



GOVERNMENT OF
NEWFOUNDLAND AND LABRADOR
Department of Government Services

**2003 REPORT
OF THE
SUPERINTENDENT OF INSURANCE**

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

NOTICE

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

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

TABLE OF CONTENTS

TABLE I
INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS
AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEARS ENDED 31 DECEMBER 2003 AND 2002

I - 1

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003

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 2003

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 2003

IV - 1

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003

V - 1

TABLE I
DIRECT INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS
AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEARS ENDED 31 DECEMBER 2003 AND 2002
(\$000's)

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2003	2002	2003	2002
LIFE	165,715	156,757	88,835	90,143
ANNUITIES	59,817	51,244	97,806	104,240
ACCIDENT AND SICKNESS	244,050	216,327	192,507	164,478
<u>PROPERTY</u>				
- PERSONAL	65,620	61,565	28,759	28,558
- COMMERCIAL	52,035	44,678	7,495	21,027
AIRCRAFT	7,985	7,735	-1,568	28,215
<u>AUTOMOBILE</u>				
- LIABILITY	181,849	157,695	138,469	117,234
- PERSONAL ACCIDENT	17,633	14,864	10,423	8,899
- OTHER	74,470	65,174	37,332	33,108
CREDIT	1,039	154	56	-2
BOILER AND MACHINERY	3,526	3,215	819	967
LEGAL EXPENSE	14	12	0	7
FIDELITY	848	497	126	-172
LIABILITY	35,351	30,022	38,261	9,575
SURETY	3,295	3,469	2,370	1,385
MARINE	5,518	5,185	4,748	9,174
MORTGAGE	4,708	3,205	29	62
TITLE	1,468	1,104	525	235
HAIL	0	0	0	-18
TOTALS	924,941	822,902	646,992	617,115

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
ACE INA LIFE INSURANCE	I	0	970	0	153	0	817
	G	0	23,398	0	0	0	23,398
	T	0	24,368	0	153	0	24,215
ACTRA FRATERNAL BENEFIT SOCIETY	I	1,789	70	10	408	0	1,461
	G	0	0	0	0	0	0
	T	1,789	70	10	408	0	1,461
AETNA LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	4	0	0	0	0	4
	T	4	0	0	0	0	4
AIG ASSURANCE CANADA	I	24,533	0	327	1,852	0	23,008
	G	0	0	0	0	0	0
	T	24,533	0	327	1,852	0	23,008
AIG LIFE INSURANCE COMPANY OF CANADA	I	50,348	63,020	1,204	5,239	0	109,333
	G	24,197	0	0	24,197	0	0
	T	74,545	63,020	1,204	29,436	0	109,333
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	I	7	0	0	1	0	6
	G	28,314	0	4,735	36	0	33,013
	T	28,321	0	4,735	37	0	33,019
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	0	1,740	0	0	0	1,740
	G	104,543	793,491	0	70,686	0	827,348
	T	104,543	795,231	0	70,686	0	829,088

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
AMERICAN INCOME LIFE INSURANCE COMPANY	I	36,470	16,863	0	8,228	0	45,105
	G	0	0	0	0	0	0
	T	36,470	16,863	0	8,228	0	45,105
ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	I	11,998	0	0	11,998	0	0
	G	114,487	0	124,421	122,644	0	116,264
	T	126,485	0	124,421	134,642	0	116,264
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	3,428	2,530	102	475	0	5,585
	G	53,522	593	951	1,567	0	53,499
	T	56,950	3,123	1,053	2,042	0	59,084
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	77,648	13,862	343	6,001	0	85,852
	G	4,983,048	24,914	0	559,967	0	4,447,995
	T	5,060,696	38,776	343	565,968	0	4,533,847
BMO LIFE INSURANCE COMPANY	I	0	573	0	0	0	573
	G	4,888	1,569	423	1,467	0	5,413
	T	4,888	2,142	423	1,467	0	5,986
CANADA LIFE ASSURANCE COMPANY	I	679,435	113,149	18,324	47,212	0	763,696
	G	2,937,556	465	2,282,926	644,453	0	4,576,494
	T	3,616,991	113,614	2,301,250	691,665	0	5,340,190
CANADA LIFE INSURANCE COMPANY OF CANADA	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	40,547	0	3,425	124	0	43,848
	T	40,547	0	3,425	124	0	43,848

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
CANADIAN PROFESSIONAL SALES ASSOCIATION	I	342	0	-84	24	0	234
	G	0	0	0	0	0	0
	T	342	0	-84	24	0	234
CIBC LIFE INSURANCE COMPANY LIMITED	I	23,858	0	0	1,873	0	21,985
	G	0	0	0	0	0	0
	T	23,858	0	0	1,873	0	21,985
CIGNA LIFE INSURANCE COMPANY OF CANADA	I	236	0	0	236	0	0
	G	46,504	4,002	0	25,093	0	25,413
	T	46,740	4,002	0	25,329	0	25,413
COMBINED INSURANCE COMPANY OF AMERICA	I	57	305	0	10	0	352
	G	315	2,957	1	1,174	0	2,099
	T	372	3,262	1	1,184	0	2,451
CO-OPERATORS LIFE INSURANCE COMPANY	I	571,556	91,259	8,971	44,489	0	627,297
	G	107,114	9,679	30,751	22,287	0	125,257
	T	678,670	100,938	39,722	66,776	0	752,554
CT FINANCIAL ASSURANCE COMPANY	I	50	0	0	0	0	50
	G	0	0	0	0	0	0
	T	50	0	0	0	0	50
CUMIS LIFE INSURANCE COMPANY	I	17,093	6,640	356	986	0	23,103
	G	324,754	66,806	4,114	56,137	0	339,537
	T	341,847	73,446	4,470	57,123	0	362,640

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
CUNA MUTUAL INSURANCE SOCIETY	I	6	0	3	0	0	9
	G	0	0	0	0	0	0
	T	6	0	3	0	0	9
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	244,857	5,542	16,917	21,439	0	245,877
	G	289,385	1,674	-20	-10,034	0	301,073
	T	534,242	7,216	16,897	11,405	0	546,950
EMPIRE LIFE INSURANCE COMPANY	I	37,381	89	3,909	2,587	0	38,792
	G	53	0	40	93	0	0
	T	37,434	89	3,949	2,680	0	38,792
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	I	55,532	6,825	877	8,112	0	55,122
	G	7,164	0	0	4,294	0	2,870
	T	62,696	6,825	877	12,406	0	57,992
FEDERATED LIFE INSURANCE COMPANY OF CANADA	I	0	11,426	0	0	0	11,426
	G	0	0	0	0	0	0
	T	0	11,426	0	0	0	11,426
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	74,406	46,837	0	26,977	0	94,266
	T	74,406	46,837	0	26,977	0	94,266
FORETHOUGHT LIFE INSURANCE COMPANY	I	643	0	16	83	0	576
	G	0	0	0	0	0	0
	T	643	0	16	83	0	576
FORTIS BENEFITS INSURANCE COMPANY	I	10,090	3	28	541	0	9,580
	G	0	8	0	0	0	8
	T	10,090	11	28	541	0	9,588

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
GERBER LIFE INSURANCE COMPANY	I	2,155	1,982	120	875	0	3,382
	G	0	0	0	0	0	0
	T	2,155	1,982	120	875	0	3,382
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	I	5,314	412	11	512	0	5,225
	G	0	0	0	0	0	0
	T	5,314	412	11	512	0	5,225
GREAT-WEST LIFE ASSURANCE COMPANY	I	835,575	45,879	15,195	97,803	0	798,846
	G	1,522,328	56,758	54,937	26,028	0	1,607,995
	T	2,357,903	102,637	70,132	123,831	0	2,406,841
HOUSEHOLD LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	44,088	21,853	0	22,075	0	43,866
	T	44,088	21,853	0	22,075	0	43,866
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	I	240,051	40,107	8,623	26,341	0	262,440
	G	62,036	12,831	0	23,691	0	51,176
	T	302,087	52,938	8,623	50,032	0	313,616
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	I	6,470	541	0	80	0	6,931
	G	140,108	59,338	680	56,226	0	143,900
	T	146,578	59,879	680	56,306	0	150,831
JOHN HANCOCK LIFE INSURANCE COMPANY	I	39	0	0	13	11	37
	G	0	0	0	0	0	0
	T	39	0	0	13	11	37
KNIGHTS OF COLUMBUS	I	132,066	16,319	1,898	6,327	0	143,956
	G	0	0	0	0	0	0
	T	132,066	16,319	1,898	6,327	0	143,956

