



GOVERNMENT OF  
NEWFOUNDLAND AND LABRADOR  
**Department of Government Services**

2004 REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE

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

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## 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 I**  
**DIRECT INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS**  
**AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEARS ENDED 31 DECEMBER 2004 AND 2003**  
**(\$000's)**

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2004	2003	2004	2003
LIFE	160,890	165,715	85,603	88,835
ANNUITIES	43,878	59,817	84,372	97,806
ACCIDENT AND SICKNESS	248,729	244,050	227,277	192,507
PROPERTY				
- PERSONAL	69,036	65,620	28,050	28,759
- COMMERCIAL	51,230	52,035	22,541	7,495
AIRCRAFT	8,772	7,985	6,626	-1,568
AUTOMOBILE				
- LIABILITY	181,425	181,849	123,535	138,469
- PERSONAL ACCIDENT	19,043	17,633	12,777	10,423
- OTHER	66,389	74,470	36,257	37,332
CREDIT	1,110	1,039	53	56
BOILER AND MACHINERY	3,483	3,526	1,059	819
LEGAL EXPENSE	10	14	1	0
FIDELITY	760	848	134	126
LIABILITY	41,757	35,351	42,207	38,261
SURETY	3,326	3,295	731	2,370
MARINE	6,152	5,518	2,195	4,748
MORTGAGE	5,526	4,708	176	29
TITLE	1,747	1,468	706	525
HAIL	0	0	0	0
<b>TOTALS</b>	<b>913,263</b>	<b>924,941</b>	<b>674,300</b>	<b>646,992</b>

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 2004**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-04	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-04
ACE INA LIFE INSURANCE	I	817	0	-582	21	0	214
	G	23,398	6,219	-2,924	3,391	0	23,302
	T	24,215	6,219	-3,506	3,412	0	23,516
ACTRA FRATERNAL BENEFIT SOCIETY	I	1,462	0	102	20	0	1,544
	G	0	0	0	0	0	0
	T	1,462	0	102	20	0	1,544
AETNA LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	4	0	3	3	0	4
	T	4	0	3	3	0	4
AIG ASSURANCE CANADA	I	23,008	0	499	1,336	0	22,171
	G	0	0	0	0	0	0
	T	23,008	0	499	1,336	0	22,171
AIG LIFE INSURANCE COMPANY OF CANADA	I	109,333	34,890	2,416	4,459	0	142,180
	G	0	469,700	0	38	0	469,662
	T	109,333	504,590	2,416	4,497	0	611,842
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	I	6	0	0	0	0	6
	G	33,013	0	152	11	0	33,154
	T	33,019	0	152	11	0	33,160
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	1,740	1,026	0	0	0	2,766
	G	827,348	90,983	0	75,671	0	842,660
	T	829,088	92,009	0	75,671	0	845,426
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	116,264	0	119,071	113,852	0	121,483
	T	116,264	0	119,071	113,852	0	121,483
AMERICAN INCOME LIFE INSURANCE COMPANY	I	45,105	24,099	19	12,726	0	56,497
	G	0	0	0	0	0	0
	T	45,105	24,099	19	12,726	0	56,497

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 2004**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-04	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-04
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	5,585	15,933	538	1,015	0	21,041
	G	53,499	14,702	3,271	645	0	70,827
	T	59,084	30,635	3,809	1,660	0	91,868
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	85,852	13,629	149	7,594	0	92,036
	G	4,447,995	408,486	0	17,406	0	4,839,075
	T	4,533,847	422,115	149	25,000	0	4,931,111
BMO LIFE INSURANCE COMPANY	I	573	14,315	0	1,100	0	13,788
	G	5,413	3,353	506	2,082	0	7,190
	T	5,986	17,668	506	3,182	0	20,978
CANADA LIFE ASSURANCE COMPANY	I	763,696	71,787	-7,185	39,381	0	788,917
	G	4,576,494	986	276,837	1,432,857	0	3,421,460
	T	5,340,190	72,773	269,652	1,472,238	0	4,210,377
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	43,848	0	0	8,099	0	35,749
	T	43,848	0	0	8,099	0	35,749
CANADIAN PROFESSIONAL SALES ASSOCIATION	I	234	0	3	0	0	237
	G	0	0	0	0	0	0
	T	234	0	3	0	0	237
CIBC LIFE INSURANCE COMPANY LIMITED	I	21,985	0	0	1,320	0	20,665
	G	0	0	0	0	0	0
	T	21,985	0	0	1,320	0	20,665
CIGNA LIFE INSURANCE COMPANY OF CANADA	I	0	0	0	0	0	0
	G	25,413	4,553	0	6,722	0	23,244
	T	25,413	4,553	0	6,722	0	23,244
COMBINED INSURANCE COMPANY OF AMERICA	I	352	1,066	0	366	0	1,052
	G	2,099	1,286	1	1,287	0	2,099
	T	2,451	2,352	1	1,653	0	3,151

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 2004**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-04	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-04
CO-OPERATORS LIFE INSURANCE COMPANY	I	627,297	92,629	25,978	50,548	0	695,356
	G	125,257	4,260	54,700	69,038	0	115,179
	T	752,554	96,889	80,678	119,586	0	810,535
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	23,103	9,316	0	1,131	0	31,288
	G	339,537	118,996	177	104,313	0	354,397
	T	362,640	128,312	177	105,444	0	385,685
CUNA MUTUAL INSURANCE SOCIETY	I	9	0	0	1	0	8
	G	0	0	0	0	0	0
	T	9	0	0	1	0	8
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	245,877	18,065	2,910	50,161	0	216,691
	G	301,073	24,892	5,235	19,691	0	311,509
	T	546,950	42,957	8,145	69,852	0	528,200
EMPIRE LIFE INSURANCE COMPANY	I	38,792	4,265	3,138	6,989	0	39,206
	G	53	0	40	93	0	0
	T	38,845	4,265	3,178	7,082	0	39,206
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	I	55,122	6,404	697	3,010	0	59,213
	G	2,870	0	1,807	752	0	3,925
	T	57,992	6,404	2,504	3,762	0	63,138
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	94,266	31,635	0	25,971	0	99,930
	T	94,266	31,635	0	25,971	0	99,930
FORETHOUGHT LIFE INSURANCE COMPANY	I	576	0	18	40	0	554
	G	0	0	0	0	0	0
	T	576	0	18	40	0	554

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**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 2004**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-04	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-04
FORTIS BENEFITS INSURANCE COMPANY	I	9,580	82	165	345	0	9,482
	G	8	857	0	26	0	839
	T	9,588	939	165	371	0	10,321
GERBER LIFE INSURANCE COMPANY	I	3,382	1,304	6	915	0	3,777
	G	0	0	0	0	0	0
	T	3,382	1,304	6	915	0	3,777
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	I	5,225	849	7	357	0	5,724
	G	0	0	0	0	0	0
	T	5,225	849	7	357	0	5,724
GREAT-WEST LIFE ASSURANCE COMPANY	I	798,846	47,398	10,578	64,931	0	791,891
	G	1,607,995	59,697	131,591	102,788	0	1,696,495
	T	2,406,841	107,095	142,169	167,719	0	2,488,386
HOUSEHOLD LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	43,866	28,959	0	23,559	0	49,266
	T	43,866	28,959	0	23,559	0	49,266
INDEPENDENT ORDER OF FORESTERS	I	10	0	0	10	0	0
	G	0	0	0	0	0	0
	T	10	0	0	10	0	0
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	I	262,440	84,210	36,648	35,304	0	347,994
	G	51,176	745	6,561	9,569	0	48,913
	T	313,616	84,955	43,209	44,873	0	396,907
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	I	6,931	250	237	1,046	0	6,372
	G	143,900	50,252	1,129	55,432	0	139,849
	T	150,831	50,502	1,366	56,478	0	146,221
JOHN HANCOCK LIFE INSURANCE COMPANY	I	37	0	0	3	0	34
	G	0	0	0	0	0	0
	T	37	0	0	3	0	34



