41,178
	C	2,025	877	0	14,164	3,070	2,832	0	0	760	24	0	0	0	23,752
GERLING CANADA INSURANCE COMPANY	P	0	1,506	238	0	0	0	490	0	30	0	0	0	0	2,264
	E	0	1,627	39	0	0	0	491	0	64	0	0	0	0	2,221
	C	0	(57)	0	0	0	0	0	0	18	0	(207)	0	0	(246)
GORE MUTUAL INSURANCE COMPANY	P	0	8	0	0	0	0	0	0	5	0	0	0	0	13
	E	0	8	0	0	0	0	0	0	5	0	0	0	0	13
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRAIN INSURANCE AND GUARANTEE COMPANY	P	6	11	0	0	0	0	0	0	34	0	0	0	0	51
	E	6	12	0	0	0	0	0	0	31	0	0	0	0	49
	C	0	0	0	0	0	0	0	0	5	0	0	0	0	5

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
GREAT AMERICAN INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	7	0	(2)	0	5	
	E	0	0	0	0	0	0	0	0	22	0	(2)	0	20	
	C	0	0	0	0	0	0	0	0	15	0	(43)	0	(28)	
GUARANTEE COMPANY OF NORTH AMERICA	P	0	0	0	0	0	0	0	73	3	888	0	0	964	
	E	0	0	0	0	0	0	0	71	2	713	0	0	786	
	C	0	0	0	0	0	0	0	8,208	0	692	0	0	8,900	
GUARDIAN INSURANCE COMPANY OF CANADA	P	480	1,306	0	1,609	148	467	0	23	778	405	22	0	5,238	
	E	467	1,368	0	1,607	171	509	0	20	800	332	33	0	5,307	
	C	98	475	0	587	129	290	0	9	597	(9)	57	0	2,233	
HALIFAX INSURANCE COMPANY	P	4	21	0	149	70	52	0	0	4	0	0	0	300	
	E	4	21	0	0	0	1	1	0	4	0	0	0	31	
	C	3	(255)	0	0	0	0	0	0	4	0	0	0	(248)	
HARTFORD FIRE INSURANCE COMPANY	P	0	29	0	0	0	0	(9)	0	0	0	0	0	20	
	E	0	110	0	0	0	0	8	0	0	0	0	0	118	
	C	0	68	0	(24)	0	0	(1)	0	0	0	0	0	43	
HARTFORD INSURANCE COMPANY OF CANADA	P	0	83	0	4	0	10	5	0	8	1	0	0	111	
	E	0	60	0	1	0	1	4	0	5	1	0	0	72	
	C	0	21	0	1	0	0	0	0	8	0	0	0	30	
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	0	0	0	0	0	0	0	372	0	0	0	372	
	E	0	0	0	0	0	0	0	0	372	0	0	0	372	
	C	0	0	0	0	0	0	0	0	839	0	0	0	839	
HOME INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	(54)	0	148	0	0	0	0	0	0	0	0	94	
INSURANCE CORPORATION OF NEWFOUNDLAND LIMITED	P	3,423	814	0	11,920	762	3,705	0	2	483	16	0	0	21,125	
	E	3,146	925	0	11,393	624	3,589	0	4	541	22	0	0	20,244	
	C	1,380	575	0	5,016	369	1,992	0	0	448	(6)	0	0	9,774	
KINGSWAY GENERAL INSURANCE COMPANY	P	74	63	0	0	0	0	0	0	12	5	0	0	154	
	E	65	61	0	0	0	0	0	0	10	5	0	0	141	
	C	8	53	0	0	0	0	0	0	0	0	0	0	61	
LAWYERS' PROFESSIONAL INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	1,611	0	0	0	1,611	
	E	0	0	0	0	0	0	0	0	1,611	0	0	0	1,611	
	C	0	0	0	0	0	0	0	0	1,549	0	0	0	1,549	
LEGACY GENERAL INSURANCE COMPANY	P	270	0	0	0	0	0	0	0	0	0	0	0	270	
	E	270	0	0	0	0	0	0	0	0	0	0	0	270	
	C	16	0	0	0	0	0	0	0	0	0	0	0	16	

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
LIBERTY INSURANCE COMPANY OF CANADA	P	124	0	0	332	1	77	0	0	0	0	0	0	534	
	E	134	0	0	354	0	92	0	0	0	0	0	0	580	