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	I	0	0	0	0	0	0
	G	18,520	12,833	1,833	33,186	0	0
	T	18,520	12,833	1,833	33,186	0	0
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	I	0	0	0	0	0	0
	G	27,665	2,967	0	3,687	0	26,945
	T	27,665	2,967	0	3,687	0	26,945
LONDON LIFE INSURANCE COMPANY	I	712,947	104,372	25,940	65,273	0	777,986
	G	1,116	0	0	103	0	1,013
	T	714,063	104,372	25,940	65,376	0	778,999
MANUFACTURERS LIFE INSURANCE COMPANY	I	968,408	194,464	73	53,574	0	1,109,371
	G	2,399,906	91,977	350,642	480,045	0	2,362,480
	T	3,368,314	286,441	350,715	533,619	0	3,471,851
MANULIFE CANADA LTD.	I	166,855	1,479	262	7,430	0	161,166
	G	0	0	0	0	0	0
	T	166,855	1,479	262	7,430	0	161,166
MARITIME LIFE ASSURANCE COMPANY	I	1,465,951	170,237	7,776	113,155	0	1,530,809
	G	1,279,813	150,721	135,054	120,316	0	1,445,272
	T	2,745,764	320,958	142,830	233,471	0	2,976,081
METROPOLITAN LIFE INSURANCE COMPANY	I	58	0	1	1	0	58
	G	0	0	0	0	0	0
	T	58	0	1	1	0	58
MD LIFE INSURANCE COMPANY	I	7,844	13,016	71	1,107	0	19,824
	G	0	0	0	0	0	0
	T	7,844	13,016	71	1,107	0	19,824

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
MFC INSURANCE COMPANY LIMITED	I	109,737	0	153	21,430	0	88,460
	G	0	0	0	0	0	0
	T	109,737	0	153	21,430	0	88,460
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	I	455,753	28,770	2,799	31,204	0	456,118
	G	14,413	0	992	1,971	0	13,434
	T	470,166	28,770	3,791	33,175	0	469,552
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	210,488	17,280	11,285	291	0	238,762
	T	210,488	17,280	11,285	291	0	238,762
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	I	1,282	0	0	10	0	1,272
	G	0	0	0	0	0	0
	T	1,282	0	0	10	0	1,272
PENNCORP LIFE INSURANCE COMPANY	I	3,195	0	1	317	0	2,879
	G	100	5	0	15	0	90
	T	3,295	5	1	332	0	2,969
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	216,414	76,586	39,136	60,305	0	271,831
	G	0	0	0	0	0	0
	T	216,414	76,586	39,136	60,305	0	271,831
PRINCIPAL LIFE INSURANCE COMPANY	I	0	0	3	0	0	3
	G	0	0	0	0	0	0
	T	0	0	3	0	0	3

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	I	108	0	0	13	0	95
	G	0	0	0	0	0	0
	T	108	0	0	13	0	95
PRUDENTIAL INSURANCE COMPANY OF AMERICA	I	1,365	0	28	22	0	1,371
	G	24,575	0	190	3,266	0	21,499
	T	25,940	0	218	3,288	0	22,870
RBC LIFE INSURANCE COMPANY	I	289,505	6,706	1,767	30,141	0	267,837
	G	9,203	435	74	1,030	0	8,682
	T	298,708	7,141	1,841	31,171	0	276,519
RELIABLE LIFE INSURANCE COMPANY	I	7,277	0	0	0	0	7,277
	G	0	0	0	0	0	0
	T	7,277	0	0	0	0	7,277
SSQ LIFE INSURANCE COMPANY INC.	I	0	0	0	0	0	0
	G	1,143	0	943	0	0	2,086
	T	1,143	0	943	0	0	2,086
STANDARD LIFE ASSURANCE COMPANY	I	176,428	46,092	1,624	12,824	0	211,320
	G	11,507	1,525	-303	129	0	12,600
	T	187,935	47,617	1,321	12,953	0	223,920
STATE FARM LIFE INSURANCE COMPANY	I	6,253	0	1,796	1,398	0	6,651
	G	0	0	0	0	0	0
	T	6,253	0	1,796	1,398	0	6,651
SUN LIFE ASSURANCE COMPANY OF CANADA	I	2,832,943	272,922	418,979	461,755	0	3,063,089
	G	3,376,337	29,377	0	73,689	0	3,332,025
	T	6,209,280	302,299	418,979	535,444	0	6,395,114

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-03	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-DEC-03
SUPERIOR LIFE INSURANCE COMPANY	I	374	445	0	21	0	798
	G	0	0	0	0	0	0
	T	374	445	0	21	0	798
TD LIFE INSURANCE COMPANY	I	11,729	2,705	0	2,017	0	12,417
	G	2	0	100	0	0	102
	T	11,731	2,705	100	2,017	0	12,519
TRANSAMERICA LIFE CANADA	I	270,058	43,315	5,038	21,236	0	297,175
	G	0	0	0	0	0	0
	T	270,058	43,315	5,038	21,236	0	297,175
TRAVELERS INSURANCE COMPANY	I	0	0	0	0	0	0
	G	2	0	0	0	0	2
	T	2	0	0	0	0	2
UNITY LIFE OF CANADA	I	16,697	22,513	876	3,413	0	36,673
	G	0	480	0	0	0	480
	T	16,697	22,993	876	3,413	0	37,153
WAWANESA LIFE INSURANCE COMPANY	I	2,384	100	227	901	0	1,810
	G	170	0	2	0	0	172
	T	2,554	100	229	901	0	1,982
TOTAL DIRECT INDIVIDUAL		10,775,895	1,388,919	582,824	1,177,879	11	11,569,770
TOTAL DIRECT GROUP		18,284,321	1,410,895	3,008,196	2,396,910	0	20,306,502
GRAND TOTAL		29,060,216	2,799,814	3,591,020	3,574,789	11	31,876,272

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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		
ACE INA LIFE INSURANCE	IL	1	2	0	0	0	0	0	0	0	0	2
	GL	478	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	479	2	0	0	0	0	0	0	0	0	2
ACTRA FRATERNAL BENEFIT SOCIETY	IL	4	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	4	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	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	3	0	0	0	0	3
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	0	0	0	0	0	3	0	0	0	0	3
AIG ASSURANCE CANADA	IL	1,353	582	0	0	0	0	28	4	4	618	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	0	0	0	0	10	1	0	1	12	
	GA	0	0	0	0	0	24	0	0	0	24	
	T	1,353	582	0	0	0	34	29	4	5	654	
AIG LIFE INSURANCE COMPANY OF CANADA	IL	1,984	108	0	0	0	0	39	0	3	150	
	GL	-15	0	0	0	0	0	0	0	0	0	
	IA	26	0	0	0	0	0	7	0	0	7	
	GA	293	0	0	0	0	333	53	0	0	386	
	T	2,288	108	0	0	0	333	99	0	3	543	
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	0	0	0	0	0	0	0	0	0	0	
	GL	111	119	0	0	0	0	0	0	0	119	
	IA	0	60	0	0	0	0	0	0	0	60	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	111	179	0	0	0	0	0	0	0	179	

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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 BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	50	4	0	0	0	0	0	0	0	4
	GL	2,758	371	0	0	0	0	0	0	0	371
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	2,808	375	0	0	0	0	0	0	0	375
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	1,008	66	0	0	0	0	67	0	0	133
	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	1,008	66	0	0	0	0	67	0	0	133
ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	IL	17	-8	0	0	0	0	0	0	0	-8
	GL	2,835	589	0	0	0	0	0	0	0	589
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	2,852	581	0	0	0	0	0	0	0	581
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	226	56	0	0	0	0	0	0	0	56
	GL	125	90	0	0	0	0	0	0	0	90
	IA	0	0	0	0	0	0	0	0	0	0
	GA	2	0	0	0	0	0	0	0	0	0
	T	353	146	0	0	0	0	0	0	0	146
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	4,324	1,958	0	0	0	0	29	0	0	1,987
	GL	10,177	7,499	0	0	0	0	0	0	311	7,810
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	14,501	9,457	0	0	0	0	29	0	311	9,797
BMO LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	61	35	0	0	0	0	0	0	0	35
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	61	35	0	0	0	0	0	0	0	35