**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 2004**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-04	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-04
KNIGHTS OF COLUMBUS	I	143,956	19,281	1,587	6,901	0	157,923
	G	0	0	0	0	0	0
	T	143,956	19,281	1,587	6,901	0	157,923
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	I	0	0	0	0	0	0
	G	26,945	4,909	0	14,130	0	17,724
	T	26,945	4,909	0	14,130	0	17,724
LONDON LIFE INSURANCE COMPANY	I	777,986	121,278	30,443	73,081	0	856,626
	G	1,013	0	5	0	0	1,018
	T	778,999	121,278	30,448	73,081	0	857,644
MANUFACTURERS LIFE INSURANCE COMPANY	I	1,197,831	233,685	1,639,114	68,207	-125	3,002,298
	G	2,362,480	126,758	1,912,377	150,524	0	4,251,091
	T	3,560,311	360,443	3,551,491	218,731	-125	7,253,389
MANULIFE CANADA LTD.	I	161,166	3,251	445	8,838	0	156,024
	G	0	0	0	0	0	0
	T	161,166	3,251	445	8,838	0	156,024
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	19,824	19,648	254	1,282	0	38,444
	G	0	0	0	0	0	0
	T	19,824	19,648	254	1,282	0	38,444
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	I	456,118	33,963	3,287	26,119	0	467,249
	G	13,434	0	0	7,399	0	6,035
	T	469,552	33,963	3,287	33,518	0	473,284
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	238,762	23,057	991	372	0	262,438
	T	238,762	23,057	991	372	0	262,438

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 2004**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-04	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-04
NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA	I	45	0	0	3	0	42
	G	0	0	0	0	0	0
	T	45	0	0	3	0	42
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	I	1,272	0	0	0	0	1,272
	G	0	0	0	0	0	0
	T	1,272	0	0	0	0	1,272
PENNCORP LIFE INSURANCE COMPANY	I	2,879	0	0	350	0	2,529
	G	90	10	6	0	0	106
	T	2,969	10	6	350	0	2,635
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	271,831	81,470	44,088	70,336	0	327,053
	G	0	0	0	0	0	0
	T	271,831	81,470	44,088	70,336	0	327,053
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	I	95	0	0	95	0	0
	G	0	0	0	0	0	0
	T	95	0	0	95	0	0
PRUDENTIAL INSURANCE COMPANY OF AMERICA	I	1,371	0	28	21	0	1,378
	G	21,499	0	140	19,388	0	2,251
	T	22,870	0	168	19,409	0	3,629
RBC LIFE INSURANCE COMPANY	I	267,837	31,271	2,328	45,459	0	255,977
	G	8,682	17,400	934	97	0	26,919
	T	276,519	48,671	3,262	45,556	0	282,896
RELIABLE LIFE INSURANCE COMPANY	I	7,277	303	0	1,400	0	6,180
	G	0	0	0	0	0	0
	T	7,277	303	0	1,400	0	6,180
SSQ LIFE INSURANCE COMPANY INC.	I	0	0	0	0	0	0
	G	2,086	3,900	171	564	0	5,593
	T	2,086	3,900	171	564	0	5,593

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 2004**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-04	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-04
STANDARD LIFE ASSURANCE COMPANY	I	0	195,764	0	0	0	195,764
	G	0	31,908	0	0	0	31,908
	T	0	227,672	0	0	0	227,672
STATE FARM LIFE INSURANCE COMPANY	I	6,651	0	2,074	2,144	0	6,581
	G	0	0	0	0	0	0
	T	6,651	0	2,074	2,144	0	6,581
SUN LIFE ASSURANCE COMPANY OF CANADA	I	3,063,089	232,425	97,134	156,155	0	3,236,493
	G	3,332,025	114,820	0	57,962	0	3,388,883
	T	6,395,114	347,245	97,134	214,117	0	6,625,376
SUPERIOR LIFE INSURANCE COMPANY	I	798	0	0	798	0	0
	G	0	0	0	0	0	0
	T	798	0	0	798	0	0
TD LIFE INSURANCE COMPANY	I	12,417	901	0	401	0	12,917
	G	102	0	0	100	0	2
	T	12,519	901	0	501	0	12,919
TRANSAMERICA LIFE CANADA	I	297,175	54,401	4,365	34,085	0	321,856
	G	0	0	0	0	0	0
	T	297,175	54,401	4,365	34,085	0	321,856
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	36,780	31,749	145	3,276	0	65,398
	G	515	1,848	0	196	0	2,167
	T	37,295	33,597	145	3,472	0	67,565
WAWANESA LIFE INSURANCE COMPANY	I	1,810	55	2	326	0	1,541
	G	172	66	11	0	0	249
	T	1,982	121	13	326	0	1,790

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT 31 DECEMBER 2004**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 1-Jan-04	+ NEW EFFECTED	+ OTHER ADDITIONS	- TOTAL CEASED	+ CURRENCY REVALUATION	IN EFFECT 31-Dec-04
WESTERN LIFE ASSURANCE COMPANY	I	11,426	14,399	0	1,525	0	24,300
	G	0	5,855	0	0	0	5,855
	T	11,426	20,254	0	1,525	0	30,155
<b>TOTAL DIRECT INDIVIDUAL</b>		<b>9,876,717</b>	<b>1,515,361</b>	<b>1,901,636</b>	<b>784,932</b>	<b>-125</b>	<b>12,508,657</b>
<b>TOTAL DIRECT GROUP</b>		<b>18,872,596</b>	<b>1,651,092</b>	<b>2,512,792</b>	<b>2,324,028</b>	<b>0</b>	<b>20,712,452</b>
<b>GRAND TOTAL</b>		<b>28,749,313</b>	<b>3,166,453</b>	<b>4,414,428</b>	<b>3,108,960</b>	<b>-125</b>	<b>33,221,109</b>

