

**GOVERNMENT OF  
NEWFOUNDLAND AND LABRADOR**

**DEPARTMENT OF GOVERNMENT SERVICES  
AND LANDS**

1999 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

**1999 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 1999

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 1999

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 1999

IV - 1

TABLE V  
PROPERTY AND CASUALTY INSURERS  
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 1999

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	
	1999	1998	1999	1998
LIFE	143,295	129,116	77,980	78,897
ANNUITIES	129,860	45,345	104,148	119,271
ACCIDENT AND SICKNESS	154,026	133,427	144,628	141,912
<u>PROPERTY</u>				
- PERSONAL	50,711	51,136	18,324	18,822
- COMMERCIAL	30,284	29,788	32,317	15,448
AIRCRAFT	3,651	2,282	6,299	1,722
<u>AUTOMOBILE</u>				
- LIABILITY	119,207	122,943	84,603	85,708
- PERSONAL ACCIDENT	12,799	12,204	8,338	7,758
- OTHER	45,419	43,212	27,043	24,361
CREDIT	(31)	60	(8)	2
BOILER AND MACHINERY	3,106	2,389	1,025	1,255
LEGAL EXPENSE	0	1	0	0
FIDELITY	553	417	(3,100)	8,293
LIABILITY	17,098	16,023	19,554	11,194
SURETY	3,134	3,098	(366)	708
MARINE	1,337	3,168	4,321	1,296
MORTGAGE	705	675	193	135
TITLE	354	141	25	11
WARRANTY	442	73	0	11
<b>TOTALS</b>	<b>715,950</b>	<b>595,498</b>	<b>525,324</b>	<b>516,804</b>

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
ACTRA FRATERNAL BENEFIT SOCIETY	I	2,941	100	40	869	0	2,212
	G	0	0	0	0	0	0
	T	2,941	100	40	869	0	2,212
AETNA LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	21	0	147	0	0	168
	T	21	0	147	0	0	168
AETNA LIFE INSURANCE COMPANY OF CANADA	I	187,193	46,251	2,615	19,688	0	216,371
	G	124,480	1,394	4,070	2,533	0	127,411
	T	311,673	47,645	6,685	22,221	0	343,782
AIG LIFE INSURANCE COMPANY OF CANADA	I	1,898	5,659	0	150	0	7,407
	G	0	6,865	0	0	0	6,865
	T	1,898	12,524	0	150	0	14,272
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	70,798	69,823	0	63,672	0	76,949
	T	70,798	69,823	0	63,672	0	76,949
AMERICAN INCOME LIFE INSURANCE COMPANY	I	35,359	15,439	7	10,331	0	40,474
	G	0	0	0	0	0	0
	T	35,359	15,439	7	10,331	0	40,474
ASSUMPTION MUTUAL LIFE ASSURANCE COMPANY	I	497	565	10	67	0	1,005
	G	73,072	0	(58,608)	285	0	14,179
	T	73,569	565	(58,598)	352	0	15,184

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 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
BALBOA LIFE INSURANCE COMPANY	I	18,924	75	0	3,914	0	15,085
	G	131,058	145,084	0	133,066	0	143,076
	T	149,982	145,159	0	136,980	0	158,161
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	56,345	13,674	762	6,685	0	64,096
	G	3,340,055	345,978	0	15,219	0	3,670,814
	T	3,396,400	359,652	762	21,904	0	3,734,910
CANADA LIFE ASSURANCE COMPANY	I	354,065	44,071	99,012	27,994	0	469,154
	G	2,127,417	30,342	69,627	129,258	0	2,098,128
	T	2,481,482	74,413	168,639	157,252	0	2,567,282
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	13,519	2,033	6,401	34	0	21,919
	T	13,519	2,033	6,401	34	0	21,919
CIBC LIFE INSURANCE COMPANY LIMITED	I	25,907	8,456	0	3,150	0	31,213
	G	411,157	146,974	0	116,448	0	441,683
	T	437,064	155,430	0	119,598	0	472,896
CIGNA LIFE INSURANCE COMPANY OF CANADA	I	321	9	0	92	0	238
	G	56,912	4,083	1,102	7,467	0	54,630
	T	57,233	4,092	1,102	7,559	0	54,868
CLARICA LIFE INSURANCE COMPANY	I	2,058,035	226,113	2,447	129,908	0	2,156,687
	G	1,770,109	2,233	(324,795)	73,686	0	1,373,861
	T	3,828,144	228,346	(322,348)	203,594	0	3,530,548
CNA LIFE INSURANCE COMPANY OF CANADA	I	4,022	200	18	0	0	4,240
	G	0	0	0	0	0	0
	T	4,022	200	18	0	0	4,240

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 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
COMBINED INSURANCE COMPANY OF AMERICA	I	24	0	3	20	0	7
	G	3,881	1,000	1	3,100	0	1,782
	T	3,905	1,000	4	3,120	0	1,789
COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA	I	93,321	6,991	2,261	6,225	0	96,348
	G	432	89	0	210	0	311
	T	93,753	7,080	2,261	6,435	0	96,659
CONCORDIA LIFE INSURANCE COMPANY	I	7,976	1,250	354	702	0	8,878
	G	0	0	0	0	0	0
	T	7,976	1,250	354	702	0	8,878
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	I	7,509	0	0	6	(405)	7,098
	G	0	0	524	338	(186)	0
	T	7,509	0	524	344	(591)	7,098
CO-OPERATORS LIFE INSURANCE COMPANY	I	319,484	63,821	12,072	41,336	0	354,041
	G	78,329	3,486	47,155	44,951	0	84,019
	T	397,813	67,307	59,227	86,287	0	438,060
CT FINANCIAL ASSURANCE COMPANY	I	0	50	0	0	0	50
	G	128,992	33,921	0	29,588	0	133,325
	T	128,992	33,971	0	29,588	0	133,375
CUMIS LIFE INSURANCE COMPANY	I	414	0	449	537	0	326
	G	223,693	100,375	566	57,518	0	267,116
	T	224,107	100,375	1,015	58,055	0	267,442
CUNA MUTUAL INSURANCE SOCIETY	I	6	0	0	0	0	6
	G	0	0	0	0	0	0
	T	6	0	0	0	0	6

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 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
DESJARDINS-LAURENTIENNE LIFE ASSURANCE COMPANY INC	I	863	83	(42)	29	0	875
	G	5,495	0	143	5,216	0	422
	T	6,358	83	101	5,245	0	1,297
EMPIRE LIFE INSURANCE COMPANY	I	23,397	5,411	6,507	6,410	0	28,905
	G	1,950	0	0	202	0	1,748
	T	25,347	5,411	6,507	6,612	0	30,653
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	I	39,872	8,618	0	5,781	0	42,709
	G	2,910	0	0	1,158	0	1,752
	T	42,782	8,618	0	6,939	0	44,461
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	5,061	20,337	0	12,584	0	12,814
	T	5,061	20,337	0	12,584	0	12,814
FORETHOUGHT LIFE INSURANCE COMPANY	I	376	373	0	86	0	663
	G	0	0	0	0	0	0
	T	376	373	0	86	0	663
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	I	4,788	614	189	357	0	5,234
	G	0	0	0	0	0	0
	T	4,788	614	189	357	0	5,234
GREAT-WEST LIFE ASSURANCE COMPANY	I	756,396	98,597	15,646	66,719	0	803,920
	G	1,784,091	23,021	414,482	31,975	0	2,189,619
	T	2,540,487	121,618	430,128	98,694	0	2,993,539
HOUSEHOLD LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	34,890	30,753	0	34,631	0	31,012
	T	34,890	30,753	0	34,631	0	31,012

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 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA	I	320,063	32,509	2,381	25,240	0	329,713
	G	223,824	990	(7,139)	13,359	0	204,316
	T	543,887	33,499	(4,758)	38,599	0	534,029
INDEPENDENT ORDER OF FORESTERS	I	75	0	(75)	0	0	0
	G	0	0	0	0	0	0
	T	75	0	(75)	0	0	0
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	I	82,542	38,283	2,030	12,335	0	110,520
	G	3,610	38,745	5,827	0	0	48,182
	T	86,152	77,028	7,857	12,335	0	158,702
KNIGHTS OF COLUMBUS	I	89,552	13,064	1,117	7,243	0	96,490
	G	0	0	0	0	0	0
	T	89,552	13,064	1,117	7,243	0	96,490
LAURENTIAN LIFE AND HEALTH INSURANCE CORPORATION	I	284	0	0	6	0	278
	G	0	0	0	0	0	0
	T	284	0	0	6	0	278
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	I	50	44	0	0	0	94
	G	2,988	4,004	0	1,741	0	5,251
	T	3,038	4,048	0	1,741	0	5,345
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 INVESTORS INSURANCE COMPANY OF AMERICA	I	0	0	0	0	0	0
	G	25,833	239	0	299	0	25,773
	T	25,833	239	0	299	0	25,773