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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	
CANADA LIFE ASSURANCE COMPANY	IL	5,763	2,385	0	0	67	0	1,145	72	1,398	5,067
	GL	12,747	1,815	0	0	0	0	0	1	0	1,816
	IA	1,735	9	0	0	0	1,978	829	1	2	2,819
	GA	195	0	0	0	0	1,175	1,012	0	0	2,187
	T	20,440	4,209	0	0	67	3,153	2,986	74	1,400	11,889
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	1,625	196	20	0	0	0	0	0	0	216
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	1,625	196	20	0	0	0	0	0	0	216
CANADIAN PROFESSIONAL SALES ASSOCIATION	IL	1	3	0	0	0	0	0	0	0	3
	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	3	0	0	0	0	0	0	0	3
CIBC LIFE INSURANCE COMPANY LIMITED	IL	125	185	0	0	0	0	0	0	0	185
	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	125	185	0	0	0	0	0	0	0	185
CIGNA LIFE INSURANCE COMPANY OF CANADA	IL	0	0	0	0	0	0	0	0	0	0
	GL	146	101	0	0	0	0	0	0	0	101
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	146	101	0	0	0	0	0	0	0	101
COMBINED INSURANCE COMPANY OF AMERICA	IL	1	0	0	0	0	0	83	0	0	83
	GL	0	-1	0	0	0	0	0	0	0	-1
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	1	-1	0	0	0	0	83	0	0	82

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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	
CO-OPERATORS LIFE INSURANCE COMPANY	IL	2,989	631	0	0	0	0	232	0	174	1,037
	GL	746	190	0	0	0	0	0	0	0	190
	IA	302	0	0	0	0	42	545	0	0	587
	GA	947	0	0	0	0	1,350	278	0	0	1,628
	T	4,984	821	0	0	0	1,392	1,055	0	174	3,442
CUMIS LIFE INSURANCE COMPANY	IL	61	135	0	0	0	0	0	0	0	135
	GL	2,334	899	0	4	0	0	0	0	28	931
	IA	0	0	0	0	0	0	0	0	0	0
	GA	109	0	0	0	0	0	12	0	0	12
	T	2,504	1,034	0	4	0	0	12	0	28	1,078
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	2,024	1,325	0	18	0	0	703	0	175	2,221
	GL	1,104	489	1	0	0	0	0	0	0	490
	IA	586	95	0	0	0	1,586	660	0	0	2,341
	GA	1,095	13	0	0	0	6,177	368	0	0	6,558
	T	4,809	1,922	1	18	0	7,763	1,731	0	175	11,610
EMPIRE LIFE INSURANCE COMPANY	IL	508	51	0	0	0	0	79	0	50	180
	GL	21	10	0	0	0	0	0	0	0	10
	IA	297	8	0	0	0	198	242	0	0	448
	GA	0	0	0	0	0	3	7	0	0	10
	T	826	69	0	0	0	201	328	0	50	648
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	IL	272	81	0	0	0	0	15	0	15	111
	GL	23	25	0	0	0	0	0	0	0	25
	IA	119	0	0	0	0	86	42	0	0	128
	GA	0	0	0	0	0	0	0	0	0	0
	T	414	106	0	0	0	86	57	0	15	264
FEDERATED LIFE INSURANCE COMPANY OF CANADA	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	14

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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		
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	1,520	193	0	0	0	0	0	0	0	0	193
	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	1,520	193	0	0	0	0	0	0	0	0	193
FORETHOUGHT LIFE INSURANCE COMPANY	IL	12	65	0	0	0	0	0	15	0	0	80
	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	60	0	0	0	0	135	3	0	0	0	138
	T	72	65	0	0	0	135	18	0	0	0	218
FORTIS BENEFITS INSURANCE COMPANY	IL	688	401	0	0	0	0	42	0	0	0	443
	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	2,319	0	0	0	0	730	6	0	0	0	736
	T	3,007	401	0	0	0	730	48	0	0	0	1,179
GERBER LIFE INSURANCE COMPANY	IL	23	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	23	0	0	0	0	0	0	0	0	0	0
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	IL	155	76	0	0	0	0	0	0	0	3	79
	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	155	76	0	0	0	0	0	0	0	3	79
GREAT-WEST LIFE ASSURANCE COMPANY	IL	5,563	1,108	0	20	1	0	588	1	963	2,681	
	GL	5,192	2,717	0	0	0	0	0	88	50	2,855	
	IA	1,206	11	0	0	0	1,009	415	0	0	1,435	
	GA	0	0	0	0	0	42	1	0	0	43	
	T	11,961	3,836	0	20	1	1,051	1,004	89	1,013	7,014	

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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		
HOUSEHOLD LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	688	383	0	0	0	0	0	0	0	0	383
	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	688	383	0	0	0	0	0	0	0	0	383
INDEPENDENT ORDER OF FORESTERS	IL	1	0	0	0	0	0	114	0	1	115	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	0	9	0	0	0	0	0	0	0	9	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	1	9	0	0	0	0	114	0	1	124	
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	IL	1,920	1,855	0	0	0	0	21	8	1	1,885	
	GL	208	213	85	0	0	0	0	0	-5	293	
	IA	779	38	0	0	0	41	240	0	0	319	
	GA	296	0	0	0	0	9,009	84	0	0	9,093	
	T	3,203	2,106	85	0	0	9,050	345	8	-4	11,590	
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	IL	48	0	0	0	0	0	5	0	0	5	
	GL	1,637	301	0	0	0	0	0	0	84	385	
	IA	130	0	0	0	0	2	0	0	0	2	
	GA	0	0	0	0	0	13	0	0	0	13	
	T	1,815	301	0	0	0	15	5	0	84	405	
JOHN HANCOCK LIFE INSURANCE COMPANY	IL	2	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	82	0	0	0	82	
	T	2	0	0	0	0	82	0	0	0	82	
KNIGHTS OF COLUMBUS	IL	2,193	887	0	0	0	0	0	0	568	1,455	
	GL	0	0	0	0	0	0	0	0	0	0	
	IA	1,471	382	0	0	0	0	0	0	4	386	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	3,664	1,269	0	0	0	0	0	0	572	1,841	

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS									
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	TOTAL DISBURSEMENTS	
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	28	-1	0	0	0	0	0	0	0	0	-1
	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	28	-1	0	0	0	0	0	0	0	0	-1
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	95	14	0	0	0	0	0	0	0	0	14
	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	95	14	0	0	0	0	0	0	0	0	14
LONDON LIFE INSURANCE COMPANY	IL	7,862	1,646	0	22	0	0	579	5	1,288		3,540
	GL	0	0	0	0	0	0	0	6	0		6
	IA	1,146	23	0	0	0	206	1,057	0	0		1,286
	GA	0	0	0	0	0	10	19	0	0		29
	T	9,008	1,669	0	22	0	216	1,655	11	1,288		4,861
MANUFACTURERS LIFE INSURANCE COMPANY	IL	8,951	2,537	0	15	45	0	753	19	1,894		5,263
	GL	5,698	3,968	0	10	0	0	0	4	188		4,170
	IA	6,427	220	0	0	0	2,540	1,245	1	1		4,007
	GA	4,531	499	0	0	0	1,096	3,267	0	0		4,862
	T	25,607	7,224	0	25	45	3,636	5,265	24	2,083		18,302
MANULIFE CANADA LTD.	IL	908	80	0	0	0	0	51	0	0		131
	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	908	80	0	0	0	1	51	0	0		132
MARITIME LIFE ASSURANCE COMPANY	IL	10,867	3,056	0	1	133	0	1,430	0	891		5,511
	GL	4,062	3,860	25	0	0	0	0	0	123		4,008
	IA	6,368	762	0	0	0	3,199	4,677	0	0		8,638
	GA	10,576	0	0	0	0	1,325	3,761	0	0		5,086
	T	31,873	7,678	25	1	133	4,524	9,868	0	1,014		23,243