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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	4	0	0	0	0	0	0	0	0	0	0
	GL	586	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	590	0	0	0	0	0	0	0	0	0	0
ACTRA FRATERNAL BENEFIT SOCIETY	IL	4	10	0	0	0	0	0	0	0	0	10
	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	10	0	0	0	0	0	0	0	0	10
AETNA LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	0	3	0	0	0	0	0	0	0	0	3
	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	3	0	0	0	3	0	0	0	0	6
AIG ASSURANCE CANADA	IL	1,274	565	0	0	6	0	29	0	4	0	604
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	10	0	0	0	0	10	0	0	0	0	10
	GA	0	0	0	0	0	20	0	0	0	0	20
	T	1,284	565	0	0	6	30	29	0	4	0	634
AIG LIFE INSURANCE COMPANY OF CANADA	IL	1,972	166	0	0	0	0	33	0	3	0	202
	GL	642	0	0	0	0	0	0	0	0	0	0
	IA	23	0	0	0	0	0	0	0	0	0	0
	GA	165	0	0	0	0	311	21	0	0	0	332
	T	2,802	166	0	0	0	311	54	0	3	0	534
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	1	9	0	0	0	0	0	0	0	0	9
	GL	73	50	0	0	0	0	0	0	0	0	50
	IA	0	9	0	0	0	0	0	0	0	0	9
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	74	68	0	0	0	0	0	0	0	0	68

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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	20	4	0	0	0	0	0	0	0	4
	GL	2,807	656	0	0	0	0	0	0	0	656
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	2,827	660	0	0	0	0	0	0	0	660
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	IL	1	-1	0	0	0	0	0	0	0	-1
	GL	3,189	785	0	0	0	0	0	0	0	785
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	3,190	784	0	0	0	0	0	0	0	784
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	1,302	197	0	0	0	0	56	0	0	253
	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	1,302	197	0	0	0	0	56	0	0	253
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	332	92	0	0	0	0	3	0	0	95
	GL	114	-1	0	0	0	0	0	0	0	-1
	IA	0	0	0	0	0	0	0	0	0	0
	GA	2	0	1	0	0	0	0	0	0	1
	T	448	91	1	0	0	0	3	0	0	95
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	4,588	1,880	0	0	0	0	40	0	0	1,920
	GL	9,916	9,192	0	0	0	0	0	0	0	9,192
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	14,504	11,072	0	0	0	0	40	0	0	11,112
BMO LIFE INSURANCE COMPANY	IL	18	0	0	0	0	0	0	0	0	0
	GL	135	32	0	0	0	0	0	0	0	32
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	153	32	0	0	0	0	0	0	0	32

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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	6,102	1,495	0	3	61	0	1,524	31	1,271	4,385
	GL	15,480	2,982	0	0	0	0	0	4	1	2,987
	IA	1,440	20	0	0	0	2,653	598	0	0	3,271
	GA	245	0	0	0	0	1,288	1,064	0	0	2,352
	T	23,267	4,497	0	3	61	3,941	3,186	35	1,272	12,995
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0
	GL	1,623	154	68	0	0	0	0	0	0	222
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	1,623	154	68	0	0	0	0	0	0	222
CANADIAN PROFESSIONAL SALES ASSOCIATION	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
CIBC LIFE INSURANCE COMPANY LIMITED	IL	123	30	0	0	0	0	0	0	0	30
	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	123	30	0	0	0	0	0	0	0	30
CIGNA LIFE INSURANCE COMPANY OF CANADA	IL	0	0	0	0	0	0	0	0	0	0
	GL	206	42	0	0	0	0	0	0	0	42
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	206	42	0	0	0	0	0	0	0	42
COMBINED INSURANCE COMPANY OF AMERICA	IL	10	2	0	0	0	0	86	0	0	88
	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	11	2	0	0	0	0	86	0	0	88

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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	3,241	256	0	0	0	0	260	0	184	700
	GL	282	130	0	0	0	0	0	0	0	130
	IA	383	22	0	0	0	58	735	0	0	815
	GA	214	20	0	0	0	1,164	109	0	0	1,293
	T	4,120	428	0	0	0	1,222	1,104	0	184	2,938
CUMIS LIFE INSURANCE COMPANY	IL	96	0	0	0	0	0	0	0	0	0
	GL	2,451	660	0	6	0	0	0	0	122	788
	IA	0	0	0	0	0	0	0	0	0	0
	GA	115	0	0	0	0	0	49	0	0	49
	T	2,662	660	0	6	0	0	49	0	122	837
CUNA MUTUAL INSURANCE SOCIETY	IL	0	0	0	0	0	0	1	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	0	0	0	0	0	0	1	0	0	1
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	3,254	1,448	0	30	5	0	1,064	0	369	2,916
	GL	1,229	831	2	0	0	0	0	0	1	834
	IA	172	41	0	0	0	934	568	0	0	1,543
	GA	625	0	0	0	0	5,994	942	0	0	6,936
	T	5,280	2,320	2	30	5	6,928	2,574	0	370	12,229
EMPIRE LIFE INSURANCE COMPANY	IL	529	425	0	0	0	0	69	1	53	548
	GL	23	0	0	0	0	0	0	0	0	0
	IA	2	0	0	0	0	215	189	0	0	404
	GA	1	0	0	0	0	7	1	0	0	8
	T	555	425	0	0	0	222	259	1	53	960
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	IL	287	8	0	0	0	0	8	0	19	35
	GL	29	7	0	0	0	0	0	0	0	7
	IA	36	0	0	0	0	71	17	0	0	88
	GA	0	0	0	0	0	1	0	0	0	1
	T	352	15	0	0	0	72	25	0	19	131



**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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	1,341	168	0	0	0	0	0	0	0	0	168
	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	1,341	168	0	0	0	0	0	0	0	0	168
FORETHOUGHT LIFE INSURANCE COMPANY	IL	7	36	0	0	0	0	0	0	0	0	36
	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	36	0	0	0	0	134	-3	0	0	0	131
	T	43	36	0	0	0	134	-3	0	0	0	167
FORTIS BENEFITS INSURANCE COMPANY	IL	569	378	0	0	0	0	35	0	0	0	413
	GL	162	5	0	0	0	0	0	0	0	0	5
	IA	7	0	0	0	0	0	0	0	0	0	0
	GA	1,481	761	0	0	0	0	1	0	0	0	762
	T	2,219	1,144	0	0	0	0	36	0	0	0	1,180
GERBER LIFE INSURANCE COMPANY	IL	29	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	29	0	0	0	0	0	0	0	0	0	0
GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	IL	196	51	0	0	0	0	0	0	1	0	52
	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	196	51	0	0	0	0	0	0	1	0	52
GREAT-WEST LIFE ASSURANCE COMPANY	IL	5,618	1,888	0	23	1	0	625	1	978	0	3,516
	GL	5,271	3,355	0	0	0	0	0	91	23	0	3,469
	IA	881	8	0	0	0	1,105	357	0	0	0	1,470
	GA	48	0	0	0	0	41	47	0	0	0	88
	T	11,818	5,251	0	23	1	1,146	1,029	92	1,001	0	8,543