	C	(242)	0	0	383	(143)	47	0	0	0	0	0	0	45	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	(1)	0	0	0	0	0	0	0	0	(1)	
LIBERTY MUTUAL INSURANCE COMPANY	P	7	182	0	87	5	38	0	2	262	0	249	0	832	
	E	8	327	0	92	5	44	0	2	276	0	266	0	1,020	
	C	0	(26)	0	347	23	120	0	4	229	0	156	0	853	
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	P	8	3,236	0	2,258	191	884	182	86	1,581	0	0	0	8,426	
	E	3	3,342	0	2,164	213	752	170	82	1,427	0	0	0	8,153	
	C	0	1,497	0	2,000	152	401	3	9	143	0	0	0	4,205	
LOMBARD INSURANCE COMPANY	P	1,169	(7)	0	1,557	196	549	0	0	5	0	0	0	3,469	
	E	1,140	(7)	0	1,515	181	507	0	0	5	0	0	0	3,341	
	C	307	5	0	1,919	(213)	232	0	0	350	0	0	0	2,600	
LONDON GUARANTEE INSURANCE COMPANY	P	0	0	0	0	0	0	511	1	131	528	0	0	1,171	
	E	0	0	0	0	0	0	313	1	120	478	0	0	912	
	C	0	0	0	0	0	0	268	0	78	138	0	0	484	
LUMBERMENS MUTUAL CASUALTY COMPANY	P	0	67	0	1	0	0	8	0	26	0	61	0	163	
	E	0	92	0	1	0	0	10	0	24	0	55	0	182	
	C	0	(3)	0	(2)	(7)	0	3	0	0	0	33	0	24	
LUMBERMEN'S UNDERWRITING ALLIANCE	P	0	203	0	0	0	0	1	0	0	0	0	0	204	
	E	0	109	0	0	0	0	0	0	0	0	0	0	109	
	C	0	3	0	0	0	0	0	0	0	0	0	0	3	
MARKEL INSURANCE COMPANY OF CANADA	P	0	178	0	663	9	331	0	0	25	0	0	0	1,206	
	E	0	126	0	551	7	200	0	0	23	0	0	0	907	
	C	0	(5)	0	985	4	42	0	0	11	54	0	0	1,091	
METRO GENERAL INSURANCE CORPORATION LIMITED	P	3,851	624	0	6,583	554	2,848	0	0	358	0	0	0	14,818	
	E	3,819	630	0	6,676	525	2,716	0	0	326	0	0	0	14,692	
	C	1,742	499	0	5,973	427	2,029	0	0	117	0	0	0	10,787	
MORTGAGE INSURANCE COMPANY OF CANADA	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	119	119	
	C	0	0	0	0	0	0	0	0	0	164	0	78	242	
MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	208	0	0	0	0	0	0	208	
	E	0	0	0	0	0	208	0	0	0	0	0	0	208	
	C	0	0	0	0	0	40	0	0	0	0	0	0	40	

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
NAC REINSURANCE CORPORATION	P	0	0	29	0	0	0	0	0	0	0	0	0	29	
	E	0	0	35	0	0	0	0	0	0	0	0	0	35	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
NEW HAMPSHIRE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	39	0	0	0	39	
	E	0	0	0	0	0	0	0	0	38	0	0	0	38	
	C	0	8	0	0	0	0	0	0	81	0	0	0	89	
NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S LONDON, ENGLAND	P	3,566	1,101	(1,482)	6,130	621	1,859	0	(8)	334	0	1,553	0	13,674	
	E	3,450	1,432	(796)	5,807	591	1,724	0	(3)	421	0	1,961	0	14,587	
	C	655	291	63	1,450	465	1,323	0	(13)	8	0	0	0	4,242	
NORTHERN INDEMNITY, INC.	P	0	0	0	0	0	0	0	0	0	9	0	0	9	
	E	0	0	0	0	0	0	0	0	0	8	0	0	8	
	C	0	0	0	0	0	0	0	0	0	1	0	0	1	
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	4	0	0	2	0	0	0	0	1	0	0	0	7	
	E	4	0	0	1	0	0	0	0	3	0	0	0	8	
	C	0	0	0	0	0	0	0	0	2	0	0	0	2	