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS TO POLICYHOLDERS									
			DEATH CLAIMS	ACCIDENTAL DEATH	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	OTHER	REFUNDS/DIVIDENDS	TOTAL DISBURSEMENTS	
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	IL	0	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	1	0	0	0	0	1
	T	0	0	0	0	0	1	0	0	0	0	1
METROPOLITAN LIFE INSURANCE COMPANY	IL	1	1	0	0	0	0	0	0	0	1	2
	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	87	0	0	0	0	87
	T	1	1	0	0	0	87	0	0	1	0	89
MD LIFE INSURANCE COMPANY	IL	301	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	301	0	0	0	0	0	0	0	0	0	0
MFC INSURANCE COMPANY LIMITED	IL	754	436	0	0	6	0	248	1	287	978	
	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	754	436	0	0	6	0	248	1	287	978	
MINNESOTA LIFE INSURANCE COMPANY	IL	4	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	0	0	0	0	0	
	GA	0	0	0	0	0	0	0	0	0	0	
	T	4	0	0	0	0	0	0	0	1	1	
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	IL	4,465	158	0	0	20	0	948	8	185	1,319	
	GL	187	104	0	0	0	0	0	48	50	202	
	IA	567	17	0	0	0	177	488	61	0	743	
	GA	12	0	0	0	0	180	106	0	5	291	
	T	5,231	279	0	0	20	357	1,542	117	240	2,555	

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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	
NEW YORK LIFE INSURANCE COMPANY	IL	1	0	0	0	0	0	1	0	1	2
	GL	820	296	0	0	0	0	0	0	416	712
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	821	296	0	0	0	0	1	0	417	714
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	IL	8	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	8	0	0	0	0	0	0	0	0	0
PENNCORP LIFE INSURANCE COMPANY	IL	32	3	0	0	0	0	0	0	0	3
	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	32	3	0	0	0	0	0	0	0	3
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	636	299	0	0	0	0	0	2	0	301
	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	636	299	0	0	0	0	0	2	0	301
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	IL	2	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	2	1	0	0	0	0	0	0	0	1
PRUDENTIAL INSURANCE COMPANY OF AMERICA	IL	28	5	0	0	0	0	0	0	28	33
	GL	2	1	0	0	0	0	0	0	0	1
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	82	0	0	0	82
	T	30	6	0	0	0	82	0	0	28	116

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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	
RBC LIFE INSURANCE COMPANY	IL	2,313	360	0	0	58	0	276	0	121	815
	GL	21	0	0	0	0	0	0	0	0	0
	IA	31	4	0	0	0	39	0	0	0	43
	GA	0	0	0	0	0	0	0	0	0	0
	T	2,365	364	0	0	58	39	276	0	121	858
RELIABLE LIFE INSURANCE COMPANY	IL	22	0	0	0	0	0	40	0	0	40
	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	22	0	0	0	0	0	40	0	0	40
SSQ LIFE INSURANCE COMPANY INC.	IL	0	0	0	0	0	0	0	0	0	0
	GL	20	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	4	0	0	0	0	0	0	0	0	0
	T	24	0	0	0	0	0	0	0	0	0
STANDARD LIFE ASSURANCE COMPANY	IL	1,963	559	0	0	0	0	464	0	132	1,155
	GL	148	60	0	0	0	0	0	0	0	60
	IA	3,780	394	0	0	0	1,933	1,534	0	0	3,861
	GA	1,337	27	0	0	0	2,874	547	0	0	3,448
	T	7,228	1,040	0	0	0	4,807	2,545	0	132	8,524
STATE FARM LIFE INSURANCE COMPANY	IL	31	0	0	0	0	0	12	0	11	23
	GL	0	0	0	0	0	0	0	0	0	0
	IA	1	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	32	0	0	0	0	0	12	0	11	23
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	24,761	5,194	0	262	637	0	3,652	0	7,166	16,911
	GL	12,578	7,138	8	0	0	0	242	0	166	7,554
	IA	9,533	533	0	0	0	3,474	14,206	0	0	18,213
	GA	3,456	67	0	0	0	7,391	9,891	1	0	17,350
	T	50,328	12,932	8	262	637	10,865	27,991	1	7,332	60,028

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$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	
SUPERIOR LIFE INSURANCE COMPANY	IL	86	15	0	0	0	0	0	0	0	15
	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	86	15	0	0	0	0	0	0	0	15
TD LIFE INSURANCE COMPANY	IL	23	250	0	0	0	0	0	0	0	250
	GL	3	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	250	0	0	0	0	0	0	0	250
TRANSAMERICA LIFE CANADA	IL	1,631	202	0	0	0	0	11	0	1	214
	GL	0	0	0	0	0	0	0	0	0	0
	IA	51	0	0	0	0	145	162	0	0	307
	GA	0	0	0	0	0	0	0	0	0	0
	T	1,682	202	0	0	0	145	173	0	1	521
UNITY LIFE OF CANADA	IL	542	28	0	0	0	0	0	0	0	28
	GL	0	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	30	5	0	0	0	0	0	0	0	5
	T	572	33	0	0	0	0	0	0	0	33
WAWANESA LIFE INSURANCE COMPANY	IL	9	-43	0	0	0	0	0	0	1	-42
	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	10	-43	0	0	0	0	0	0	1	-42
TOTAL INDIVIDUAL LIFE		97,531	26,743	0	338	967	0	11,670	130	15,360	55,208
TOTAL GROUP LIFE		68,184	31,674	139	14	0	0	242	147	1,411	33,627
TOTAL INDIVIDUAL ANNUITY		34,555	2,565	0	0	0	16,669	26,350	63	8	45,655
TOTAL GROUP ANNUITY		25,262	611	0	0	0	32,119	19,415	1	5	52,151
GRAND TOTAL		225,532	61,593	139	352	967	48,788	57,677	341	16,784	186,641

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 2003
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACE INA INSURANCE	203	12
ACE INA LIFE INSURANCE	1622	27
ACTRA FRATERNAL BENEFIT SOCIETY	36	27
AETNA LIFE INSURANCE COMPANY	0	3
AIG ASSURANCE CANADA	68	2
AIG LIFE INSURANCE COMPANY OF CANADA	51	-6
ALLIANZ INSURANCE COMPANY OF CANADA	80	0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	31	37
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	488	55
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	2675	1028
AMERICAN HOME ASSURANCE COMPANY	487	65
AMERICAN INCOME LIFE INSURANCE COMPANY	217	38
AMEX ASSURANCE COMPANY	11	0
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	792	647

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 2003
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
AVIVA INSURANCE COMPANY OF CANADA	83	37
AXA INSURANCE (CANADA)	0	-5
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	5234	2848
BMO LIFE INSURANCE COMPANY	426	26
CANADA LIFE ASSURANCE COMPANY	6482	4154
CANADIAN PREMIER LIFE INSURANCE COMPANY	2662	557
CANADIAN PROFESSIONAL SALES ASSOCIATION	4	0
CHUBB INSURANCE COMPANY OF CANADA	2	-2
CIBC LIFE INSURANCE COMPANY LIMITED	218	0
CIGNA LIFE INSURANCE COMPANY OF CANADA	9	83
CITADEL GENERAL ASSURANCE COMPANY	1179	838
COMBINED INSURANCE COMPANY OF AMERICA	7148	2253
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	0	1
CO-OPERATORS GENERAL INSURANCE COMPANY	16	-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 2003
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
CO-OPERATORS LIFE INSURANCE COMPANY	1183	778
CT FINANCIAL ASSURANCE COMPANY	98	48
CUMIS GENERAL INSURANCE COMPANY	11	1
CUMIS LIFE INSURANCE COMPANY	2640	1287
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	3319	1697
EMPIRE LIFE INSURANCE COMPANY	153	152
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	168	152
FEDERATED LIFE INSURANCE COMPANY OF CANADA	9	128
FIRST CANADIAN INSURANCE CORPORATION	1815	548
GREAT-WEST LIFE ASSURANCE COMPANY	28251	22093
GREEN SHIELD CANADA	132	101
HERITAGE GENERAL INSURANCE COMPANY	178	471
HOUSEHOLD LIFE INSURANCE COMPANY	584	453
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	1426	1010

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 2003
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	2128	966
ING INSURANCE COMPANY OF CANADA	6	21
ING NOVEX INSURANCE COMPANY OF CANADA	3	0
KNIGHTS OF COLUMBUS	11	0
LEGACY GENERAL INSURANCE COMPANY	0	-10
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	55	-321
LIBERTY MUTUAL INSURANCE COMPANY	85	35
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	52	141
LLOYD'S UNDERWRITERS	307	18
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	3430	1963
LONDON LIFE INSURANCE COMPANY	0	124
MANUFACTURERS LIFE INSURANCE COMPANY	32804	26750
MARITIME LIFE ASSURANCE COMPANY	14858	25243
MEDAVIE INC.	87488	71333