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 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
LONDON LIFE INSURANCE COMPANY	I	517,748	89,218	17,806	46,245	0	578,527
	G	36,580	0	0	36,580	0	0
	T	554,328	89,218	17,806	82,825	0	578,527
MANUFACTURERS LIFE INSURANCE COMPANY	I	693,744	85,986	16,668	58,124	0	738,274
	G	1,538,888	283,035	39,522	167,088	0	1,694,357
	T	2,232,632	369,021	56,190	225,212	0	2,432,631
MARITIME LIFE ASSURANCE COMPANY	I	870,178	82,825	1,677	59,242	0	895,438
	G	810,645	16,578	82,843	27,109	0	882,957
	T	1,680,823	99,403	84,520	86,351	0	1,778,395
METROPOLITAN LIFE INSURANC COMPANY	I	157	0	(92)	4	0	61
	G	35,819	0	(35,819)	0	0	0
	T	35,976	0	(35,911)	4	0	61
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	I	466,180	36,240	5,488	45,596	0	462,312
	G	18,324	0	842	514	0	18,652
	T	484,504	36,240	6,330	46,110	0	480,964
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	207,060	9,270	0	30,649	0	185,681
	T	207,060	9,270	0	30,649	0	185,681
NN LIFE INSURANCE COMPANY OF CANADA	I	23,189	3,028	1,726	4,034	0	23,909
	G	20	139	8	0	0	167
	T	23,209	3,167	1,734	4,034	0	24,076
NORTH WEST LIFE ASSURANCE COMPANY OF CANADA	I	838	1,108	5,396	18	0	7,324
	G	0	53,411	108,126	43,538	0	117,999
	T	838	54,519	113,522	43,556	0	125,323

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 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
NORWICH UNION LIFE INSURANCE COMPANY (CANADA)	I	21,066	3,699	513	2,206	0	23,072
	G	0	0	0	0	0	0
	T	21,066	3,699	513	2,206	0	23,072
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	I	718	311	371	12	0	1,388
	G	0	0	0	0	0	0
	T	718	311	371	12	0	1,388
PENNCORP LIFE INSURANCE COMPANY	I	4,493	2,865	0	1,237	0	6,121
	G	0	0	0	0	0	0
	T	4,493	2,865	0	1,237	0	6,121
PENNSYLVANIA LIFE INSURANCE COMPANY	I	10	0	0	0	0	10
	G	120	0	0	40	0	80
	T	130	0	0	40	0	90
PIERCE NATIONAL LIFE INSURANCE COMPANY	I	6,628	454	279	682	0	6,679
	G	0	0	0	0	0	0
	T	6,628	454	279	682	0	6,679
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	104,394	23,236	13,639	27,003	0	114,266
	G	0	0	0	0	0	0
	T	104,394	23,236	13,639	27,003	0	114,266
PRINCIPAL LIFE INSURANCE COMPANY	I	3	0	0	0	0	3
	G	0	0	0	0	0	0
	T	3	0	0	0	0	3
PRUDENTIAL INSURANCE COMPANY OF AMERICA	I	1,682	0	42	194	0	1,530
	G	49,725	0	762	8,216	0	42,271
	T	51,407	0	804	8,410	0	43,801

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 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
PRUDENTIAL OF AMERICA LIFE INSURANCE COMPANY (CANADA)	I	1,266	5,179	2	0	0	6,447
	G	0	0	0	0	0	0
	T	1,266	5,179	2	0	0	6,447
RBC LIFE INSURANCE COMPANY	I	700	2,250	0	0	0	2,950
	G	0	0	0	0	0	0
	T	700	2,250	0	0	0	2,950
RELIABLE LIFE INSURANCE COMPANY	I	7,350	451	0	1,427	0	6,374
	G	0	0	0	0	0	0
	T	7,350	451	0	1,427	0	6,374
ROYAL AND SUN ALLIANCE LIFE INSURANCE COMPANY OF CANADA	I	74,644	6,005	3,606	5,760	0	78,495
	G	0	0	0	0	0	0
	T	74,644	6,005	3,606	5,760	0	78,495
STANDARD LIFE ASSURANCE COMPANY	I	149,521	3,250	1,350	7,141	0	146,980
	G	17,415	2,472	3,504	2,175	0	21,216
	T	166,936	5,722	4,854	9,316	0	168,196
SUN LIFE ASSURANCE COMPANY OF CANADA	I	470,480	41,419	0	21,539	(11)	490,349
	G	1,638,464	83,639	0	37,454	0	1,684,649
	T	2,108,944	125,058	0	58,993	(11)	2,174,998
TORONTO DOMINION LIFE INSURANCE COMPANY	I	1,200	5,150	0	400	0	5,950
	G	0	0	0	0	0	0
	T	1,200	5,150	0	400	0	5,950
TORONTO MUTUAL LIFE INSURANCE COMPANY	I	2,656	0	0	144	0	2,512
	G	0	0	0	0	0	0
	T	2,656	0	0	144	0	2,512

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 1999**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-99	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-99
TRANSAMERICA LIFE INSURANCE COMPANY OF CANADA	I	138,641	22,365	456	8,610	0	152,852
	G	0	0	0	0	0	0
	T	138,641	22,365	456	8,610	0	152,852
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	98	0	0	53	0	45
	G	10,357	0	5,405	1,886	0	13,876
	T	10,455	0	5,405	1,939	0	13,921
WESTBURY CANADIAN LIFE INSURANCE COMPANY	I	224,929	44,705	3,173	32,706	0	240,101
	G	522	0	4,299	78	0	4,743
	T	225,451	44,705	7,472	32,784	0	244,844
WESTERN LIFE ASSURANCE COMPANY	I	4,031	1,937	13	195	0	5,786
	G	0	0	0	0	0	0
	T	4,031	1,937	13	195	0	5,786
ZURICH LIFE INSURANCE COMPANY OF CANADA	I	144,178	15,902	933	12,765	0	148,248
	G	6,676	3,386	2,778	1,367	0	11,473
	T	150,854	19,288	3,711	14,132	0	159,721
<b>TOTAL DIRECT INDIVIDUAL</b>		<b>8,423,230</b>	<b>1,107,903</b>	<b>220,849</b>	<b>711,217</b>	<b>(416)</b>	<b>9,040,349</b>
<b>TOTAL DIRECT GROUP</b>		<b>15,015,365</b>	<b>1,463,699</b>	<b>371,773</b>	<b>1,135,232</b>	<b>(186)</b>	<b>15,715,419</b>
<b>GRAND TOTAL</b>		<b>23,438,595</b>	<b>2,571,602</b>	<b>592,622</b>	<b>1,846,449</b>	<b>(602)</b>	<b>24,755,768</b>

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 1999**  
**(\$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	8	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	8	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	1	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
AETNA LIFE INSURANCE COMPANY OF CANADA	IL	1,387	58	0	0	3	0	46	0	48	155	
	GL	226	1,651	0	0	0	0	0	0	0	1,651	
	IA	1	0	0	0	0	27	86	3	0	116	
	GA	0	0	0	0	0	205	5	0	0	210	
	T	1,614	1,709	0	0	3	232	137	3	48	2,132	
AIG LIFE INSURANCE COMPANY OF CANADA	IL	355	18	0	0	16	1	0	0	2	37	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	10	0	0	0	0	0	0	0	0	0	
	GA	385	0	0	0	0	46	0	0	0	46	
	T	750	18	0	0	16	47	0	0	2	83	
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	0	0	0	0	0	0	0	0	0	0	
	GL	158	29	0	0	0	0	0	0	0	29	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	158	29	0	0	0	0	0	0	0	29	
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	0	0	0	0	0	0	0	0	0	0	
	GL	1,698	377	0	0	0	0	0	0	0	377	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	1,698	377	0	0	0	0	0	0	0	377	

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 1999**  
**(\$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	756	91	8	0	0	0	20	0	0	119
	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	756	91	8	0	0	0	20	0	0	119
ASSUMPTION MUTUAL LIFE ASSURANCE COMPANY	IL	69	5	0	0	0	0	1	0	0	6
	GL	271	72	66	0	0	0	0	0	0	138
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	340	77	66	0	0	0	1	0	0	144
BALBOA LIFE INSURANCE COMPANY	IL	46	31	0	0	0	0	0	0	0	31
	GL	2,354	553	0	0	0	0	0	0	0	553
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	2,400	584	0	0	0	0	0	0	0	584
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	3,450	1,115	0	0	0	0	30	0	0	1,145
	GL	6,175	6,588	0	0	0	0	0	0	0	6,588
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	9,625	7,703	0	0	0	0	30	0	0	7,733
CANADA LIFE ASSURANCE COMPANY	IL	4,751	1,269	0	0	91	0	1,248	24	1,087	3,719
	GL	10,371	6,122	0	0	0	0	0	22	24	6,168
	IA	703	30	0	0	0	795	1,809	107	3	2,744
	GA	1,378	7	0	0	0	684	2,348	0	0	3,039
	T	17,203	7,428	0	0	91	1,479	5,405	153	1,114	15,670
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	708	11	4	0	0	0	0	0	0	15
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	708	11	4	0	0	0	0	0	0	15