PAFCO INSURANCE COMPANY LIMITED	P	3	128	0	486	8	69	0	1	18	1	0	0	714	
	E	3	117	0	596	10	78	0	1	16	1	0	0	822	
	C	0	19	0	1,055	(12)	56	0	0	21	0	0	0	1,139	
PERSONAL INSURANCE COMPANY OF CANADA	P	349	0	0	910	114	329	0	0	0	0	0	0	1,702	
	E	323	0	0	942	121	366	0	0	0	0	0	0	1,752	
	C	84	0	0	892	65	217	0	0	0	0	0	0	1,258	
PROTECTION MUTUAL INSURANCE COMPANY	P	0	66	0	0	0	0	2	0	0	0	0	0	68	
	E	0	69	0	0	0	0	2	0	0	0	0	0	71	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
PROTECTIVE INSURANCE COMPANY	P	0	0	0	10	1	0	0	0	1	0	0	0	12	
	E	0	0	0	11	1	0	0	0	0	0	0	0	12	
	C	0	0	0	41	0	0	0	0	0	0	0	0	41	
QUEBEC ASSURANCE COMPANY	P	0	108	0	3	0	1	0	0	0	0	0	0	112	
	E	0	56	0	4	0	2	0	0	0	0	0	0	62	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
RELIANCE INSURANCE COMPANY	P	0	122	16	1	0	0	60	0	40	0	25	0	264	
	E	0	119	16	0	0	0	12	0	34	0	20	0	201	
	C	0	101	61	0	0	0	12	0	(484)	0	92	0	(218)	
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	2,022	3,038	240	8,302	546	2,774	245	45	1,525	6	297	0	19,040	
	E	1,991	3,237	83	7,915	485	2,711	216	41	1,537	6	307	0	18,529	
	C	552	945	55	6,755	301	1,440	184	(1)	(129)	0	34	0	10,136	

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
SCOTTISH & YORK INSURANCE COMPANY LIMITED	P	0	187	0	16	7	19	0	0	505	0	0	0	734	
	E	0	188	0	14	7	17	0	0	545	0	0	0	771	
	C	5	17	0	(2)	(2)	4	0	0	1,303	0	0	0	1,325	
SEABOARD SURETY COMPANY OF CANADA	P	0	0	0	0	0	0	0	0	0	55	0	0	55	
	E	0	0	0	0	0	0	0	0	0	130	0	0	130	
	C	0	0	0	0	0	0	0	0	(1)	(3)	0	0	(4)	
SECURITY INSURANCE COMPANY OF HARTFORD	P	0	255	0	0	0	0	0	0	84	0	30	0	369	
	E	0	336	0	0	0	0	0	0	66	0	26	0	428	
	C	0	73	0	0	0	0	0	0	792	0	0	0	865	
SECURITY NATIONAL INSURANCE COMPANY	P	251	0	0	591	41	196	0	0	0	0	0	0	1,079	
	E	233	0	0	553	38	202	0	0	0	0	0	0	1,026	
	C	172	0	0	368	113	114	0	0	0	0	0	0	767	
SENTRY INSURANCE, A MUTUAL COMPANY	P	0	0	0	1	0	0	0	0	0	0	0	0	1	
	E	0	0	0	1	0	0	0	0	0	0	0	0	1	
	C	0	0	0	(1)	0	0	0	0	0	0	0	0	(1)	
SOVEREIGN GENERAL INSURANCE COMPANY	P	442	696	0	1,351	63	410	10	4	327	0	0	0	3,303	
	E	494	855	0	1,534	72	486	12	5	388	0	0	0	3,846	
	C	478	322	0	1,305	56	451	0	0	128	0	0	0	2,740	
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	0	61	62	7	4	(1)	0	0	55	0	38	0	226	
	E	0	188	46	(32)	4	(2)	0	0	42	0	36	0	282	
	C	0	236	0	107	5	(6)	0	0	182	0	0	0	524	
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	8	8	
	E	0	0	0	0	0	0	0	0	0	0	0	8	8	
	C	0	0	0	0	0	0	0	0	0	0	0	2	2	
TIG INSURANCE COMPANY	P	0	15	0	0	0	0	0	0	37	0	0	0	52	
	E	0	12	0	0	0	0	0	0	30	0	0	0	42	
	C	0	0	0	0	0	0	0	0	108	0	0	0	108	
TOKIO MARINE & FIRE INSURANCE COMPANY LTD.	P	0	0	0	11	1	3	0	0	0	0	0	0	15	