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 2003
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
MFC INSURANCE COMPANY LIMITED	1	0
NATIONAL FIDELITY LIFE INSURANCE COMPANY	1	0
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	687	1099
NEW YORK LIFE INSURANCE COMPANY	10	14
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	5	5
PENNCORP LIFE INSURANCE COMPANY	915	242
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	1697	1421
PRUDENTIAL INSURANCE COMPANY OF AMERICA	3	3
RBC LIFE INSURANCE COMPANY	1207	1081
RBC TRAVEL INSURANCE COMPANY	1356	580
RELIABLE LIFE INSURANCE COMPANY	1053	359
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	175	0
SCOTIA LIFE INSURANCE COMPANY	892	116
SOVEREIGN GENERAL INSURANCE COMPANY	0	25

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 2003
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
SSQ LIFE INSURANCE COMPANY INC.	91	76
STANDARD LIFE ASSURANCE COMPANY	588	462
SUN LIFE ASSURANCE COMPANY OF CANADA	23803	19035
TD LIFE INSURANCE COMPANY	69	0
TRANSAMERICA LIFE CANADA	24	0
TRANS GLOBAL LIFE INSURANCE COMPANY	0	1
TRAVELERS INSURANCE COMPANY	0	-2
TRENT HEALTH INSURANCE COMPANY	0	10
UNITY LIFE OF CANADA	52	71
WAWANESA LIFE INSURANCE COMPANY	3	3
TOTALS	244050	192507

**TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)**

2003	INSURER	PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
		0301	0701	1001		1901	2001	2101							
	ACE INA INSURANCE	P	0	981	59	566	2	192	274	5	944	4	423	0	3,450
		E	0	853	82	354	2	162	97	2	705	2	357	0	2,616
		C	0	94	136	278	0	40	190	0	632	1	88	0	1,459
	AFFILIATED FM INSURANCE COMPANY	P	0	465	0	0	0	0	27	0	0	0	0	0	492
		E	0	373	0	0	0	0	25	0	0	0	0	0	398
		C	0	141	0	0	0	0	0	0	0	0	0	0	141
	ALLIANZ INSURANCE COMPANY OF CANADA	P	6	625	3,171	1	0	26	5	0	163	0	391	7	4,395
		E	6	455	3,148	1	0	26	4	0	144	0	365	7	4,156
		C	-1	139	2,908	-36	3	147	0	0	105	0	582	0	3,847
	ALLSTATE INSURANCE COMPANY OF CANADA	P	0	0	0	0	0	0	0	0	0	0	0	0	0
		E	0	0	0	-3	3	0	0	0	0	0	0	0	0
		C	0	0	0	0	0	0	0	0	0	0	0	0	0
	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	1,770	0	0	0	0	0	0	0	19	0	0	0	1,789
		E	2,637	0	0	0	0	0	0	0	67	0	0	0	2,704
		C	218	0	0	0	0	0	0	0	252	0	0	0	470
	AMERICAN HOME ASSURANCE COMPANY	P	1	6,325	142	283	79	22	68	50	2,446	2	120	0	9,538
		E	1	4,938	152	276	91	58	107	29	1,759	1	75	0	7,487
		C	0	389	25	354	16	-11	25	76	319	-121	10	0	1,082
	AMERICAN ROAD INSURANCE COMPANY	P	0	83	0	0	0	164	0	0	0	0	0	0	247
		E	0	83	0	0	0	164	0	0	0	0	0	0	247
		C	0	3	0	0	0	12	0	0	0	0	0	0	15
	ASCENTUS INSURANCE 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	0	0	2	0	0	0	0	0	0	0	2
	ATLANTIC INSURANCE COMPANY LIMITED	P	1,341	3,208	0	3,884	142	1,270	0	0	2,267	40	0	0	12,152
		E	1,357	2,717	0	3,456	122	1,145	0	0	1,848	35	0	0	10,680
		C	450	719	0	3,511	36	364	0	1	437	1	0	0	5,519
	AVEMCO INSURANCE COMPANY	P	0	0	1	0	0	0	0	0	0	0	0	0	1
		E	0	0	8	0	0	0	0	0	0	0	0	0	8
		C	0	0	0	0	0	0	0	0	0	0	0	0	0
	AVIVA INSURANCE COMPANY OF CANADA	P	8,074	4,181	0	28,681	2,832	9,839	162	22	2,051	457	0	0	56,299
		E	7,070	3,958	0	25,704	2,565	9,196	169	20	1,879	515	0	0	51,076
		C	4,095	561	0	24,998	2,275	4,683	44	1	-14	220	1	0	36,864
	AXA CORPORATE SOLUTIONS ASSURANCE	P	0	4	0	0	0	0	0	0	204	0	260	0	468
		E	0	12	0	0	0	0	0	0	102	0	191	0	305
		C	0	-9	0	0	0	0	0	0	210	0	179	0	380

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

2003	INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
			PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
	AXA INSURANCE (CANADA)	P	0	29	0	-52	-1	-31	0	87	112	0	745	0	889
		E	0	60	0	3	-1	12	3	64	126	0	1,087	0	1,354
		C	-1	129	0	111	-42	-6	0	-6	-108	0	1,577	0	1,654
	AXA PACIFIC INSURANCE COMPANY	P	0	6	0	-6	0	0	0	0	1	20	0	0	21
		E	0	4	0	2	0	0	2	0	1	82	0	0	91
		C	0	4	0	-28	-1	0	2	0	0	0	0	0	-23
	BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	P	0	1	0	0	0	0	330	0	0	0	0	0	331
		E	0	1	0	0	0	0	311	0	0	0	0	0	312
		C	0	0	0	0	0	0	35	0	0	0	0	0	35
	BRITISH AVIATION INSURANCE COMPANY LIMITED	P	0	0	12	0	0	0	0	0	0	0	0	0	12
		E	0	0	12	0	0	0	0	0	0	0	0	0	12
		C	0	0	-26	0	0	0	0	0	238	0	0	0	212
	CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	37	0	0	0	37
		E	0	0	0	0	0	0	0	0	36	0	0	0	36
		C	0	0	0	0	0	0	0	0	7	0	0	0	7
	CANADIAN NORTHERN SHIELD INSURANCE COMPANY	P	7	44	0	0	0	0	0	0	74	0	0	0	125
		E	6	77	0	0	0	0	0	0	165	0	0	0	248
		C	284	213	0	0	0	0	0	0	45	0	0	0	542
	CANADIAN UNION INSURANCE COMPANY	P	0	0	1,272	0	0	0	0	0	0	0	0	0	1,272
		E	0	0	1,452	0	0	0	0	0	0	0	0	0	1,452
		C	0	0	752	0	0	0	0	0	0	0	0	0	752
	CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	107	0	0	0	0	0	0	90	0	0	0	197
		E	0	107	0	0	0	0	0	0	90	0	0	0	197
		C	0	22	0	0	0	0	0	0	1,755	0	0	0	1,777
	CENTENNIAL INSURANCE COMPANY	P	0	6	0	0	0	0	0	0	0	0	0	0	6
		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
	CGU INTERNATIONAL INSURANCE PLC	P	0	0	-24	0	0	0	0	0	46	0	0	0	22
		E	0	0	-44	0	0	0	0	0	93	0	0	0	49
		C	0	-1	4	0	0	0	0	0	304	0	0	0	307
	CHICAGO TITLE INSURANCE 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	0	0
	CHUBB INSURANCE COMPANY OF CANADA	P	51	250	0	0	0	0	19	165	1,280	1	10	0	1,776
		E	49	188	0	0	0	0	15	77	870	1	10	0	1,210
		C	2	17	0	-3	-1	0	1	19	232	0	2	0	269