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 1999**  
**(\$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	139	0	0	0	0	0	0	0	0	0
	GL	2,293	474	0	0	0	0	0	0	0	474
	IA	0	0	0	0	0	0	0	0	0	0
	GA	90	0	0	0	0	0	0	0	0	0
	T	2,522	474	0	0	0	0	0	0	0	474
CIGNA LIFE INSURANCE COMPANY OF CANADA	IL	12	0	0	0	0	0	0	0	0	0
	GL	1,276	27	0	0	0	0	0	0	0	27
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	1,288	27	0	0	0	0	0	0	0	27
CLARICA LIFE INSURANCE COMPANY	IL	16,314	3,508	7	184	65	0	2,240	0	5,885	11,889
	GL	3,497	3,136	0	59	0	0	26	0	97	3,318
	IA	2,924	321	0	0	0	0	8,157	0	9	8,487
	GA	4,455	131	0	0	0	6,774	2,052	0	0	8,957
	T	27,190	7,096	7	243	65	6,774	12,475	0	5,991	32,651
CNA LIFE INSURANCE COMPANY OF CANADA	IL	17	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	17	0	0	0	0	0	0	0	0	0
COMBINED INSURANCE COMPANY OF AMERICA	IL	0	0	0	0	0	0	5	0	0	5
	GL	0	20	0	0	0	0	0	0	0	20
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	0	20	0	0	0	0	5	0	0	25
COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA	IL	710	255	0	0	0	0	96	13	201	565
	GL	0	0	0	0	0	0	0	0	0	0
	IA	27	0	0	0	0	57	20	444	1	522
	GA	0	0	0	0	0	0	0	0	0	0
	T	737	255	0	0	0	57	116	457	202	1,087

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 1999**  
**(\$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		
CONCORDIA LIFE INSURANCE COMPANY	IL	65	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	22	1	0	0	0	23
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	65	0	0	0	0	22	1	0	0	0	23
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	IL	0	5	0	0	0	0	0	0	0	8	13
	GL	0	3	0	0	0	0	0	0	0	0	3
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	736	0	0	0	736
	T	0	8	0	0	0	0	736	0	8	8	752
CO-OPERATORS LIFE INSURANCE COMPANY	IL	2,047	708	0	0	0	0	220	0	180	0	1,108
	GL	198	135	0	0	0	0	0	0	0	0	135
	IA	1,015	176	0	0	0	36	905	0	0	0	1,117
	GA	5,652	4	0	0	0	1,184	529	0	125	0	1,842
	T	8,912	1,023	0	0	0	1,220	1,654	0	305	0	4,202
CT FINANCIAL ASSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	650	130	0	0	0	0	0	0	0	0	130
	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	650	130	0	0	0	0	0	0	0	0	130
CUMIS LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	1,913	645	1	32	0	0	0	0	23	0	701
	IA	0	0	0	0	0	0	0	0	0	0	0
	GA	67	0	0	0	0	0	54	0	0	0	54
	T	1,980	645	1	32	0	0	54	0	23	0	755
DESJARDINS-LAURENTIENNE LIFE ASSURANCE COMPANY INC.	IL	25	0	0	2	0	0	0	0	1	0	3
	GL	56	17	0	0	0	0	0	0	0	0	17
	IA	20	0	0	0	0	6	0	0	0	0	6
	GA	23,024	0	0	0	0	3,146	124	0	0	0	3,270
	T	23,125	17	0	2	0	3,152	124	0	1	0	3,296

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 1999**  
**(\$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	
EMPIRE LIFE INSURANCE COMPANY	IL	448	0	0	0	0	0	8	0	33	41
	GL	20	20	0	0	0	0	0	1	0	21
	IA	426	5	0	0	45	472	0	0	0	522
	GA	53	0	0	0	1	58	0	0	0	59
	T	947	25	0	0	46	538	1	33	643	
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	IL	303	0	0	0	0	0	17	0	13	30
	GL	6	75	0	0	0	0	0	0	0	75
	IA	3	0	0	0	11	0	0	0	0	11
	GA	0	0	0	0	0	0	0	0	0	0
	T	312	75	0	0	11	17	0	13	116	
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0	0	0	0	0	0	0
	GL	732	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	732	0	0	0	0	0	0	0	0	0
FORETHOUGHT LIFE INSURANCE COMPANY	IL	319	69	0	0	0	0	0	0	0	69
	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	319	69	0	0	0	0	0	0	0	69
GENERAL AMERICAN LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	1	5	0	0	0	0	0	0	0	5
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	1	5	0	0	0	0	0	0	0	5
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	IL	117	16	0	0	0	0	0	0	10	26
	GL	0	0	0	0	0	0	0	0	0	0
	IA	(46)	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	71	16	0	0	0	0	0	0	10	26

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 1999**  
**(\$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	
GREAT-WEST LIFE ASSURANCE COMPANY	IL	4,744	1,155	0	7	0	0	613	1	678	2,454
	GL	4,687	3,505	0	0	0	0	0	90	188	3,783
	IA	328	40	0	0	0	1,399	1,905	0	0	3,344
	GA	41	0	0	0	0	99	279	0	0	378
	T	9,800	4,700	0	7	0	1,498	2,797	91	866	9,959
HOUSEHOLD LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	345	305	0	0	0	0	0	0	0	305
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	345	305	0	0	0	0	0	0	0	305
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA	IL	4,878	1,456	0	98	2	0	981	0	417	2,954
	GL	701	206	0	0	0	0	0	0	70	276
	IA	609	123	0	0	0	1,358	2,643	58	0	4,182
	GA	712	0	0	0	0	3,710	813	0	0	4,523
	T	6,900	1,785	0	98	2	5,068	4,437	58	487	11,935
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	0	0	0	0	1	0	0	0	1
	GA	0	0	0	0	0	0	0	0	0	0
	T	1	0	0	0	0	1	0	0	1	2
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	IL	823	83	0	0	0	5	7	0	1	96
	GL	59	0	0	0	0	0	0	0	12	12
	IA	404	0	0	0	0	311	17	0	0	328
	GA	58,533	0	0	0	0	7,075	2	0	0	7,077
	T	59,819	83	0	0	0	7,391	26	0	13	7,513
KNIGHTS OF COLUMBUS	IL	1,471	61	0	0	0	0	0	0	373	434
	GL	0	0	0	0	0	0	0	0	0	0
	IA	112	0	0	0	0	121	0	0	3	124
	GA	0	0	0	0	0	0	0	0	0	0
	T	1,583	61	0	0	0	121	0	0	376	558

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 1999**  
**(\$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	
LAURENTIAN LIFE AND HEALTH INSURANCE CORPORATION	IL	2	0	0	0	0	0	3	0	0	3
	GL	0	0	0	0	0	0	0	0	0	0
	IA	12	0	0	0	0	0	3	0	0	3
	GA	0	0	0	0	0	0	0	0	0	0
	T	14	0	0	0	0	0	6	0	0	6
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	IL	0	0	0	0	0	0	0	0	0	0
	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	21	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
	GL	92	188	0	0	0	0	0	0	0	188
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	92	188	0	0	0	0	0	0	0	188
LINCOLN HERITAGE 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
LONDON LIFE INSURANCE COMPANY	IL	6,370	771	0	9	6	0	671	2	1,033	2,492
	GL	91	72	0	4	0	0	0	11	0	87
	IA	1,378	5	0	0	0	155	1,885	0	1	2,046
	GA	11	0	0	0	0	9	12	0	0	21
	T	7,850	848	0	13	6	164	2,568	13	1,034	4,646
MANUFACTURERS LIFE INSURANCE COMPANY	IL	6,853	948	0	5	33	0	930	17	1,346	3,279
	GL	8,913	2,836	0	58	0	0	0	24	305	3,223
	IA	4,042	8	0	0	0	2,542	3,341	0	0	5,891
	GA	786	54	0	0	0	1,238	4,392	0	1	5,685
	T	20,594	3,846	0	63	33	3,780	8,663	41	1,652	18,078