	E	0	0	0	11	1	3	0	0	0	0	0	0	15	
	C	0	0	0	5	0	1	0	0	0	0	0	0	6	
TRADERS GENERAL INSURANCE COMPANY	P	1,126	0	0	2,632	358	1,060	0	0	0	0	0	0	5,176	
	E	1,056	0	0	2,568	371	1,008	0	0	3	0	0	0	5,006	
	C	398	0	0	1,296	(12)	559	0	0	(56)	0	0	0	2,185	
TRAFALGAR INSURANCE COMPANY OF CANADA	P	52	0	0	65	7	20	0	0	0	0	0	0	144	
	E	54	0	0	76	8	26	0	0	0	0	0	0	164	
	C	25	0	0	(13)	6	24	0	0	0	0	0	0	42	

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 1998
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
TRAVELLERS CASUALTY AND SURETY COMPANY OF CANADA	P	0	15	0	17	1	1	0	0	0	4	11	0	49	
	E	0	12	0	15	4	0	0	0	0	3	8	0	42	
	C	0	6	0	36	0	0	0	0	0	(12)	1	5	0	36
TRAVELERS INDEMNITY COMPANY OF CANADA	P	0	0	399	0	0	0	0	0	12	0	0	0	411	
	E	0	0	489	0	0	0	0	0	24	0	0	0	513	
	C	0	0	155	0	0	0	0	0	(6)	0	0	0	149	
UAP-NEWROTTERDAM INSURANCE COMPANY N.V.	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	4	0	0	0	4	
UNIFUND ASSURANCE COMPANY	P	9,971	0	0	15,385	1,958	5,258	0	0	0	0	0	0	32,572	
	E	10,193	0	0	15,541	2,002	5,592	0	0	0	0	0	0	33,328	
	C	3,897	0	0	8,934	670	3,258	0	0	0	0	0	0	16,759	
UTICA MUTUAL INSURANCE COMPANY	P	0	0	0	2	0	0	0	0	10	0	0	0	12	
	E	0	0	0	2	0	0	0	0	9	0	0	0	11	
	C	0	0	0	1	0	0	0	0	15	0	0	0	16	
VIRGINIA SURETY COMPANY	P	0	0	0	0	0	0	0	0	146	0	0	0	146	
	E	0	0	0	0	0	0	0	0	269	0	0	0	269	
	C	0	0	0	0	0	0	0	0	977	0	0	0	977	
VOYAGEUR INSURANCE COMPANY	P	35	0	0	0	0	0	0	0	0	0	0	0	35	
	E	35	0	0	0	0	0	0	0	0	0	0	0	35	
	C	5	0	0	0	0	0	0	0	0	0	0	0	5	
WELLINGTON INSURANCE COMPANY	P	0	0	0	(157)	(71)	(53)	0	0	0	0	0	0	(281)	
	E	0	0	0	62	(62)	(11)	0	0	0	0	0	0	(11)	
	C	0	(4)	0	(297)	(3)	0	0	0	19	0	0	0	(285)	
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	387	0	0	387	
	E	0	0	0	0	0	0	0	0	0	421	0	0	421	
	C	0	0	0	0	0	0	0	0	0	11	0	0	11	
YASUDA FIRE & MARINE INSURANCE COMPANY LIMITED	P	0	8	0	0	0	0	0	0	0	0	0	0	8	
	E	0	9	0	0	0	0	0	0	0	0	0	0	9	
	C	0	0	0	0	0	0	0	0	0	0	1	0	1	
ZURICH INDEMNITY COMPANY OF CANADA	P	1	0	0	5	1	2	0	0	90	0	0	0	99	
	E	1	0	0	4	1	2	0	0	91	0	0	0	99	
	C	0	0	0	3	10	1	0	0	126	0	0	0	140	
ZURICH INSURANCE COMPANY	P	1	844	52	195	37	137	15	7	207	8	90	0	1,593	
	E	2	1,055	52	847	37	146	15	8	244	7	89	0	2,502	
	C	0	(835)	0	(288)	(4)	103	(2)	10	(90)	(518)	55	0	(1,569)	
TOTAL DIRECT PREMIUMS		51,136	29,788	2,282	122,943	12,204	43,212	2,389	417	16,023	3,098	3,168	950	287,610	
TOTAL EARNED PREMIUMS		51,735	32,968	3,687	121,727	12,065	43,958	2,212	409	16,373	2,922	3,737	517	292,310	
TOTAL DIRECT CLAIMS		18,822	15,448	1,722	85,708	7,758	24,361	1,255	8,293	11,194	708	1,296	159	176,724	

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