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

2003	INSURER	PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
	CITADEL GENERAL ASSURANCE COMPANY	P	0	592	0	0	0	0	10	0	36	1	0	0	639
		E	0	411	0	0	0	0	2	0	43	1	0	0	457
		C	0	84	0	0	0	0	0	0	15	0	0	0	99
	COLONIAL FIRE & GENERAL INSURANCE COMPANY LIMITED	P	2,171	0	0	8,997	402	3,416	0	0	0	0	0	0	14,986
		E	2,060	0	0	8,159	370	3,202	0	0	0	0	0	0	13,791
		C	930	0	0	6059	261	1772	0	0	0	0	0	0	9022
	COMBINED SPECIALTY INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	40	0	0	0	40
		E	0	0	0	0	0	0	0	0	40	0	0	0	40
		C	0	0	0	0	0	0	0	0	82	0	0	0	82
	COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	P	0	9	0	11	0	0	0	0	1,660	0	0	0	1,680
		E	0	9	0	1	0	0	0	0	1,169	0	0	0	1,179
		C	0	1	0	-4	0	0	0	0	1,015	0	0	0	1,012
	COMMONWEALTH INSURANCE COMPANY	P	0	491	0	0	0	0	0	0	648	0	14	0	1,153
		E	0	405	0	0	0	0	0	0	446	0	8	0	859
		C	0	116	0	0	0	0	0	0	547	0	69	0	732
	COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE	P	0	0	0	0	0	0	0	0	1	0	0	0	1
		E	0	0	0	0	0	0	0	0	1	0	0	0	1
		C	0	0	0	0	0	0	0	0	0	0	0	0	0
	CONTINENTAL CASUALTY COMPANY	P	0	27	0	0	0	0	0	0	1,094	0	137	0	1,258
		E	0	15	0	0	0	0	0	0	913	0	90	0	1,018
		C	0	0	0	0	0	0	0	0	607	0	227	0	834
	CO-OPERATORS GENERAL INSURANCE COMPANY	P	11,639	4,481	238	17,249	2,601	6,514	126	26	2,041	22	316	0	45,253
		E	11,119	4,104	401	16,694	2,575	6,690	98	29	1,833	21	259	0	43,823
		C	5,578	2,728	888	9,705	1,054	3,909	16	0	2,398	10	70	0	26,356
	COSECO INSURANCE COMPANY	P	988	0	0	3,269	422	1,324	0	0	0	0	0	0	6,003
		E	1,019	0	0	3,366	402	1,318	0	0	0	0	0	0	6,105
		C	916	0	0	1,524	130	568	0	0	0	0	0	0	3,138
	CUMIS GENERAL INSURANCE COMPANY	P	147	140	0	118	14	66	2	90	56	0	0	0	633
		E	148	134	0	128	14	63	2	89	58	0	0	0	636
		C	41	45	0	173	5	23	0	5	12	0	0	0	304
	DOMINION OF CANADA GENERAL INSURANCE COMPANY	P	2,874	2,475	0	12,583	1,278	5,102	57	27	921	7	0	0	25,324
		E	2,201	2,227	0	10,929	1,103	4,519	49	21	772	8	0	0	21,829
		C	1,012	420	0	5,456	662	2,813	0	0	531	0	0	0	10,894
	EAGLE STAR INSURANCE COMPANY LIMITED	P	0	0	885	0	0	0	0	0	0	0	0	0	885
		E	0	0	434	0	0	0	0	0	0	0	0	0	434
		C	0	0	186	0	0	0	0	0	0	0	0	0	186

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

2003	INSURER	PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
	ECCLESIASTICAL INSURANCE OFFICE PLC	P	0	1,094	0	0	0	0	5	22	281	0	8	0	1,410
		E	0	1,109	0	0	0	0	6	25	397	0	13	0	1,550
		C	0	270	0	0	0	1	0	0	75	0	0	0	346
	ECHELON GENERAL INSURANCE COMPANY	P	12	4	0	592	74	141	0	0	0	0	0	0	823
		E	12	24	0	536	73	142	0	0	0	0	0	0	787
		C	0	0	0	785	-82	63	0	0	0	0	0	0	766
	ECONOMICAL MUTUAL INSURANCE COMPANY	P	1	353	0	167	13	72	14	4	96	3	0	0	723
		E	0	376	0	181	17	86	12	3	87	1	0	0	763
		C	0	21	0	111	95	73	0	0	-7	0	0	0	293
	ELITE INSURANCE COMPANY	P	1,044	1	0	5,554	358	1,590	0	0	0	0	0	0	8,547
		E	963	5	0	4,487	303	1,356	0	0	0	0	0	0	7,114
		C	348	1	0	4,288	389	593	0	0	2,347	0	0	0	7,966
	EMPLOYERS REINSURANCE CORPORATION	P	1,007	0	0	0	0	0	0	0	556	0	0	0	1,563
		E	420	0	0	0	0	0	0	0	680	0	0	0	1,100
		C	0	0	0	0	0	0	0	0	55	0	0	0	55
	EULER AMERICAN CREDIT INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	117	117
		E	0	0	0	0	0	0	0	0	0	0	0	113	113
		C	0	0	0	0	0	0	0	0	0	0	0	3	3
	EVEREST INSURANCE COMPANY OF CANADA	P	0	-1	0	0	0	0	0	0	0	0	0	0	-1
		E	0	-1	0	0	0	0	0	0	0	0	0	0	-1
		C	0	-3	0	0	0	0	0	0	0	0	0	0	-3
	FACTORY MUTUAL INSURANCE COMPANY	P	0	4,863	0	0	0	0	994	0	0	0	0	0	5,857
		E	0	4,524	0	0	0	0	945	0	0	0	0	0	5,469
		C	0	-3,335	0	0	0	0	-170	0	0	0	0	0	-3,505
	FEDERAL INSURANCE COMPANY	P	0	1	0	0	0	0	0	0	0	0	0	0	1
		E	0	1	0	0	0	0	0	0	0	0	0	0	1
		C	0	0	0	0	0	0	0	0	-43	0	0	0	-43
	FEDERATED INSURANCE COMPANY OF CANADA	P	0	1	0	0	0	0	0	0	14	0	0	0	15
		E	0	0	0	0	0	0	0	0	12	0	0	0	12
		C	0	0	0	0	0	0	0	0	14	0	0	0	14
	FEDERATION INSURANCE COMPANY OF CANADA	P	1,657	151	0	7,061	436	3,607	1	0	177	0	1	0	13,091
		E	1,497	166	0	6,195	436	2,794	1	0	182	0	1	0	11,272
		C	994	13	0	2,767	388	1,617	0	0	473	0	0	0	6,252
	FIRST AMERICAN TITLE INSURANCE COMPANY	P	11	0	0	0	0	0	0	0	0	0	0	1,248	1,259
		E	11	0	0	0	0	0	0	0	0	0	0	1,248	1,259
		C	1	0	0	0	0	0	0	0	0	0	0	266	267

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

2003	INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
			PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
	FIRST NORTH AMERICAN INSURANCE COMPANY	P	6	0	0	0	0	19	0	0	0	0	0	0	0	25
		E	6	0	0	0	0	19	0	0	0	0	0	0	0	25
		C	-8	0	0	0	0	0	0	0	0	0	0	0	0	-8
	GE CAPITAL MORTGAGE INSURANCE COMPANY (CANADA)	P	0	0	0	0	0	0	0	0	0	0	0	4,708	4,708	
		E	0	0	0	0	0	0	0	0	0	0	0	1,972	1,972	
		C	0	0	0	0	0	0	0	0	0	0	0	89	89	
	GCAN INSURANCE COMPANY	P	0	798	-81	0	0	0	6	0	33	0	0	0	756	
		E	0	609	-64	0	0	0	4	0	27	0	0	0	576	
		C	0	-1	-12	0	0	0	2	0	12	0	0	0	1	
	GERLING CANADA INSURANCE COMPANY	P	0	733	84	0	0	0	4	0	18	0	0	0	839	
		E	0	862	77	0	0	0	0	0	19	0	0	0	958	
		C	0	107	-73	0	0	0	0	0	21	0	-424	0	-369	
	GRAIN INSURANCE AND GUARANTEE COMPANY	P	0	148	0	0	0	0	4	0	84	0	0	0	236	
		E	0	112	0	0	0	0	2	0	71	0	0	0	185	
		C	0	16	0	0	0	0	0	0	27	0	0	0	43	
	GREAT AMERICAN INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	249	0	0	0	249	
		E	0	0	0	0	0	0	0	0	141	0	0	0	141	
		C	0	0	0	0	0	0	0	0	50	0	23	0	73	
	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
		E	0	0	0	0	0	0	0	0	0	0	0	0	0	
		C	0	0	0	0	0	0	0	0	0	0	7	0	7	
	GUARANTEE COMPANY OF NORTH AMERICA	P	0	90	0	22	2	21	0	49	3	625	0	0	812	
		E	0	82	0	21	2	20	0	39	1	749	0	0	914	
		C	0	-5	0	3	0	-7	0	-56	0	-39	0	0	-104	
	HARTFORD FIRE INSURANCE COMPANY	P	0	9	0	0	0	0	0	0	0	0	0	0	9	
		E	0	10	0	0	0	0	0	0	0	0	0	0	10	
		C	0	-3	0	49	-2	15	0	0	-19	0	0	0	40	
	HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	0	0	0	0	0	0	0	882	0	0	0	882	
		E	0	0	0	0	0	0	0	0	882	0	0	0	882	
		C	0	0	0	0	0	0	0	0	3,687	0	0	0	3,687	
	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	0	0	0	0	0	0	0	9	0	0	0	9	
	ING INSURANCE COMPANY OF CANADA	P	286	474	0	1,090	73	327	8	0	145	271	32	0	2,706	
		E	1,342	1,071	0	2,305	246	814	32	0	427	298	67	0	6,602	
		C	1017	63	0	4212	396	295	6	0	211	648	351	0	7199	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$'000's)