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 1999**  
**(\$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	
MARITIME LIFE ASSURANCE COMPANY	IL	8,171	1,611	0	17	32	0	1,940	7	460	4,067
	GL	2,278	1,012	0	0	0	0	0	45	18	1,075
	IA	1,410	1,027	0	0	0	4,387	617	23	0	6,054
	GA	565	9	0	0	0	150	1,277	0	0	1,436
	T	12,424	3,659	0	17	32	4,537	3,834	75	478	12,632
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	2	3	0	0	0	0	0	0	2	5
	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	2	3	0	0	0	0	0	0	2	5
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	IL	4,053	959	0	0	7	0	1,436	10	177	2,589
	GL	67	14	0	0	0	0	19	(5)	6	34
	IA	499	223	0	0	0	279	1,840	86	0	2,428
	GA	10,327	0	0	0	0	148	6,986	0	819	7,953
	T	14,946	1,196	0	0	7	427	10,281	91	1,002	13,004
NEW YORK LIFE INSURANCE COMPANY	IL	3	0	0	0	0	0	0	0	1	1
	GL	619	182	0	0	0	0	0	0	507	689
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	622	182	0	0	0	0	0	0	508	690
NN LIFE INSURANCE COMPANY OF CANADA	IL	270	101	0	0	2	0	7	0	1	111
	GL	0	0	0	0	0	0	0	0	0	0
	IA	38	0	0	0	0	96	20	0	0	116
	GA	0	0	0	0	0	0	0	0	0	0
	T	308	101	0	0	2	96	27	0	1	227

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 1999**  
**(\$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	
NORTH WEST LIFE ASSURANCE COMPANY OF CANADA	IL	35	0	0	0	0	0	1	0	0	1
	GL	1,219	354	0	0	0	0	0	0	0	354
	IA	9	0	0	0	0	5	9	0	0	14
	GA	0	0	0	0	0	13	0	0	0	13
	T	1,263	354	0	0	0	18	10	0	0	382
NORWICH UNION LIFE INSURANCE COMPANY (CANADA)	IL	1,185	421	52	0	38	0	38	2	7	558
	GL	0	0	0	0	0	0	0	0	0	0
	IA	1	0	0	0	0	10	6	0	2	18
	GA	2	0	0	0	0	19	0	0	0	19
	T	1,188	421	52	0	38	29	44	2	9	595
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	IL	12	1	0	0	0	0	0	0	0	1
	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	12	1	0	0	0	0	0	0	0	1
PENNCORP LIFE INSURANCE COMPANY	IL	45	29	0	0	0	0	0	0	0	29
	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	45	29	0	0	0	0	0	0	0	29
PENNSYLVANIA 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
PIERCE NATIONAL LIFE INSURANCE COMPANY	IL	937	292	0	0	0	0	64	0	0	356
	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	937	292	0	0	0	0	64	0	0	356

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 1999**  
**(\$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		
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	319	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	319	0	0	0	0	0	0	0	0	0	0
PRUDENTIAL INSURANCE COMPANY OF AMERICA	IL	42	8	0	0	0	0	7	0	43	58	
	GL	79	26	0	0	0	0	0	0	0	26	
	IA	0	0	0	0	0	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	121	34	0	0	0	0	7	0	43	84	
PRUDENTIAL OF AMERICA LIFE INSURANCE COMPANY (CANADA)	IL	71	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	71	0	0	0	0	0	0	0	0	0	
RBC LIFE INSURANCE COMPANY	IL	14	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	14	0	0	0	0	0	0	0	0	0	
RELIABLE LIFE INSURANCE COMPANY	IL	24	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	24	0	0	0	0	0	0	0	0	0	
ROYAL AND SUN ALLIANCE LIFE INSURANCE COMPANY OF CANADA	IL	899	24	0	0	0	0	141	0	259	424	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	30	0	0	0	0	17	41	0	0	58	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	929	24	0	0	0	17	182	0	259	482	

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 1999**  
**(\$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	
STANDARD LIFE ASSURANCE COMPANY	IL	1,148	407	0	1	29	0	223	0	175	835
	GL	418	35	0	0	0	0	0	0	0	35
	IA	1,964	97	0	0	0	1,528	1,483	0	0	3,108
	GA	1,538	0	0	0	0	2,796	1,459	0	0	4,255
	T	5,068	539	0	1	29	4,324	3,165	0	175	8,233
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	5,883	842	0	0	74	0	1,048	0	1,631	3,595
	GL	6,464	2,171	25	2	0	0	0	0	38	2,236
	IA	4,025	447	0	0	0	2,844	3,803	1	4	7,099
	GA	2,045	43	0	0	0	3,336	2,422	2	0	5,803
	T	18,417	3,503	25	2	74	6,180	7,273	3	1,673	18,733
TORONTO DOMINION LIFE INSURANCE COMPANY	IL	9	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	9	0	0	0	0	0	0	0	0	0
TORONTO MUTUAL LIFE INSURANCE COMPANY	IL	19	0	0	0	1	0	8	0	3	12
	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	19	0	0	0	1	0	8	0	3	12
TRANSAMERICA LIFE INSURANCE COMPANY OF CANADA	IL	953	33	0	0	0	0	(2)	0	0	31
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	38	41	0	0	79
	GA	0	0	0	0	0	0	0	0	0	0
	T	953	33	0	0	0	38	39	0	0	110
UNUM LIFE INSURANCE COMPANY OF AMERICA	IL	0	0	0	0	0	0	0	0	(2)	(2)
	GL	31	14	0	0	0	0	0	0	0	14
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	31	14	0	0	0	0	0	0	(2)	12

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 1999**  
**(\$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	
WESTBURY CANADIAN LIFE INSURANCE COMPANY	IL	3,053	1,106	0	0	0	0	239	0	188	1,533
	GL	5	96	0	0	0	0	0	0	0	96
	IA	29	4	0	0	0	81	0	0	0	85
	GA	0	0	0	0	0	0	0	0	0	0
	T	3,087	1,206	0	0	0	81	239	0	188	1,714
WESTERN LIFE ASSURANCE COMPANY	IL	26	0	0	0	0	0	8	0	3	11
	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	26	0	0	0	0	0	8	0	3	11
ZURICH LIFE INSURANCE COMPANY OF CANADA	IL	907	28	0	0	0	0	65	0	0	93
	GL	40	120	0	0	0	0	0	0	0	120
	IA	223	0	0	0	0	26	201	0	0	227
	GA	0	0	0	0	0	15	3	0	0	18
	T	1,170	148	0	0	0	41	269	0	0	458
<b>TOTAL INDIVIDUAL LIFE</b>		<b>84,562</b>	<b>17,487</b>	<b>67</b>	<b>323</b>	<b>399</b>	<b>6</b>	<b>12,359</b>	<b>76</b>	<b>14,265</b>	<b>44,982</b>
<b>TOTAL GROUP LIFE</b>		<b>58,733</b>	<b>31,226</b>	<b>96</b>	<b>155</b>	<b>0</b>	<b>0</b>	<b>45</b>	<b>188</b>	<b>1,288</b>	<b>32,998</b>
<b>TOTAL INDIVIDUAL ANNUITY</b>		<b>20,196</b>	<b>2,506</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16,197</b>	<b>29,305</b>	<b>722</b>	<b>23</b>	<b>48,753</b>
<b>TOTAL GROUP ANNUITY</b>		<b>109,664</b>	<b>248</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>30,649</b>	<b>23,551</b>	<b>2</b>	<b>945</b>	<b>55,395</b>
<b>GRAND TOTAL</b>		<b>273,155</b>	<b>51,467</b>	<b>163</b>	<b>478</b>	<b>399</b>	<b>46,852</b>	<b>65,260</b>	<b>988</b>	<b>16,521</b>	<b>182,128</b>

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 1999**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACTRA FRATERNAL BENEFIT SOCIETY	42	28
AETNA LIFE INSURANCE COMPANY	7	8
AETNA LIFE INSURANCE COMPANY OF CANADA	2,233	2,152
AIG LIFE INSURANCE COMPANY OF CANADA	359	10
ALLIANZ INSURANCE COMPANY OF CANADA	5	0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	68	369
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	(38)	88
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	2,100	1,145
AMERICAN HOME ASSURANCE COMPANY	167	(18)
AMERICAN INCOME LIFE INSURANCE COMPANY	137	54
AMEX ASSURANCE COMPANY	12	0
ASSUMPTION MUTUAL LIFE ASSURANCE COMPANY	119	46
AXA INSURANCE (CANADA)	253	107

**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 1999**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
BALBOA LIFE INSURANCE COMPANY	2,626	(938)
BANKERS LIFE & CASUALTY COMPANY	0	(3)
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	2,703	1,860
BLUE CROSS OF ATLANTIC CANADA	44,157	39,041
CANADA LIFE ASSURANCE COMPANY	6,041	6,014
CANADIAN PREMIER LIFE INSURANCE COMPANY	2,428	490
CGU INSURANCE COMPANY OF CANADA	189	20
CHUBB INSURANCE COMPANY OF CANADA	20	2
CIBC LIFE INSURANCE COMPANY LIMITED	1,578	560
CIGNA INSURANCE COMPANY OF CANADA	4	0
CIGNA LIFE INSURANCE COMPANY OF CANADA	2,177	110
CITADEL GENERAL ASSURANCE COMPANY	1,181	224
CLARICA LIFE INSURANCE COMPANY	5,353	7,102
COMBINED INSURANCE COMPANY OF AMERICA	2,984	1,306