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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		
HARTFORD LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	0	0	0	53	0	0	0	0	0	0	53
	IA	0	0	0	0	0	0	2	0	0	0	2
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	0	0	0	53	0	0	2	0	0	0	55
HOUSEHOLD LIFE INSURANCE COMPANY	IL	0	0	0	0	0	0	0	0	0	0	0
	GL	822	191	0	0	0	0	0	0	0	0	191
	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	822	191	0	0	0	0	0	0	0	0	191
INDEPENDENT ORDER OF FORESTERS	IL	0	0	0	0	0	0	0	0	1	1	1
	GL	0	0	0	0	0	0	0	0	0	0	0
	IA	0	1	0	1	0	0	0	1	0	0	3
	GA	0	0	0	0	0	0	0	0	0	0	0
	T	0	1	0	1	0	0	0	1	1	1	4
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	IL	2,212	538	0	0	0	0	31	5	2	576	
	GL	186	51	0	0	0	0	0	0	1	52	
	IA	2,438	0	0	0	40	37	0	0	0	77	
	GA	638	52	0	0	0	8,762	250	104	0	9,168	
	T	5,474	641	0	0	0	8,802	318	109	3	9,873	
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	IL	48	0	0	0	0	0	5	0	0	5	
	GL	1,310	331	0	0	0	0	0	0	0	331	
	IA	42	0	0	0	2	1	0	0	0	3	
	GA	0	0	0	0	13	0	0	0	0	13	
	T	1,400	331	0	0	15	6	0	0	0	352	
JOHN HANCOCK LIFE INSURANCE COMPANY	IL	1	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	76	0	0	0	76	
	T	1	1	0	0	0	76	0	0	0	77	

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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	
KNIGHTS OF COLUMBUS	IL	2,396	379	0	0	0	0	0	0	612	991
	GL	0	0	0	0	0	0	0	0	0	0
	IA	950	474	0	0	0	0	0	0	2	476
	GA	0	0	0	0	0	0	0	0	0	0
	T	3,346	853	0	0	0	0	0	0	614	1,467
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	IL	0	0	0	0	0	0	0	0	0	0
	GL	100	103	0	0	0	0	0	0	0	103
	IA	0	0	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0	0	0
	T	100	103	0	0	0	0	0	0	0	103
LONDON LIFE INSURANCE COMPANY	IL	8,436	2,302	0	15	8	0	873	5	1,322	4,525
	GL	0	0	0	0	0	0	0	6	0	6
	IA	478	50	0	0	0	212	943	0	0	1,205
	GA	2,415	0	0	0	0	10	431	0	0	441
	T	11,329	2,352	0	15	8	222	2,247	11	1,322	6,177
MANUFACTURERS LIFE INSURANCE COMPANY	IL	10,936	2,989	0	20	239	0	1,029	19	2,332	6,628
	GL	6,311	3,668	0	10	0	0	0	1	163	3,842
	IA	6,786	12	0	0	0	2,710	1,735	10	1	4,468
	GA	2,085	24	0	0	0	1,075	2,139	0	0	3,238
	T	26,118	6,693	0	30	239	3,785	4,903	30	2,496	18,176
MANULIFE CANADA LTD.	IL	918	281	0	0	0	0	33	1	0	315
	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	918	281	0	0	0	1	33	1	0	316
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

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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		
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	198	0	0	0	0	198
	T	1	1	0	0	0	198	0	0	1	0	200
MD LIFE INSURANCE COMPANY	IL	278	0	0	0	0	0	14	0	0	0	14
	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	278	0	0	0	0	0	14	0	0	0	14
MINNESOTA LIFE INSURANCE COMPANY	IL	2	0	0	0	0	0	0	0	2	0	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	0	0	0	0	0	0
	T	2	0	0	0	0	0	0	0	2	0	2
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	IL	4,394	692	0	0	0	0	897	8	191	0	1,788
	GL	143	139	0	0	0	0	0	1	57	0	197
	IA	937	13	0	0	0	100	816	47	0	0	976
	GA	8	0	0	0	0	3	184	0	2	0	189
	T	5,482	844	0	0	0	103	1,897	56	250	0	3,150
NEW YORK LIFE INSURANCE COMPANY	IL	1	0	0	0	0	0	1	0	1	0	2
	GL	869	386	0	0	0	0	0	0	611	0	997
	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	870	386	0	0	0	0	1	0	612	0	999
NORTH WEST COMMERCIAL TRAVELERS' ASSOCIATION OF CANADA	IL	0	6	0	0	0	0	0	0	0	0	6
	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	0	6	0	0	0	0	0	0	0	0	6

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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
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	29	0	0	0	0	0	0	0	0	0
	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	30	0	0	0	0	0	0	0	0	0
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	781	55	0	0	0	0	0	1	0	56
	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	781	55	0	0	0	0	0	1	0	56
PRUDENTIAL INSURANCE COMPANY OF AMERICA	IL	28	0	0	0	0	0	1	0	28	29
	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	68	0	0	0	68
	T	29	0	0	0	0	68	1	0	28	97
RBC LIFE INSURANCE COMPANY	IL	2,382	244	0	0	0	0	404	0	120	768
	GL	28	42	0	0	0	0	0	0	0	42
	IA	40	43	0	0	0	42	0	0	0	85
	GA	0	0	0	0	0	0	0	0	0	0
	T	2,450	329	0	0	0	42	404	0	120	895
RELIABLE LIFE INSURANCE COMPANY	IL	20	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	20	0	0	0	0	0	40	0	0	40

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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
SSQ LIFE INSURANCE COMPANY INC.	IL	0	0	0	0	0	0	0	0	0	0
	GL	30	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	5	0	0	0	0	0	0	0	0	0
	T	35	0	0	0	0	0	0	0	0	0
STANDARD LIFE ASSURANCE COMPANY	IL	2,371	344	0	0	6	0	321	0	164	835
	GL	173	168	0	0	0	0	0	0	0	168
	IA	3,194	43	0	0	0	2,393	2,214	0	0	4,650
	GA	2,247	48	0	0	0	3,098	2,261	0	0	5,407
	T	7,985	603	0	0	6	5,491	4,796	0	164	11,060
STATE FARM LIFE INSURANCE COMPANY	IL	25	0	0	0	0	0	16	0	9	25
	GL	0	0	0	0	0	0	0	0	0	0
	IA	1	0	0	0	0	0	5	0	0	5
	GA	0	0	0	0	0	0	0	0	0	0
	T	26	0	0	0	0	0	21	0	9	30
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	24,823	6,461	0	245	566	0	4,424	0	6,368	18,064
	GL	13,720	7,075	26	8	0	0	0	0	1,946	9,055
	IA	6,833	912	0	0	0	3,677	16,309	0	0	20,898
	GA	6,296	226	0	0	0	6,008	6,722	2	0	12,958
	T	51,672	14,674	26	253	566	9,685	27,455	2	8,314	60,975
TD LIFE INSURANCE COMPANY	IL	25	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	25	0	0	0	0	0	0	0	0	0
TRANSAMERICA LIFE CANADA	IL	1,705	58	0	0	0	0	134	2	1	195
	GL	0	0	0	0	0	0	0	0	0	0
	IA	31	0	0	0	0	155	5	0	0	160
	GA	0	0	0	0	0	0	0	0	0	0
	T	1,736	58	0	0	0	155	139	2	1	355