2003	INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
			PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
	ING NOVEX INSURANCE COMPANY OF CANADA	P	18	300	0	56	6	25	2	0	57	0	0	7	471
		E	18	307	0	66	5	33	4	0	49	0	0	4	486
		C	11	-4	0	-3	2	1	0	0	92	0	0	0	99
	INSURANCE CORPORATION OF NEWFOUNDLAND LIMITED	P	5,698	218	0	20,826	1,509	8,371	0	0	85	0	0	0	36,707
		E	5,223	695	0	19,424	1,370	7,909	0	0	325	0	0	0	34,946
		C	2,261	492	0	15,309	346	4,426	0	0	580	0	0	0	23,414
	JEVCO INSURANCE COMPANY	P	0	2	0	0	0	0	0	0	0	0	0	0	2
		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
	KINGSWAY GENERAL INSURANCE COMPANY	P	27	96	0	13	3	5	0	0	24	5	0	0	173
		E	86	96	0	11	3	4	0	0	25	3	0	0	228
		C	72	98	0	180	3	2	0	0	-14	0	0	0	341
	LANGDON INSURANCE COMPANY	P	0	0	0	-11	-1	-2	0	0	0	0	0	0	-14
		E	0	48	0	22	5	12	3	1	0	0	0	0	91
		C	0	0	0	69	6	8	0	0	0	0	0	0	83
	LAWYERS' PROFESSIONAL INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	1,973	0	0	1	1,974
		E	0	0	0	0	0	0	0	0	1,973	0	0	1	1,974
		C	0	0	0	0	0	0	0	0	1,666	0	0	0	1,666
	LAWYERS TITLE INSURANCE CORPORATION	P	0	0	0	0	0	0	0	0	0	0	0	38	38
		E	0	0	0	0	0	0	0	0	0	0	0	38	38
		C	0	0	0	0	0	0	0	0	0	0	0	0	0
	LEGACY GENERAL INSURANCE COMPANY	P	28	0	0	0	0	0	0	0	0	0	0	878	906
		E	26	0	0	0	0	0	0	0	0	0	0	878	904
		C	1	0	0	0	0	0	0	0	0	0	0	56	57
	LIBERTY INSURANCE COMPANY OF CANADA	P	114	0	0	315	18	138	0	0	0	0	0	0	585
		E	121	0	0	319	18	133	0	0	0	0	0	0	591
		C	11	0	0	160	7	42	0	0	0	0	0	0	220
	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	0	0	-7	0	0	0	0	0	0	-7
	LIBERTY MUTUAL INSURANCE COMPANY	P	19	413	0	171	11	55	0	63	885	0	526	0	2,143
		E	15	482	0	149	10	48	0	17	715	0	464	0	1,900
		C	-5	-567	0	443	-2	-12	0	-8	743	0	-73	0	519
	LLOYD'S UNDERWRITERS	P	26	813	585	-396	-23	-83	7	16	1,719	0	1,252	0	3,916
		E	0	0	0	0	0	0	0	0	0	0	0	0	0
		C	-359	-34	-7169	5352	-258	-211	0	0	11110	0	133	-1	8563

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$'000's)

2003	INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
			PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
	LOMBARD GENERAL INSURANCE COMPANY OF CANADA	P	61	6,103	0	5,736	331	1,640	264	117	4,304	0	0	0	18,556
		E	237	4,475	0	4,341	284	1,415	192	68	2,831	0	0	0	13,843
		C	70	801	0	4,706	185	960	62	-29	1,151	0	0	0	7,906
	LOMBARD INSURANCE COMPANY	P	1,004	0	0	1,817	184	641	0	0	4	0	0	0	3,650
		E	1,210	0	0	1,931	204	735	0	0	5	0	0	0	4,085
		C	335	0	0	510	15	432	0	0	353	0	0	0	1,645
	LONDON AND MIDLAND GENERAL INSURANCE COMPANY	P	1,008	0	0	0	0	0	0	0	0	0	0	0	1,008
		E	398	0	0	0	0	0	0	0	0	0	0	0	398
		C	75	0	0	0	0	0	0	0	0	0	0	0	75
	LUMBERMENS MUTUAL CASUALTY COMPANY	P	0	0	0	2	0	1	0	0	0	0	0	0	3
		E	0	0	0	2	0	0	0	0	0	0	0	0	2
		C	0	0	0	80	0	2	0	0	0	0	0	0	82
	LUMBERMEN'S UNDERWRITING ALLIANCE	P	0	310	0	0	0	0	-1	0	0	0	0	0	309
		E	0	425	0	0	0	0	3	0	0	0	0	0	428
		C	0	-10	0	0	0	0	0	0	0	0	0	0	-10
	MARKEL INSURANCE COMPANY OF CANADA	P	0	250	0	1,207	27	591	0	0	16	0	0	0	2,091
		E	0	223	0	1,057	27	543	0	0	18	0	0	0	1,868
		C	0	108	0	742	93	276	0	0	-4	5	0	0	1,220
	METRO GENERAL INSURANCE CORPORATION LIMITED	P	4,851	669	0	9,445	952	5,935	0	0	537	0	0	0	22,389
		E	4,665	629	0	8,929	895	5,533	0	0	466	0	0	0	21,117
		C	1,294	278	0	8,249	744	2,252	0	0	412	0	0	0	13,229
	MISSISQUOI INSURANCE COMPANY	P	0	2	0	0	0	0	0	0	1	0	0	0	3
		E	0	1	0	0	0	0	0	0	0	0	0	0	1
		C	0	0	0	0	0	0	0	0	0	0	0	0	0
	MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	P	0	1	207	14	0	0	0	0	0	0	0	0	222
		E	0	3	106	16	0	0	0	0	0	0	0	0	125
		C	0	0	188	4	0	0	0	0	0	0	0	0	192
	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	79	79
		C	0	0	0	0	0	0	0	0	0	0	0	-60	-60
	MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	213	0	0	0	0	0	0	213
		E	0	0	0	0	0	213	0	0	0	0	0	0	213
		C	0	0	0	0	0	62	0	0	0	0	0	0	62
	NORDIC 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	-3	-3	0	21	6	-3	0	0	-133	0	117	0	2

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

2003	INSURER	PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
	NORTHERN INDEMNITY, INC.	P	0	0	0	0	0	0	0	0	67	0	0	67	
		E	0	0	0	0	0	0	0	0	287	0	0	287	
		C	0	0	0	0	0	0	0	0	0	0	0	0	
	OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	32	0	0	0	0	0	0	0	0	0	0	32	
		E	20	0	0	8	0	1	0	0	3	0	0	32	
		C	2	0	0	0	0	0	0	0	0	0	0	2	
	OPTIMUM FRONTIER INSURANCE COMPANY	P	0	-35	0	-18	0	-3	0	0	-10	0	0	-66	
		E	0	23	0	-1	0	3	0	0	24	0	0	49	
		C	0	-363	0	-164	-6	-1	0	0	249	0	0	-285	
	PEMBRIDGE INSURANCE COMPANY	P	1	0	0	1,099	69	301	0	0	0	0	0	1,470	
		E	10	0	0	1,983	93	528	0	0	0	0	0	2,614	
		C	1	-3	0	776	103	172	0	0	0	0	0	1,049	
	PERSONAL INSURANCE COMPANY OF CANADA	P	408	0	0	1,145	110	489	0	0	0	0	0	2,152	
		E	372	0	0	958	100	405	0	0	0	0	0	1,835	
		C	218	0	0	25	78	349	0	0	0	0	0	670	
	PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	P	0	0	0	2	0	1	0	0	0	0	0	3	
		E	0	0	0	3	0	1	0	0	0	0	0	4	
		C	0	0	0	30	2	0	0	0	0	0	0	32	
	PRIMUM INSURANCE COMPANY	P	716	0	0	2,606	246	1,012	0	0	0	0	0	4,580	
		E	719	0	0	2,133	213	870	0	0	0	0	0	3,935	
		C	492	0	0	1,548	251	251	0	0	0	0	0	2,542	
	PROTECTIVE INSURANCE COMPANY	P	0	0	0	19	1	0	0	0	0	0	0	20	
		E	0	0	0	18	1	0	0	0	0	0	0	19	
		C	0	0	0	6	0	0	0	0	0	0	0	6	
	QUEBEC ASSURANCE COMPANY	P	0	78	0	0	0	0	0	0	2	0	0	80	
		E	0	85	0	0	0	0	0	0	2	0	0	87	
		C	0	0	0	0	0	0	0	0	0	0	0	0	
	RBC GENERAL INSURANCE COMPANY	P	97	0	0	341	39	145	0	0	3	0	0	625	
		E	81	0	0	301	27	129	0	0	1	0	0	539	
		C	39	0	0	346	11	121	0	0	0	0	0	517	
	RBC TRAVEL INSURANCE COMPANY	P	117	0	0	0	0	0	0	0	0	0	0	117	
		E	110	0	0	0	0	0	0	0	0	0	0	110	
		C	40	0	0	0	0	0	0	0	0	0	0	40	
	ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	970	4,248	1,433	4,650	405	1,712	739	41	1,986	5	302	16,491	
		E	760	4,572	1,116	6,289	475	2,078	734	74	2,448	7	312	18,865	
		C	266	2340	510	10473	419	1130	232	-12	3099	0	3	18460	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