**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 1999**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA	119	12
CO-OPERATORS GENERAL INSURANCE COMPANY	90	30
CO-OPERATORS LIFE INSURANCE COMPANY	723	482
CT FINANCIAL ASSURANCE COMPANY	215	134
CUMIS GENERAL INSURANCE COMPANY	8	0
CUMIS LIFE INSURANCE COMPANY	2,363	1,091
DESJARDINS-LAURENTIENNE LIFE ASSURANCE COMPANY INC.	244	195
EMPIRE LIFE INSURANCE COMPANY	74	95
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	2	50
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	37	46
FIRST CANADIAN INSURANCE CORPORATION	965	110
GENERAL AMERICAN LIFE INSURANCE COMPANY	1	3
GREAT-WEST LIFE ASSURANCE COMPANY	16,189	15,346
GREEN SHIELD CANADA	1,139	1,129

**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 1999**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
HARTFORD LIFE INSURANCE COMPANY	1	0
HERITAGE GENERAL INSURANCE COMPANY	255	177
HOUSEHOLD LIFE INSURANCE COMPANY	275	168
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA	2,923	1,515
INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY	348	100
ING NOVEX INSURANCE COMPANY OF CANADA	0	(3)
INGLE LIFE AND HEALTH ASSURANCE COMPANY	31	17
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	48	8
LIBERTY MUTUAL INSURANCE COMPANY	96	75
LIFE INSURANCE COMPANY OF NORTH AMERICA	1	0
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	37	7
LLOYD'S UNDERWRITERS	152	6
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	749	3,251
LONDON LIFE INSURANCE COMPANY	723	262

**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 1999**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
MANUFACTURERS LIFE INSURANCE COMPANY	19,672	37,405
MARITIME LIFE ASSURANCE COMPANY	7,354	6,611
MARITIME MEDICAL CARE INCORPORATED	2,212	1,999
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	553	776
NEW YORK LIFE INSURANCE COMPANY	3	4
NN LIFE INSURANCE COMPANY OF CANADA	26	34
NORTH WEST LIFE ASSURANCE COMPANY OF CANADA	1,786	958
NORWICH UNION LIFE INSURANCE COMPANY (CANADA)	2	0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	6	1
PAUL REVERE LIFE INSURANCE COMPANY	436	334
PEMBRIDGE INSURANCE COMPANY	47	4
PENNCORP LIFE INSURANCE COMPANY	492	368
PENNSYLVANIA LIFE INSURANCE COMPANY	214	25
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	1	0

**TABLE IV**  
**LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS**  
**ACCIDENT AND SICKNESS INSURANCE**  
**DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 1999**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	27	17
PRUDENTIAL INSURANCE COMPANY OF AMERICA	82	(116)
RBC LIFE INSURANCE COMPANY	211	0
RELIABLE LIFE INSURANCE COMPANY	366	69
RELIANCE INSURANCE COMPANY	15	(1)
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	1	0
SCOTIA GENERAL INSURANCE COMPANY	113	100
SCOTIA LIFE INSURANCE COMPANY	577	91
SOVEREIGN GENERAL INSURANCE COMPANY	1	0
STANDARD LIFE ASSURANCE COMPANY	1,925	1,676
SUN LIFE ASSURANCE COMPANY OF CANADA	9,800	8,041
TIG INSURANCE COMPANY	1	0
TORONTO DOMINION LIFE INSURANCE COMPANY	2	0
TORONTO MUTUAL LIFE INSURANCE COMPANY	23	19



**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 1999**  
**(\$000's)**

<b>INSURER OR SOCIETY</b>	<b>PREMIUMS</b>	<b>CLAIMS</b>
TRAVELERS INSURANCE COMPANY	0	8
UNUM LIFE INSURANCE COMPANY OF AMERICA	1,468	533
VOYAGEUR INSURANCE COMPANY	934	452
WESTBURY CANADIAN LIFE INSURANCE COMPANY	675	852
ZURICH LIFE INSURANCE COMPANY OF CANADA	288	285
<b>TOTALS</b>	<b>154,026</b>	<b>144,628</b>

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 1999**  
**(\$'000's)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	ACCIDENT	OTHER							
ACE INA INSURANCE	P	0	473	53	226	1	3	34	10	327	0	(7)	0	1,120
	E	0	529	54	177	1	11	32	11	333	0	11	0	1,159
	C	0	1,289	315	5	1	(7)	(1)	(1)	174	(1)	183	0	1,957
AFFILIATED FM INSURANCE COMPANY	P	0	74	0	0	0	0	14	0	0	0	0	0	88
	E	0	83	0	0	0	0	14	0	0	0	0	0	97
	C	0	(187)	0	0	0	0	0	0	0	0	0	0	(187)
ALLIANZ INSURANCE COMPANY OF CANADA	P	7	108	90	20	1	14	2	0	60	3	(42)	0	263
	E	7	302	724	19	1	14	2	0	75	2	(3)	0	1,143
	C	12	7,983	345	2,575	749	308	68	0	3,995	72	1,743	0	17,850
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	5	0	(78)	0	0	0	0	2	0	0	0	(71)
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	(207)	0	0	(207)
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	1,457	0	0	0	0	0	0	0	52	0	0	0	1,509
	E	1,497	0	0	0	0	0	0	0	57	0	0	0	1,554
	C	68	0	0	0	0	0	0	0	26	0	0	0	94
AMERICAN HOME ASSURANCE COMPANY	P	0	930	(51)	29	0	25	7	6	1,160	5	0	0	2,111
	E	0	996	421	431	0	28	8	13	1,128	11	0	0	3,036
	C	0	5,140	514	76	0	71	1	(64)	210	(66)	0	(3)	5,879
AMERICAN NATIONAL FIRE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	(8)	0	(8)
	E	0	0	0	0	0	0	0	0	0	0	73	0	73
	C	0	0	0	0	0	0	0	0	0	0	(57)	0	(57)
AMERICAN ROAD INSURANCE COMPANY	P	0	31	0	0	0	153	0	0	0	0	0	0	184
	E	0	31	0	0	0	153	0	0	0	0	0	0	184
	C	0	0	0	0	0	16	0	0	0	0	0	0	16
ATLANTIC INSURANCE COMPANY LIMITED	P	542	1,074	0	1,547	54	582	0	10	758	16	0	0	4,583
	E	570	1,086	0	1,631	55	591	0	10	762	20	0	0	4,725
	C	(15)	490	0	2,103	65	289	0	(2)	118	(3)	0	0	3,045
AVEMCO INSURANCE COMPANY	P	0	0	34	0	0	0	0	0	0	0	0	0	34
	E	0	0	366	0	0	0	0	0	0	0	0	0	366
	C	0	0	11	0	0	0	0	0	0	0	0	0	11
AXA INSURANCE (CANADA)	P	196	415	0	2,773	348	1,024	23	10	101	0	74	0	4,964
	E	204	420	0	2,913	394	1,021	17	2	86	0	26	0	5,083
	C	43	151	0	911	(59)	431	0	0	95	0	51	0	1,623

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 1999**  
**(\$'000's)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	ACCIDENT	OTHER							
AXA PACIFIC INSURANCE COMPANY	P	0	16	(6)	(13)	(1)	2	0	6	72	25	405	0	506
	E	0	56	(5)	(17)	(1)	(7)	0	7	82	18	439	0	572
	C	0	(87)	(789)	29	0	3	0	0	(28)	0	1,040	0	168
BALBOA INSURANCE COMPANY	P	488	0	0	0	0	0	0	0	0	0	0	0	488
	E	(676)	0	0	0	0	0	0	0	0	0	0	0	(676)
	C	42	0	0	0	0	0	0	0	0	0	0	0	42
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	P	0	602	0	0	0	0	320	0	0	0	0	0	922
	E	0	609	0	0	0	0	293	0	0	0	0	0	902
	C	0	126	0	0	0	0	38	0	0	0	0	0	164
BRITISH AVIATION INSURANCE COMPANY LIMITED	P	0	0	93	0	0	0	0	0	44	0	0	0	137
	E	0	0	99	0	0	0	0	0	31	0	0	0	130
	C	0	0	622	0	0	0	0	0	4	0	0	0	626
CANADA LIFE CASUALTY INSURANCE COMPANY	P	900	0	0	1,822	301	664	0	0	0	0	0	0	3,687
	E	901	0	0	1,922	305	651	0	0	0	0	0	1	3,780
	C	883	0	0	809	68	531	0	0	0	0	0	0	2,291
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	25	0	0	0	25
	E	0	0	0	0	0	0	0	0	25	0	0	0	25
	C	0	0	0	0	0	0	0	0	7	0	0	0	7
CANADIAN UNION INSURANCE COMPANY	P	0	0	(124)	0	0	0	0	0	0	0	0	0	(124)
	E	0	0	384	0	0	0	0	0	0	0	0	0	384
	C	0	0	1,254	0	0	0	0	0	0	0	0	0	1,254
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	71	0	0	0	0	0	0	48	0	0	0	119
	E	0	71	0	0	0	0	0	0	48	0	0	0	119
	C	0	138	0	0	0	0	0	0	116	0	0	0	254
CENTENNIAL INSURANCE COMPANY	P	0	0	9	0	0	0	0	0	0	0	0	0	9
	E	0	0	9	0	0	0	0	0	1	0	0	0	10
	C	0	0	4	0	0	0	0	0	0	0	0	0	4
CGU INSURANCE COMPANY OF CANADA	P	5,084	2,066	0	17,194	2,568	9,081	141	18	1,056	433	0	0	37,641
	E	4,331	1,909	0	15,703	2,335	8,496	132	13	1,032	408	0	0	34,359
	C	555	2,049	0	5,957	386	2,440	(26)	(3)	1,445	45	0	0	12,848
CGU INTERNATIONAL INSURANCE PLC	P	0	419	422	0	0	0	0	0	101	0	0	0	942
	E	0	446	325	0	0	0	0	0	81	0	0	0	852
	C	0	(132)	631	0	0	0	0	0	(4)	0	0	0	495
CHUBB INSURANCE COMPANY OF CANADA	P	20	92	25	(1)	0	0	15	8	456	0	0	0	615
	E	20	139	23	17	5	14	9	9	313	1	0	0	550
	C	0	15	16	14	1	3	1	58	42	0	0	0	150