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$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
UNITY LIFE OF CANADA	IL	142	499	0	0	0	0	11	0	0	510
	GL	29	0	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0	0	0
	GA	2,568	15	0	0	0	0	5	0	0	20
	T	2,739	514	0	0	0	0	16	0	0	530
WAWANESA LIFE INSURANCE COMPANY	IL	8	0	0	0	0	0	2	0	1	3
	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	9	0	0	0	0	0	2	0	1	3
WESTERN LIFE ASSURANCE COMPANY	IL	55	0	0	0	0	0	0	0	0	0
	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	58	0	0	0	0	0	0	0	0	0
<b>TOTAL INDIVIDUAL LIFE</b>		<b>91,603</b>	<b>23,789</b>	<b>0</b>	<b>336</b>	<b>892</b>	<b>0</b>	<b>12,069</b>	<b>74</b>	<b>14,037</b>	<b>51,197</b>
<b>TOTAL GROUP LIFE</b>		<b>69,287</b>	<b>31,205</b>	<b>96</b>	<b>77</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>103</b>	<b>2,925</b>	<b>34,406</b>
<b>TOTAL INDIVIDUAL ANNUITY</b>		<b>24,684</b>	<b>1,648</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>14,381</b>	<b>24,531</b>	<b>58</b>	<b>3</b>	<b>40,622</b>
<b>TOTAL GROUP ANNUITY</b>		<b>19,194</b>	<b>1,146</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>28,272</b>	<b>14,223</b>	<b>106</b>	<b>2</b>	<b>43,750</b>
<b>GRAND TOTAL</b>		<b>204,768</b>	<b>57,788</b>	<b>97</b>	<b>414</b>	<b>892</b>	<b>42,653</b>	<b>50,823</b>	<b>341</b>	<b>16,967</b>	<b>169,975</b>

**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 2004**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACE INA INSURANCE	230	8
ACE INA LIFE INSURANCE	1,571	13
ACTRA FRATERNAL BENEFIT SOCIETY	38	26
AETNA LIFE INSURANCE COMPANY	0	5
AIG ASSURANCE CANADA	60	3
AIG LIFE INSURANCE COMPANY OF CANADA	121	4
ALLIANZ INSURANCE COMPANY OF CANADA	87	0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	30	2
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	475	74
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	3,120	1,077
AMERICAN HOME ASSURANCE COMPANY	521	303
AMERICAN INCOME LIFE INSURANCE COMPANY	199	95
AMEX ASSURANCE COMPANY	11	0
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	985	646



**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 2004**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
AVIVA INSURANCE COMPANY OF CANADA	114	40
AXA INSURANCE (CANADA)	4	3
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	5,203	2,564
BMO LIFE INSURANCE COMPANY	770	42
CANADA LIFE ASSURANCE COMPANY	7,588	4,530
CANADIAN PREMIER LIFE INSURANCE COMPANY	2,568	552
CANADIAN PROFESSIONAL SALES ASSOCIATION	5	0
CHUBB INSURANCE COMPANY OF CANADA	2	0
CIBC LIFE INSURANCE COMPANY LIMITED	357	51
CIGNA LIFE INSURANCE COMPANY OF CANADA	235	50
CITADEL GENERAL ASSURANCE COMPANY	1,301	514
COMBINED INSURANCE COMPANY OF AMERICA	8,205	2,562
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	23	5
CO-OPERATORS GENERAL INSURANCE COMPANY	18	-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 2004**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
CO-OPERATORS LIFE INSURANCE COMPANY	1,256	1,145
CT FINANCIAL ASSURANCE COMPANY	78	43,254
CUMIS GENERAL INSURANCE COMPANY	12	-1
CUMIS LIFE INSURANCE COMPANY	2,705	1,230
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	4,051	2,117
EMPIRE LIFE INSURANCE COMPANY	173	274
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	251	201
FIRST CANADIAN INSURANCE CORPORATION	1,497	581
GREAT-WEST LIFE ASSURANCE COMPANY	31,820	29,150
GREEN SHIELD CANADA	178	141
HERITAGE GENERAL INSURANCE COMPANY	163	120
HOUSEHOLD LIFE INSURANCE COMPANY	750	706
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	1,894	1,116
INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY	1,641	1,011

**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 2004**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ING INSURANCE COMPANY OF CANADA	0	-6
ING NOVEX INSURANCE COMPANY OF CANADA	9	-1
KNIGHTS OF COLUMBUS	32	1
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	51	36
LLOYD'S UNDERWRITERS	114	16
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	2	0
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	3,902	1,152
LONDON LIFE INSURANCE COMPANY	0	121
MANUFACTURERS LIFE INSURANCE COMPANY	36,526	28,246
MEDAVIE INC.	92,963	79,547
NATIONAL FIDELITY LIFE INSURANCE COMPANY	1	0
NATIONAL LIFE ASSURANCE COMPANY OF CANADA	533	1,007
NEW YORK LIFE INSURANCE COMPANY	2	-7
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	3	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 2004**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
PENNCORP LIFE INSURANCE COMPANY	915	446
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	723	591
PRUDENTIAL INSURANCE COMPANY OF AMERICA	2	-4
RBC LIFE INSURANCE COMPANY	2,602	338
RBC TRAVEL INSURANCE COMPANY	1,326	632
RELIABLE LIFE INSURANCE COMPANY	1,181	306
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	263	0
SCOTIA LIFE INSURANCE COMPANY	983	133
SSQ LIFE INSURANCE COMPANY INC.	115	96
STANDARD LIFE ASSURANCE COMPANY	698	835
SUN LIFE ASSURANCE COMPANY OF CANADA	25,274	19,525
TD LIFE INSURANCE COMPANY	113	4
TRANSAMERICA LIFE CANADA	24	0
TRENT HEALTH INSURANCE COMPANY	0	2

**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 2004**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
UNITY LIFE OF CANADA	45	41
WAWANESA LIFE INSURANCE COMPANY	4	4
WESTERN LIFE ASSURANCE COMPANY	13	2
<b>TOTALS</b>	<b>248,729</b>	<b>227,277</b>