2003	INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
			PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
	SCOTTISH & YORK	P	0	632	0	4,103	352	2,089	47	0	528	0	0	0	7,751
	INSURANCE COMPANY	E	0	589	0	3,699	319	1,874	46	0	535	0	0	0	7,062
	LIMITED	C	0	31	0	2,307	195	1,129	18	0	1,897	0	0	0	5,577
	SECURITY INSURANCE	P	0	0	0	0	0	0	0	0	128	0	0	0	128
	COMPANY OF HARTFORD	E	0	0	0	0	0	0	0	0	111	0	0	0	111
		C	0	0	0	0	0	0	0	0	296	0	0	0	296
	SECURITY NATIONAL	P	649	0	0	1,276	134	679	0	0	0	0	0	0	2,738
	INSURANCE COMPANY	E	606	0	0	1,170	119	623	0	0	0	0	0	0	2,518
		C	218	0	0	466	104	224	0	0	0	0	0	0	1,012
	SENTRY INSURANCE,	P	0	0	0	5	0	2	0	0	0	0	0	0	7
	A MUTUAL COMPANY	E	0	0	0	15	0	2	0	0	0	0	0	0	17
		C	0	0	0	5	0	1	0	0	0	0	0	0	6
	SOMPO JAPAN INSURANCE INC.	P	0	-2	0	0	0	0	0	0	0	0	0	0	-2
		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
	SOVEREIGN GENERAL	P	36	1,583	1	423	17	123	32	2	705	85	0	0	3,007
	INSURANCE COMPANY	E	29	1,295	2	396	15	126	24	1	704	49	0	0	2,641
		C	18	984	0	554	4	265	0	0	301	0	0	0	2,101
	ST. PAUL FIRE AND	P	0	614	0	658	181	221	32	21	905	0	981	0	3,613
	MARINE INSURANCE	E	0	556	0	741	94	194	20	10	709	0	1,166	0	3,490
	COMPANY	C	0	-80	8	440	50	298	14	1	157	0	1,717	0	2,605
	ST. PAUL GUARANTEE	P	0	0	0	0	0	0	204	1	180	781	0	44	1,210
	INSURANCE COMPANY	E	0	0	0	0	0	0	392	1	105	687	0	44	1,229
		C	0	0	0	0	0	0	346	0	42	1	0	0	389
	STEWART TITLE GUARANTY	P	0	0	0	0	0	0	0	0	0	0	0	173	173
	COMPANY	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	259	259
	TEMPLE INSURANCE	P	0	210	0	0	0	0	0	0	1,448	0	0	0	1,658
	COMPANY	E	0	144	0	0	0	0	0	0	1,347	0	0	0	1,491
		C	0	-16	0	0	0	0	0	0	398	0	0	0	382
	TIG INSURANCE	P	0	0	0	0	0	0	0	0	1	0	0	0	1
	COMPANY	E	0	0	0	0	0	0	0	0	10	0	0	0	10
		C	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOKIO MARINE & FIRE	P	0	4	0	29	2	13	0	0	0	0	0	0	48
	INSURANCE COMPANY LTD.	E	0	4	0	15	1	7	0	0	0	0	0	0	27
		C	0	0	0	-34	-3	3	0	0	0	0	0	0	-34

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

2003	INSURER	PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
	TRADERS GENERAL INSURANCE COMPANY	P	1,253	0	0	2,797	334	1,349	0	0	0	0	0	0	5,733
		E	1,216	0	0	2,690	337	1,301	0	0	0	0	0	0	5,544
		C	508	-14	0	2,415	291	572	0	0	-1,321	0	0	0	2,451
	TRAFALGAR INSURANCE COMPANY OF CANADA	P	29	0	0	53	8	23	0	0	1	0	0	0	114
		E	32	0	0	50	8	21	0	0	1	0	0	0	112
		C	8	0	0	41	15	14	0	0	0	0	0	0	78
	TRAVELLERS CASUALTY AND SURETY COMPANY OF CANADA	P	0	1	0	64	2	5	0	0	9	30	0	0	111
		E	0	4	0	56	2	4	0	0	11	29	0	0	106
		C	0	1	0	34	1	1	0	0	-16	-23	0	0	-2
	TRAVELERS INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0
		E	0	0	0	0	0	0	0	0	0	0	0	0	0
		C	0	0	115	0	0	0	0	0	-24	0	0	0	91
	UNIFUND ASSURANCE COMPANY	P	15,365	0	0	31,853	3,835	14,286	0	0	0	0	0	0	65,339
		E	14,752	0	0	29,867	2,189	12,633	0	0	0	0	0	0	59,441
		C	7,310	0	0	17,589	2,049	7,003	0	0	0	0	0	0	33,951
	UTICA MUTUAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	111	0	0	0	111
		E	0	0	0	0	0	0	0	0	86	0	0	0	86
		C	0	0	0	0	0	0	0	0	-85	0	0	0	-85
	WAWANESA MUTUAL 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
	WESTERN ASSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0
		E	0	0	0	0	0	0	0	0	0	0	0	0	0
		C	0	0	0	0	0	0	0	0	1	0	0	0	1
	WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	871	0	0	871
		E	0	0	0	0	0	0	0	0	0	701	0	0	701
		C	0	0	0	0	0	0	0	0	0	1,667	0	0	1,667
	XL INSURANCE COMPANY LIMITED	P	0	2	0	0	0	0	0	0	0	0	0	0	2
		E	0	2	0	0	0	0	0	0	0	0	0	0	2
		C	0	0	0	0	0	0	0	0	0	0	0	0	0
	XL REINSURANCE AMERICA, INC.	P	0	0	0	0	0	0	0	0	0	0	0	0	0
		E	0	0	0	0	0	0	0	0	0	0	0	0	0
		C	0	0	-8	0	0	0	0	0	0	0	0	0	-8
	ZENITH INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0
		E	1	0	0	0	0	0	0	0	0	0	0	0	1
		C	0	0	0	0	0	0	0	0	0	0	0	0	0

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2003
(\$000's)

2003	INSURER	PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	LIABILITY		PERSONAL ACCIDENT	OTHER								
	ZURICH INSURANCE	P	0	2,274	0	1,479	154	812	84	40	980	-2	0	0	5,821
	COMPANY	E	0	1,959	0	1,478	159	761	143	36	834	-2	0	0	5,368
		C	0	497	0	1,476	128	606	-4	134	787	0	89	0	3,713
	TOTAL DIRECT PREMIUMS		65,620	52,035	7,985	181,849	17,633	74,470	3,526	848	35,351	3,295	5,518	7,229	455,359
	TOTAL EARNED PREMIUMS		62,631	46,706	6,882	170,931	15,296	69,925	3,447	606	29,424	3,475	4,465	4,565	418,353
	TOTAL DIRECT CLAIMS		28,759	7,495	-1,568	138,469	10,423	37,332	819	126	38,261	2,370	4,748	612	267,846