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 1999**  
**(\$'000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	ACCIDENT	OTHER							
CIBC GENERAL INSURANCE COMPANY LIMITED	P	0	0	0	1	0	2	0	0	0	0	0	0	3	
	E	0	0	0	1	0	2	0	0	0	0	0	0	3	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
CITADEL GENERAL ASSURANCE COMPANY	P	0	316	0	0	0	0	0	0	10	2	0	0	328	
	E	0	317	0	0	0	0	0	0	10	2	0	0	329	
	C	0	35	0	0	0	0	0	0	29	0	0	0	64	
COLONIAL FIRE & GENERAL INSURANCE COMPANY LIMITED	P	1,779	26	0	5,001	259	1,743	0	0	0	0	0	0	8,808	
	E	1,839	29	0	5,153	241	1,708	0	0	0	0	0	0	8,970	
	C	446	5	0	3,066	466	1,092	0	0	0	0	0	0	5,075	
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	P	0	3	0	0	0	0	0	0	86	0	0	0	89	
	E	0	2	0	0	0	0	0	0	239	0	0	0	241	
	C	0	0	0	0	0	0	0	0	746	0	0	0	746	
COMMONWEALTH INSURANCE COMPANY	P	0	87	0	0	0	0	0	0	322	0	0	0	409	
	E	0	107	0	0	0	0	0	0	282	0	0	0	389	
	C	0	262	0	0	0	0	0	0	254	0	0	0	516	
CONTINENTAL CASUALTY COMPANY	P	0	0	0	0	0	0	0	0	280	0	0	0	280	
	E	0	0	0	2	0	1	0	0	252	0	0	0	255	
	C	0	0	(45)	0	0	0	0	0	(7)	0	0	0	(52)	
CONTINENTAL INSURANCE COMPANY	P	0	44	46	5	1	0	5	0	2	0	5	0	108	
	E	0	52	43	4	1	0	9	0	14	0	13	0	136	
	C	0	(15)	17	0	0	0	0	0	0	0	109	0	111	
CO-OPERATORS GENERAL INSURANCE COMPANY	P	9,640	2,935	0	18,644	2,125	5,761	54	60	1,214	15	100	0	40,548	
	E	9,585	3,022	0	19,275	2,224	5,761	56	60	1,260	15	83	0	41,341	
	C	4,815	3,210	0	14,822	2,116	4,976	79	509	668	3	6	0	31,204	
COSECO INSURANCE COMPANY	P	817	0	0	2,640	323	887	0	0	0	0	0	0	4,667	
	E	849	0	0	2,757	339	907	0	0	0	0	0	0	4,852	
	C	127	0	0	3,060	115	561	0	0	0	0	0	0	3,863	
CUMIS GENERAL INSURANCE COMPANY	P	156	60	0	120	17	42	2	23	23	0	0	0	443	
	E	133	59	0	17	2	7	2	22	23	0	0	0	265	
	C	121	(3)	0	48	(8)	1	0	506	4	0	0	0	669	
DOMINION OF CANADA GENERAL INSURANCE COMPANY	P	929	1,194	0	4,215	393	1,488	30	26	424	5	0	0	8,704	
	E	903	1,133	0	3,793	342	1,317	26	24	407	7	0	0	7,952	
	C	202	728	0	2,901	153	1,009	0	0	210	(84)	0	0	5,119	
EAGLE STAR INSURANCE COMPANY LIMITED	P	0	4	112	0	0	0	0	0	0	0	0	0	116	
	E	0	3	61	0	0	0	0	0	0	0	0	0	64	
	C	0	0	111	0	0	0	0	0	0	0	0	0	111	

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 1999**  
**(\$'000's)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	ACCIDENT	OTHER							
ECCLESIASTICAL INSURANCE OFFICE PLC	P	6	392	0	0	0	0	0	27	0	2	0	427	
	E	8	378	0	0	0	0	0	10	0	2	0	398	
	C	(5)	186	0	(59)	0	(9)	0	0	56	0	6	0	175
ECHELON GENERAL INSURANCE COMPANY	P	0	0	0	966	123	167	0	0	0	0	0	1,256	
	E	0	0	0	942	106	133	0	0	0	0	0	1,181	
	C	0	0	0	646	78	187	0	0	0	0	0	0	911
ECONOMICAL MUTUAL INSURANCE COMPANY	P	1	170	0	0	0	0	8	1	43	0	0	223	
	E	0	140	0	0	0	0	4	1	38	0	0	183	
	C	0	3,851	0	0	0	0	0	0	660	0	0	4,511	
ELITE INSURANCE COMPANY	P	349	4	0	2,152	139	438	0	0	0	0	442	3,524	
	E	420	8	0	1,801	129	409	0	0	0	0	454	3,221	
	C	79	0	0	1,463	33	131	0	0	0	0	0	1,706	
EMPLOYERS INSURANCE OF WAUSAU, A MUTUAL COMPANY	P	0	8	0	0	0	0	0	0	0	0	0	8	
	E	0	7	0	0	0	0	0	0	0	0	0	7	
	C	0	0	0	1	0	0	0	0	0	0	0	1	
EMPLOYERS REINSURANCE CORPORATION	P	0	0	3	0	0	0	0	0	124	0	0	127	
	E	0	0	2	0	0	0	0	0	115	0	0	117	
	C	0	0	0	0	0	0	0	0	202	0	0	202	
EULER AMERICAN CREDIT INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	(31)	(31)	
	E	0	0	0	0	0	0	0	0	0	0	(31)	(31)	
	C	0	0	0	0	0	0	0	0	0	0	(5)	(5)	
EVEREST INSURANCE COMPANY OF CANADA	P	0	35	0	0	0	0	0	0	0	0	0	35	
	E	0	44	0	0	0	0	0	0	0	0	0	44	
	C	0	0	0	0	0	0	0	0	0	0	0	0	
FACTORY MUTUAL INSURANCE COMPANY	P	0	1,515	0	0	0	0	326	0	0	0	0	1,841	
	E	0	1,514	0	0	0	0	320	0	0	0	0	1,834	
	C	0	54	0	0	0	0	132	0	0	0	0	186	
FEDERAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	2	0	0	2	
	C	0	0	0	0	0	0	0	0	(78)	0	0	(78)	
FEDERATION INSURANCE COMPANY OF CANADA	P	261	10	0	669	77	221	0	0	27	0	0	1,265	
	E	259	9	0	715	79	211	0	0	28	0	0	1,301	
	C	84	0	0	1,626	199	169	0	0	0	0	0	2,078	
FIRST AMERICAN TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	290	290	
	E	0	0	0	0	0	0	0	0	0	0	290	290	
	C	0	0	0	0	0	0	0	0	0	0	19	19	