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
ACE INA INSURANCE	P	0	657	272	604	4	217	-157	0	2,399	13	658	0	4,667	
	E	0	775	758	633	2	204	142	3	1,738	12	632	0	4,899	
	C	0	154	225	401	8	123	259	0	513	3	202	0	1,888	
AFFILIATED FM INSURANCE COMPANY	P	0	467	0	0	0	0	32	0	0	0	0	0	499	
	E	0	462	0	0	0	0	31	0	0	0	0	0	493	
	C	0	2	0	0	0	0	0	0	0	0	0	0	2	
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	P	0	0	0	1	0	1	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	
ALLIANZ INSURANCE COMPANY OF CANADA	P	8	277	3,568	15	5	13	5	14	240	0	42	2	4,189	
	E	7	491	3,562	4	1	6	5	8	230	0	101	2	4,417	
	C	-1	380	383	-58	266	-9	0	0	219	0	215	0	#REF!	
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	2,395	0	0	0	0	0	0	0	21	0	0	0	2,416	
	E	2,549	0	0	0	0	0	0	0	35	0	0	0	2,584	
	C	208	0	0	0	0	0	0	0	-147	0	0	0	61	
AMERICAN HOME ASSURANCE COMPANY	P	47	3,950	-2	270	165	22	98	51	3,755	0	9	3	8,368	
	E	26	4,615	88	282	121	32	94	55	4,020	1	46	3	9,383	
	C	0	307	33	18	60	14	-2	-155	3,460	-1	4	5	3,743	
AMERICAN ROAD INSURANCE COMPANY	P	0	45	0	0	0	122	0	0	0	0	0	0	167	
	E	0	45	0	0	0	122	0	0	0	0	0	0	167	
	C	0	6	0	0	0	40	0	0	0	0	0	0	46	
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	1,322	3,420	0	4,300	150	1,326	0	0	2,674	22	0	0	13,214	
	E	1,333	3,382	0	4,099	149	1,326	0	0	2,548	27	0	0	12,864	
	C	694	1,664	0	3,142	49	427	0	0	937	0	0	0	6,913	
AVIVA INSURANCE COMPANY OF CANADA	P	10,088	4,421	0	25,845	2,820	8,439	169	32	2,422	328	0	0	54,564	
	E	9,372	4,341	0	28,068	2,954	9,447	161	30	2,259	385	0	0	57,017	
	C	5,275	4,083	0	16,395	1,314	5,063	18	2	3,287	-60	0	0	35,377	
AXA CORPORATE SOLUTIONS ASSURANCE	P	0	0	589	0	0	0	0	0	15	0	179	0	783	
	E	0	1	589	0	0	0	0	0	118	0	313	0	1,021	
	C	0	-4	0	0	0	0	0	0	-210	0	797	0	583	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
AXA INSURANCE (CANADA)	P	0	22	0	29	0	23	0	46	93	0	1,489	0	1,702
	E	0	27	0	4	0	1	0	64	106	0	1,127	0	1,329
	C	0	-14	0	-120	-12	-1	0	0	112	-5	0	-134	0
AXA PACIFIC INSURANCE COMPANY	P	0	6	0	-1	0	0	0	0	2	75	0	0	82
	E	0	8	0	-2	0	0	2	0	2	43	0	0	53
	C	0	-13	-170	-2	-1	0	1	0	0	0	0	0	-185
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	P	0	2	0	0	0	0	347	0	0	0	0	0	349
	E	0	2	0	0	0	0	340	0	0	0	0	0	342
	C	0	0	0	0	0	0	92	0	0	0	0	0	92
BRITISH AVIATION INSURANCE COMPANY LIMITED	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	-3	0	0	0	0	0	-78	0	0	0	-81
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	155	0	0	0	155
	E	0	0	0	0	0	0	0	0	149	0	0	0	149
	C	0	0	0	0	0	0	0	0	97	0	0	0	97
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	P	7	28	0	0	0	0	0	0	2	0	0	0	37
	E	6	26	0	0	0	0	0	0	18	0	0	0	50
	C	-36	-4	0	0	0	0	0	0	22	0	0	0	-18
CANADIAN UNION INSURANCE COMPANY	P	0	0	669	0	0	0	0	0	0	0	0	0	669
	E	0	0	1,262	0	0	0	0	0	0	0	0	0	1,262
	C	0	0	906	0	0	0	0	0	0	0	0	0	906
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	237	0	0	0	0	0	0	252	0	0	0	489
	E	0	237	0	0	0	0	0	0	252	0	0	0	489
	C	0	841	0	0	0	0	0	0	138	0	0	0	979
CENTENNIAL INSURANCE COMPANY	P	0	6	0	0	0	0	0	0	0	0	0	0	6
	E	0	7	0	0	0	0	0	0	0	0	0	0	7
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
CGU INTERNATIONAL INSURANCE PLC	P	0	0	-12	0	0	0	0	0	13	0	0	0	1
	E	0	0	-12	0	0	0	0	0	13	0	0	0	1
	C	0	-18	-162	0	0	0	0	0	-65	0	0	0	-245
CHICAGO TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	39	39
	E	0	0	0	0	0	0	0	0	0	0	0	39	39
	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 2004**  
**(\$000'S)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
CHUBB INSURANCE COMPANY OF CANADA	P	56	272	0	0	0	0	17	141	1,709	12	0	0	2,207
	E	52	293	0	0	0	0	16	146	1,373	12	2	0	1,894
	C	0	45	0	-2	0	0	0	37	410	1	-4	0	487
CITADEL GENERAL ASSURANCE COMPANY	P	0	647	0	0	0	0	18	1	54	1	0	0	721
	E	0	640	0	0	0	0	15	1	59	1	0	0	716
	C	0	16	0	0	0	0	0	0	99	0	0	0	115
COLONIAL FIRE & GENERAL INSURANCE COMPANY LIMITED	P	2,191	0	0	9,263	415	2,728	0	0	0	0	0	0	14,597
	E	2,137	0	0	9,135	396	3,003	0	0	0	0	0	0	14,671
	C	966	0	0	5,354	-148	1,561	0	0	0	0	0	0	7,733
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	P	0	8	0	24	0	0	0	0	1,804	0	0	0	1,836
	E	0	8	0	20	0	0	0	0	1,753	0	0	0	1,781
	C	0	2	0	32	0	0	0	0	1,207	0	0	0	1,241
COMMONWEALTH INSURANCE COMPANY	P	0	467	0	0	0	0	0	0	569	0	81	0	1,117
	E	0	490	0	0	0	0	0	0	659	0	63	0	1,212
	C	0	-176	0	0	0	0	0	0	1,339	0	670	0	1,833
CONTINENTAL CASUALTY COMPANY	P	0	30	-5	1	0	0	0	0	1,093	0	68	0	1,187
	E	0	26	-5	0	0	0	0	0	1,124	0	76	0	1,221
	C	0	0	24	0	0	0	0	0	690	0	-3	0	711
CO-OPERATORS GENERAL INSURANCE COMPANY	P	12,712	5,500	-35	15,429	2,514	5,136	107	36	2,503	22	440	0	44,364
	E	12,056	5,035	24	15,816	2,520	5,478	104	32	2,223	21	375	0	43,684
	C	4,645	1,851	6	6,652	1,505	2,687	1	5	279	0	42	0	17,673
COSECO INSURANCE COMPANY	P	983	0	0	3,072	362	1,030	0	0	0	0	0	0	5,447
	E	984	0	0	3,037	380	1,156	0	0	0	0	0	0	5,557
	C	556	0	0	2,290	114	540	0	0	0	0	0	0	3,500
CUMIS GENERAL INSURANCE COMPANY	P	142	130	0	87	11	41	3	72	87	0	0	0	573
	E	149	141	0	107	13	57	3	72	91	0	0	0	633
	C	56	17	0	-23	7	63	0	234	26	0	0	0	380
DAIMLER CHRYSLER INSURANCE COMPANY	P	0	3	0	0	0	5	0	0	0	0	0	0	8
	E	0	3	0	0	0	5	0	0	0	0	0	0	8
	C	0	0	0	0	0	1	0	0	0	0	0	0	1
DOMINION OF CANADA GENERAL INSURANCE COMPANY	P	4,071	2,684	0	14,159	1,524	4,804	76	36	1,119	15	0	0	28,488
	E	3,522	2,599	0	13,677	1,442	5,017	68	34	1,058	10	0	0	27,427
	C	1,138	1,647	0	11,766	634	2,536	0	0	1,460	0	0	0	19,181



**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
EAGLE STAR INSURANCE COMPANY LIMITED	P	0	0	-73	0	0	0	0	0	0	0	0	0	-73
	E	0	0	-259	0	0	0	0	0	0	0	0	0	-259
	C	0	0	267	0	0	0	0	0	0	0	0	0	267
ECCLESIASTICAL INSURANCE OFFICE PLC	P	0	419	0	0	0	0	6	0	102	0	3	0	530
	E	0	726	0	0	0	0	7	7	191	0	4	0	935
	C	0	238	0	0	0	0	0	0	462	0	1	0	701
ECHELON GENERAL INSURANCE COMPANY	P	0	31	0	948	103	218	0	0	0	0	0	0	1,300
	E	0	25	0	960	100	218	0	0	0	0	0	0	1,303
	C	0	7	0	140	49	51	0	0	0	0	0	0	247
ECONOMICAL MUTUAL INSURANCE COMPANY	P	0	1,049	0	175	14	67	41	10	489	0	0	0	1,845
	E	0	511	0	180	13	71	20	4	212	2	0	0	1,013
	C	0	511	0	219	11	40	0	0	21	0	0	0	802
ELITE INSURANCE COMPANY	P	732	4	0	5,586	327	1,265	0	0	0	0	0	0	7,914
	E	685	4	0	5,936	355	1,480	0	0	0	0	0	0	8,460
	C	223	2	0	3,942	321	742	0	0	0	0	0	0	5,230
EMPLOYERS REINSURANCE CORPORATION	P	139	0	0	0	0	0	0	0	902	0	0	0	1,041
	E	153	0	0	0	0	0	0	0	724	0	0	0	877
	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	101	101
	E	0	0	0	0	0	0	0	0	0	0	0	101	101
	C	0	0	0	0	0	0	0	0	0	0	0	-2	-2
EVEREST 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	-9	0	0	0	0	0	0	0	0	0	0	-9
FACTORY MUTUAL INSURANCE COMPANY	P	0	4,710	0	0	0	0	1,064	0	0	0	0	0	5,774
	E	0	4,330	0	0	0	0	982	0	0	0	0	0	5,312
	C	0	5,068	0	0	0	0	896	0	0	0	0	0	5,964
FEDERAL 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	-36	0	0	0	-36
FEDERATED 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	3	0	0	0	3
	C	0	0	0	0	0	0	0	0	-11	0	0	0	-11

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
FEDERATION INSURANCE COMPANY OF CANADA	P	1,849	80	0	7,784	475	3,466	1	0	159	0	1	0	13,815
	E	1,740	116	0	7,429	455	3,575	1	0	170	0	1	0	13,487
	C	553	8	0	6,863	457	1,917	0	0	60	0	0	0	9,858
FIRST AMERICAN TITLE INSURANCE COMPANY	P	13	0	0	0	0	0	0	0	0	0	0	1,534	1,547
	E	13	0	0	0	0	0	0	0	0	0	0	1,534	1,547
	C	3	0	0	0	0	0	0	0	0	0	0	494	497
FIRST NORTH AMERICAN INSURANCE COMPANY	P	7	0	0	0	0	15	0	0	0	0	0	0	22
	E	7	0	0	0	0	15	0	0	0	0	0	0	22
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
GE CAPITAL MORTGAGE INSURANCE COMPANY (CANADA)	P	0	0	0	0	0	0	0	0	0	0	0	5,526	5,526
	E	0	0	0	0	0	0	0	0	0	0	0	2,343	2,343
	C	0	0	0	0	0	0	0	0	0	0	0	176	176
GCAN INSURANCE COMPANY	P	0	654	30	0	0	0	24	0	14	0	0	0	722
	E	0	691	44	0	0	0	17	0	18	0	0	0	770
	C	0	124	256	0	0	0	4	0	8	0	0	0	392
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	1	228	0	0	0	0	6	0	115	0	0	0	350
	E	0	187	0	0	0	0	5	0	100	0	0	0	292
	C	0	5	0	0	0	0	0	0	4	0	0	0	9
GREAT AMERICAN INSURANCE COMPANY	P	0	55	0	0	0	0	0	0	333	0	0	0	388
	E	0	12	0	0	0	0	0	0	158	0	0	0	170
	C	0	4	0	0	0	0	0	0	79	0	6	0	89
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	-28	0	-28
GUARANTEE COMPANY OF NORTH AMERICA	P	0	74	0	32	3	24	0	75	0	585	0	0	793
	E	0	87	0	30	3	24	0	57	1	620	0	0	822
	C	0	2	0	96	0	22	0	-215	0	88	0	0	-7
HARTFORD FIRE INSURANCE COMPANY	P	0	2	237	28	0	0	0	3	8	19	0	0	297
	E	0	5	204	25	0	0	0	1	4	16	0	0	255
	C	0	0	229	-15	0	-15	0	0	-15	0	0	0	184

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	0	0	0	0	0	0	0	1,386	0	0	0	1,386
	E	0	0	0	0	0	0	0	0	1,386	0	0	0	1,386
	C	0	0	0	0	0	0	0	0	5,475	0	0	0	5,475
ING INSURANCE COMPANY OF CANADA	P	17	76	0	166	7	12	1	0	19	350	31	0	679
	E	38	111	0	295	8	20	1	0	33	296	39	0	841
	C	-25	-44	0	-1,040	-294	221	3	0	-710	100	43	0	-1,746
ING NOVEX INSURANCE COMPANY OF CANADA	P	17	446	0	63	8	19	0	0	125	0	0	8	686
	E	18	417	0	60	7	20	0	0	92	0	0	8	622
	C	8	-20	0	40	6	10	0	0	196	0	0	0	240
INSURANCE CORPORATION OF NEWFOUNDLAND LIMITED	P	6,583	46	0	21,554	1,937	7,267	0	0	24	0	0	0	37,411
	E	6,121	90	0	21,218	1,722	7,857	0	0	54	0	0	0	37,062
	C	2,793	34	0	12,975	1,035	3,774	0	1	2,772	0	0	0	23,384
JEVCO INSURANCE COMPANY	P	0	2	0	0	0	0	0	0	0	8	0	0	10
	E	0	1	0	0	0	0	0	0	0	2	0	0	3
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
KINGSWAY GENERAL INSURANCE COMPANY	P	10	399	0	-3	0	-1	0	0	134	0	0	0	539
	E	14	298	0	-2	0	-1	0	0	92	1	0	0	402
	C	0	92	0	-41	-4	0	0	0	0	0	0	0	47
LAWYERS TITLE INSURANCE CORPORATION	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	4	4
LEGACY GENERAL INSURANCE COMPANY	P	25	0	0	0	0	0	0	0	0	0	0	903	928
	E	25	0	0	0	0	0	0	0	0	0	0	903	928
	C	1	0	0	0	0	0	0	0	0	0	0	59	60
LIBERTY INSURANCE COMPANY OF CANADA	P	118	0	0	286	7	106	0	0	0	0	0	0	517
	E	104	0	0	295	7	114	0	0	0	0	0	0	520
	C	77	0	0	69	15	76	0	0	0	0	0	0	237
LIBERTY MUTUAL INSURANCE COMPANY	P	4	507	0	155	11	40	0	3	948	0	338	0	2,006
	E	16	468	0	180	11	53	0	50	1,008	0	396	0	2,182
	C	0	538	0	223	39	95	0	66	749	0	119	0	1,829
LLOYD'S UNDERWRITERS	P	361	2,151	534	-108	-7	816	206	25	2,480	0	2,179	0	8,637
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	374	-935	4,045	2,149	990	444	-478	1	9,377	0	254	-8	16,213