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 1999**  
**(\$'000's)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	ACCIDENT	OTHER							
FIRST NORTH AMERICAN INSURANCE COMPANY	P	272	0	0	0	0	21	0	0	0	0	0	0	293
	E	301	0	0	0	0	21	0	0	0	0	0	0	322
	C	36	0	0	0	0	0	0	0	0	0	0	0	36
GAN CANADA INSURANCE COMPANY	P	7	20	0	20	1	4	0	0	41	0	0	0	93
	E	8	20	0	22	1	5	0	0	45	0	0	0	101
	C	39	(21)	0	31	(4)	1	0	0	59	0	0	0	105
GAN GENERAL INSURANCE COMPANY	P	4	766	1	347	14	126	0	15	418	0	0	0	1,691
	E	2	825	1	326	12	121	0	13	432	1	0	0	1,733
	C	105	467	26	616	35	61	0	0	631	0	0	0	1,941
GE CAPITAL MORTGAGE INSURANCE COMPANY (CANADA)	P	0	0	0	0	0	0	0	0	0	0	0	705	705
	E	0	0	0	0	0	0	0	0	0	0	0	211	211
	C	0	0	0	0	0	0	0	0	0	0	0	28	28
GERLING CANADA INSURANCE COMPANY	P	0	2,034	2,212	0	0	0	0	0	18	0	0	0	4,264
	E	0	2,252	380	0	0	0	487	0	24	0	0	0	3,143
	C	0	(79)	5	0	0	0	0	0	(17)	0	116	0	25
GORE MUTUAL INSURANCE COMPANY	P	0	3	0	0	0	0	0	0	3	0	0	0	6
	E	0	3	0	0	0	0	0	0	3	0	0	0	6
	C	0	2	0	0	0	0	0	0	0	0	0	0	2
GRAIN INSURANCE AND GUARANTEE COMPANY	P	5	12	0	0	0	0	0	0	35	0	0	0	52
	E	5	11	0	0	0	0	0	0	33	0	0	0	49
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
GREAT AMERICAN INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	7	0	0	0	7
	E	0	0	0	0	0	0	0	0	7	0	0	0	7
	C	0	0	0	0	0	0	0	0	3	0	(16)	0	(13)
GUARANTEE COMPANY OF NORTH AMERICA	P	0	0	0	0	0	0	0	40	3	907	0	0	950
	E	0	0	0	0	0	0	0	54	3	914	0	0	971
	C	0	0	0	0	0	0	0	(4,265)	0	(665)	0	0	(4,930)
HALIFAX INSURANCE COMPANY	P	546	1,135	0	1,339	96	436	54	0	547	5	0	0	4,158
	E	512	907	0	0	0	1	42	0	385	4	0	0	1,851
	C	44	36	0	585	12	137	0	0	338	0	0	0	1,152
HARTFORD 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	(8)	0	0	0	0	0	0	0	0	0	0	(8)
HARTFORD INSURANCE COMPANY OF CANADA	P	0	40	0	107	2	78	5	0	21	0	0	0	253
	E	0	48	0	92	2	64	5	0	17	0	0	0	228
	C	0	9	0	134	1	8	0	0	8	0	0	0	160

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 1999**  
**(\$'000's)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	ACCIDENT	OTHER							
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	0	0	0	0	0	0	477	0	0	0	477	
	E	0	0	0	0	0	0	0	477	0	0	0	477	
	C	0	0	0	0	0	0	0	0	617	0	0	617	
HOME INSURANCE COMPANY	P	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	
	C	0	(22)	0	(44)	0	0	0	0	0	0	0	(66)	
ING NOVEX INSURANCE COMPANY OF CANADA	P	43	0	0	99	10	29	0	0	4	0	0	185	
	E	33	0	0	71	6	16	0	0	0	0	0	126	
	C	19	0	0	16	0	5	0	0	0	0	0	40	
INSURANCE CORPORATION OF NEWFOUNDLAND LIMITED	P	3,567	737	0	12,082	924	4,575	0	2	373	20	0	22,280	
	E	3,440	759	0	14,233	483	2,347	0	2	419	21	0	21,704	
	C	1,034	300	0	6,215	1,043	2,826	0	5	287	0	0	11,710	
KINGSWAY GENERAL INSURANCE COMPANY	P	93	62	0	0	0	0	0	0	39	2	0	196	
	E	86	55	0	0	0	0	0	0	28	2	0	171	
	C	3	70	0	0	0	0	0	0	0	0	0	73	
LAWYERS' PROFESSIONAL INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	1,615	0	0	1,615	
	E	0	0	0	0	0	0	0	0	1,615	0	0	1,615	
	C	0	0	0	0	0	0	0	0	896	0	0	896	
LEGACY GENERAL INSURANCE COMPANY	P	230	0	0	0	0	0	0	0	0	0	0	230	
	E	231	0	0	0	0	0	0	0	0	0	0	231	
	C	11	0	0	0	0	0	0	0	0	0	0	11	
LIBERTY INSURANCE COMPANY OF CANADA	P	118	0	0	313	4	91	0	0	0	0	0	526	
	E	123	0	0	317	4	84	0	0	0	0	0	528	
	C	10	0	0	381	7	72	0	0	0	0	0	470	
LIBERTY MUTUAL INSURANCE COMPANY	P	8	121	0	420	106	29	0	13	466	0	296	1,459	
	E	7	261	0	140	30	16	0	6	297	0	274	1,031	
	C	0	(8)	0	183	11	(42)	0	(8)	(396)	0	454	194	
LLOYD'S UNDERWRITERS	P	3,689	980	11	6,554	742	2,060	607	140	862	0	3	15,648	
	E	3,692	662	(104)	6,410	686	1,958	607	18	820	0	408	15,157	
	C	1,635	(111)	62	7,701	764	1,655	0	0	1,383	0	0	13,089	
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	P	85	3,493	0	2,623	227	964	188	102	1,233	0	0	8,915	
	E	47	3,407	0	2,357	210	912	185	99	1,432	0	0	8,649	
	C	15	2,321	0	1,132	45	363	14	61	2,377	0	0	6,328	
LOMBARD INSURANCE COMPANY	P	1,277	0	0	1,797	226	696	0	0	5	0	0	4,001	
	E	1,218	0	0	1,672	211	624	0	0	6	0	0	3,731	
	C	422	(18)	0	608	74	485	0	0	(17)	0	0	1,554	

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 1999**  
**(\$'000's)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	P	63	0	0	0	0	0	0	0	0	0	0	0	63
	E	(1,120)	0	0	0	0	0	0	0	0	0	0	0	(1,120)
	C	28	0	0	0	0	0	0	0	0	0	0	0	28
LONDON GUARANTEE INSURANCE COMPANY	P	0	0	0	0	0	0	845	2	92	518	0	0	1,457
	E	0	0	0	0	0	0	534	2	97	121	0	0	754
	C	0	0	0	0	0	0	438	1	22	16	0	0	477
LUMBERMENS MUTUAL CASUALTY COMPANY	P	0	17	0	3	3	6	1	0	30	0	58	0	118
	E	0	36	0	3	3	6	4	0	24	0	59	0	135
	C	0	35	0	(111)	117	0	(1)	0	7	0	94	0	141
LUMBERMEN'S UNDERWRITING ALLIANCE	P	0	175	0	0	0	0	1	0	0	0	0	0	176
	E	0	141	0	0	0	0	0	0	0	0	0	0	141
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
MARKEL INSURANCE COMPANY OF CANADA	P	0	122	0	593	6	299	0	0	6	0	0	0	1,026
	E	0	153	0	599	6	306	0	0	15	0	0	0	1,079
	C	0	3	0	778	5	197	0	0	2	(19)	0	0	966
METRO GENERAL INSURANCE CORPORATION LIMITED	P	3,842	530	0	6,393	559	3,030	0	0	371	0	0	0	14,725
	E	3,835	505	0	6,427	551	2,926	0	0	366	0	0	0	14,610
	C	1,390	73	0	4,557	409	1,902	0	0	98	0	0	0	8,429
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	173	173
	C	0	0	0	0	0	0	0	0	0	0	0	165	165
MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	187	0	0	0	0	0	0	187
	E	0	0	0	0	0	187	0	0	0	0	0	0	187
	C	0	0	0	0	0	12	0	0	0	0	0	0	12
NAC REINSURANCE CORPORATION	P	0	0	27	0	0	0	0	0	0	0	0	0	27
	E	0	0	44	0	0	0	0	0	0	0	0	0	44
	C	0	0	10	0	0	0	0	0	0	0	0	0	10
NEW HAMPSHIRE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	(63)	0	0	0	(63)
	E	0	0	0	0	0	0	0	0	(6)	0	0	0	(6)
	C	0	8	0	0	0	0	0	0	455	0	0	0	463
NORDIC INSURANCE COMPANY OF CANADA	P	8	8	0	61	8	59	0	0	45	42	3	0	234
	E	251	625	0	787	75	248	0	11	394	238	0	0	2,629
	C	31	300	0	640	58	116	0	(5)	(21)	72	20	0	1,211
NORTHERN INDEMNITY, INC.	P	0	0	0	0	0	0	0	0	0	13	0	0	13
	E	0	0	0	0	0	0	0	0	0	14	0	0	14
	C	0	0	0	0	0	0	0	0	0	2	0	0	2

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



**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 1999**  
**(\$'000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	ACCIDENT	PERSONAL OTHER							
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	5	0	0	0	0	0	0	0	0	0	0	0	0	5
	E	5	0	0	0	0	0	0	0	0	0	0	0	0	5
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PEMBRIDGE INSURANCE COMPANY	P	3	43	0	340	9	50	0	0	6	57	0	0	0	508
	E	4	89	0	486	10	65	0	1	13	27	0	0	0	695
	C	0	2	0	(293)	76	115	1	0	(4)	0	0	0	0	(103)
PEOPLEPLUS INSURANCE COMPANY	P	1	0	0	2	0	1	0	0	10	0	0	0	0	14
	E	1	0	0	2	0	1	0	0	45	0	0	0	0	49
	C	0	0	0	0	11	0	0	0	117	0	0	0	0	128
PERSONAL INSURANCE COMPANY OF CANADA	P	354	0	0	798	104	304	0	0	0	0	0	0	0	1,560
	E	358	0	0	827	107	308	0	0	0	0	0	0	0	1,600
	C	91	0	0	691	36	194	0	0	0	0	0	0	0	1,012
PROTECTIVE INSURANCE COMPANY	P	0	0	0	11	1	0	0	0	1	0	0	0	0	13
	E	0	0	0	12	0	0	0	0	1	0	0	0	0	13
	C	0	0	0	(7)	(1)	0	0	0	0	0	0	0	0	(8)
QUEBEC ASSURANCE COMPANY	P	0	48	0	1	0	1	0	0	0	0	0	0	0	50
	E	0	71	0	2	0	1	0	0	0	0	0	0	0	74
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RBC GENERAL INSURANCE COMPANY	P	1	0	0	0	0	0	0	0	0	0	0	0	0	1
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RELIANCE INSURANCE COMPANY	P	0	185	4	5	0	1	178	0	6	0	122	0	0	501
	E	0	199	3	6	1	1	89	0	7	0	124	0	0	430
	C	0	14	137	0	0	0	51	0	40	0	54	0	0	296
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	1,937	3,151	247	7,576	531	2,508	213	39	1,413	5	137	0	0	17,757
	E	1,977	3,312	282	7,875	542	2,595	231	36	1,469	5	270	0	0	18,594
	C	696	2,473	1,389	6,878	524	1,814	63	3	1,434	0	398	0	0	15,672
SCOTTISH & YORK INSURANCE COMPANY LIMITED	P	0	232	0	8	7	18	0	0	409	0	0	0	0	674
	E	0	214	0	6	7	16	0	0	469	0	0	0	0	712
	C	0	102	0	1	32	(1)	0	0	183	0	0	0	0	317
SEABOARD SURETY COMPANY OF CANADA	P	0	0	0	0	0	0	0	0	0	134	0	0	0	134
	E	0	0	0	0	0	0	0	0	0	158	0	0	0	158
	C	0	0	0	0	0	0	0	0	(4)	3	0	0	0	(1)
SECURITY INSURANCE COMPANY OF HARTFORD	P	0	290	0	0	0	0	0	0	62	0	11	0	0	363
	E	0	321	0	0	0	0	0	0	91	0	16	0	0	428
	C	0	86	0	0	0	0	0	0	(56)	0	2	0	0	32

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 1999**  
**(\$'000's)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	ACCIDENT	OTHER							
SECURITY NATIONAL INSURANCE COMPANY	P	288	0	0	615	57	223	0	0	0	0	0	0	1,183
	E	267	0	0	606	49	205	0	0	0	0	0	0	1,127
	C	97	0	0	318	72	162	0	0	0	0	0	0	649
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	428	613	61	1,289	57	381	7	3	304	0	0	0	3,143
	E	428	676	16	1,336	60	394	10	3	319	0	0	0	3,242
	C	252	288	1	1,059	16	349	0	0	66	0	0	0	2,031
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	0	156	368	3	0	4	1	0	346	0	32	0	910
	E	0	208	207	5	3	5	1	0	201	0	35	0	665
	C	0	(75)	0	(8)	(62)	2	0	0	686	0	105	0	648
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	64	64
	E	0	0	0	0	0	0	0	0	0	0	0	64	64
	C	0	0	0	0	0	0	0	0	0	0	0	6	6
SUMITOMO MARINE & FIRE INSURANCE COMPANY	P	1	3	0	0	0	0	0	0	0	0	0	0	4
	E	0	4	0	0	0	0	0	0	0	0	0	0	4
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
TEMPLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	301	0	0	0	301
	E	0	0	0	0	0	0	0	0	111	0	0	0	111
	C	0	0	0	0	0	0	0	0	7	0	0	0	7
TIG INSURANCE COMPANY	P	0	16	0	0	0	0	0	0	50	0	0	0	66
	E	0	19	0	0	0	0	0	0	55	0	0	0	74
	C	0	0	0	0	0	0	0	0	97	0	0	0	97
TOKIO MARINE & FIRE INSURANCE COMPANY LTD.	P	0	0	0	20	1	3	0	0	0	0	0	0	24
	E	0	0	0	12	1	1	0	0	0	0	0	0	14
	C	0	0	0	7	0	0	0	0	0	0	0	0	7
TRADERS GENERAL INSURANCE COMPANY	P	1,226	0	0	2,766	417	1,241	0	0	0	0	0	0	5,650
	E	1,200	0	0	2,592	430	1,190	0	0	0	0	0	0	5,412
	C	678	0	0	2,366	101	758	0	0	15	0	0	0	3,918
TRAFALGAR INSURANCE COMPANY OF CANADA	P	48	0	0	59	8	22	0	0	2	0	0	0	139
	E	50	0	0	62	8	22	0	0	1	0	0	0	143
	C	4	0	0	14	(10)	7	0	0	0	0	0	0	15
TRAVELLERS CASUALTY AND SURETY COMPANY OF CANADA	P	0	7	0	16	2	0	0	0	6	147	6	0	184
	E	0	6	0	16	2	0	0	0	2	111	8	0	145
	C	0	(2)	0	2	(2)	0	0	0	(26)	41	(5)	0	8

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 1999**  
**(\$'000's)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
TRAVELERS INDEMNITY COMPANY	P	0	0	14	0	0	0	0	0	0	0	0	14	
	E	0	0	217	0	0	0	0	7	0	0	0	224	
	C	0	1	1,663	0	0	0	0	0	331	0	0	0	1,995
UAP-NEWROTTERDAM INSURANCE COMPANY N.V.	P	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	
	C	0	0	0	0	0	0	0	2	0	0	0	2	
UNIFUND ASSURANCE COMPANY	P	9,841	0	0	14,401	1,891	5,469	0	0	0	0	0	31,602	
	E	9,888	0	0	14,857	1,929	5,382	0	0	0	0	0	32,056	
	C	4,212	0	0	9,654	547	3,413	0	0	0	0	0	17,826	
UTICA MUTUAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	29	0	0	29	
	E	0	0	0	0	0	0	0	0	13	0	0	13	
	C	0	0	0	0	0	0	0	0	(5)	0	0	(5)	
VIRGINIA SURETY COMPANY	P	0	0	0	0	0	0	0	0	(11)	0	0	(11)	
	E	0	0	0	0	0	0	0	0	150	0	0	150	
	C	0	0	0	0	0	0	0	0	694	0	0	694	
VOYAGEUR INSURANCE COMPANY	P	87	0	0	0	0	0	0	0	0	0	0	87	
	E	59	0	0	0	0	0	0	0	0	0	0	59	
	C	13	0	0	0	0	0	0	0	0	0	0	13	
WELLINGTON INSURANCE COMPANY	P	0	85	0	40	3	28	0	8	348	480	14	1,006	
	E	0	41	0	19	1	13	0	4	167	230	7	482	
	C	0	47	0	10	21	(14)	0	0	66	0	0	130	
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	300	0	300	
	E	0	0	0	0	0	0	0	0	0	357	0	357	
	C	0	0	0	0	0	0	0	0	0	520	0	520	
YASUDA FIRE & MARINE INSURANCE COMPANY LIMITED	P	0	8	0	0	0	0	0	0	0	0	0	8	
	E	0	9	0	0	0	0	0	0	0	0	0	9	
	C	0	0	0	0	0	0	0	0	0	2	0	2	
ZURICH INSURANCE COMPANY	P	2	2,018	0	495	54	178	25	11	326	0	126	3,235	
	E	2	1,934	0	465	54	170	20	7	277	4	126	3,059	
	C	2	731	0	515	37	244	167	105	233	(95)	16	1,955	
<b>TOTAL DIRECT PREMIUMS</b>		50,711	30,284	3,651	119,207	12,799	45,419	3,106	553	17,098	3,134	1,337	1,470	<b>288,769</b>
<b>TOTAL EARNED PREMIUMS</b>		47,760	31,274	3,552	119,899	12,042	41,639	3,139	428	17,065	2,691	1,971	1,162	<b>282,622</b>
<b>TOTAL DIRECT CLAIMS</b>		18,324	32,317	6,299	84,603	8,338	27,043	1,025	(3,100)	19,554	(366)	4,321	210	<b>198,568</b>

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