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

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	37	7,133	0	6,256	706	2,091	362	131	5,168	0	180	0	22,064
	E	40	6,965	0	6,188	424	1,829	340	138	4,935	0	97	0	20,956
	C	6	819	0	1,797	1,592	991	-39	27	4,123	0	0	0	9,316
LOMBARD INSURANCE COMPANY	P	15	0	0	-37	-2	-2	0	0	0	0	0	0	-26
	E	476	0	0	861	86	314	0	0	1	0	0	0	1,738
	C	16	0	0	418	344	91	0	0	652	0	0	0	1,521
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	P	645	0	0	0	0	0	0	0	0	0	0	0	645
	E	516	0	0	0	0	0	0	0	0	0	0	0	516
	C	106	0	0	0	0	0	0	0	0	0	0	0	106
LUMBERMENS MUTUAL CASUALTY 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	0	0	0	0	0	0	0	0	0	0
LUMBERMEN'S UNDERWRITING ALLIANCE	P	0	171	0	0	0	0	0	0	0	0	0	0	171
	E	0	247	0	0	0	0	0	0	0	0	0	0	247
	C	0	-2	0	0	0	0	0	0	0	0	0	0	-2
MARKEL INSURANCE COMPANY OF CANADA	P	0	267	0	1,418	43	545	0	0	20	0	0	0	2,293
	E	0	254	0	1,452	39	558	0	0	18	0	0	0	2,321
	C	0	32	0	625	-41	228	0	0	0	2	0	0	846
METRO GENERAL INSURANCE CORPORATION LIMITED	P	4,570	564	0	8,761	1,051	5,042	0	0	563	0	0	0	20,551
	E	4,760	567	0	9,272	1,016	5,600	0	0	566	0	0	0	21,781
	C	2,023	200	0	7,798	610	2,279	0	0	306	0	0	0	13,216
MISSISQUOI INSURANCE COMPANY	P	0	3	0	0	0	0	0	0	-1	0	0	0	2
	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	34	302	19	0	0	0	0	0	0	0	0	355
	E	0	22	14	13	0	0	0	0	0	0	0	0	49
	C	0	-6	-11	1	0	0	0	0	0	0	0	0	-16
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	104	104
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	221	0	0	0	0	0	0	221
	E	0	0	0	0	0	221	0	0	0	0	0	0	221
	C	0	0	0	0	0	20	0	0	0	0	0	0	20

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	P	0	0	136	0	0	0	0	0	0	0	0	0	136	
	E	0	0	19	0	0	0	0	0	0	0	0	0	19	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	-1	0	-179	-5	-1	0	0	-1	-6	-4	0	-197	
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	24	0	0	9	0	0	0	0	2	0	0	0	35	
	E	12	0	0	9	0	0	0	0	1	0	0	0	22	
	C	4	0	0	6	0	0	0	0	0	0	0	0	10	
PEMBRIDGE INSURANCE COMPANY	P	0	0	0	122	12	62	0	0	0	0	0	0	196	
	E	0	0	0	674	48	195	0	0	0	0	0	0	917	
	C	-1	-16	0	1,387	-57	228	0	0	0	0	0	0	1,541	
PERSONAL INSURANCE COMPANY OF CANADA	P	495	0	0	1,361	133	482	0	0	0	0	0	0	2,471	
	E	450	0	0	1,269	123	393	0	0	0	0	0	0	2,235	
	C	379	0	0	2,192	180	464	0	0	0	0	0	0	3,215	
PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	P	0	6	0	11	1	9	0	0	3	0	0	0	30	
	E	0	3	0	5	1	4	0	0	1	0	0	0	14	
	C	0	0	0	0	-1	0	0	0	0	0	0	0	-1	
PRIMUM INSURANCE COMPANY	P	286	0	0	1,519	158	664	0	0	0	0	0	0	2,627	
	E	520	0	0	2,025	201	812	0	0	0	0	0	0	3,558	
	C	277	0	0	795	170	266	0	0	0	0	0	0	1,508	
PROTECTIVE INSURANCE COMPANY	P	0	0	0	5	0	0	0	0	0	0	0	0	5	
	E	0	0	0	5	0	0	0	0	0	0	0	0	5	
	C	0	0	0	-1	0	0	0	0	0	0	0	0	-1	
RBC GENERAL INSURANCE COMPANY	P	124	0	0	399	55	137	0	0	2	0	0	0	717	
	E	110	0	0	369	49	144	0	0	3	0	0	0	675	
	C	43	0	0	138	18	67	0	0	0	0	0	0	266	
RBC TRAVEL INSURANCE COMPANY	P	146	0	0	0	0	0	0	0	0	0	0	0	146	
	E	137	0	0	0	0	0	0	0	0	0	0	0	137	
	C	83	0	0	0	0	0	0	0	0	0	0	0	83	
ROYAL AND SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	869	3,964	2,478	5,095	349	1,315	799	35	2,358	4	7	0	17,273	
	E	886	3,937	2,109	3,973	336	1,378	775	36	2,021	4	59	0	15,514	
	C	214	3,533	882	4,672	208	592	364	4	2,126	0	2	0	12,597	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
S & Y INSURANCE COMPANY	P	0	0	0	836	142	406	0	0	0	0	0	0	1,384
	E	0	0	0	75	13	39	0	0	0	0	0	0	127
	C	0	0	0	51	8	3	0	0	0	0	0	0	62
SCOTTISH & YORK INSURANCE COMPANY LIMITED	P	0	708	0	4,206	379	1,885	54	0	787	0	0	0	8,019
	E	0	641	0	4,248	373	2,039	51	0	695	0	0	0	8,047
	C	0	187	0	2,966	445	1,127	7	0	1,360	0	0	0	6,092
SECURICAN GENERAL INSURANCE COMPANY	P	12	0	0	0	0	0	0	0	0	0	0	0	12
	E	12	0	0	0	0	0	0	0	0	0	0	0	12
	C	2	0	0	0	0	0	0	0	0	0	0	0	2
SECURITY INSURANCE COMPANY OF HARTFORD	P	0	0	0	0	0	0	0	0	15	0	0	0	15
	E	0	0	0	0	0	0	0	0	78	0	0	0	78
	C	0	0	0	0	0	0	0	0	366	0	0	0	366
SECURITY NATIONAL INSURANCE COMPANY	P	174	2	0	1,398	122	724	0	0	0	0	0	0	2,420
	E	425	2	0	1,410	132	737	0	0	0	0	0	0	2,706
	C	437	0	0	1,086	94	387	0	0	0	0	0	0	2,004
SENTRY INSURANCE, A MUTUAL COMPANY	P	0	0	0	3	0	1	0	0	0	0	0	0	4
	E	0	0	0	6	0	1	0	0	0	0	0	0	7
	C	0	0	0	1	0	0	0	0	0	0	0	0	1
SOMPO JAPAN INSURANCE INC.	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
SOVEREIGN GENERAL INSURANCE COMPANY	P	25	1,595	0	538	23	137	40	7	800	66	0	0	3,231
	E	27	1,614	0	514	24	131	38	4	720	76	0	0	3,148
	C	-4	979	0	529	15	-6	0	0	301	10	0	0	1,824
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	0	554	0	756	52	127	17	9	993	0	447	0	2,955
	E	0	626	28	790	121	150	16	15	789	0	607	0	3,142
	C	0	-162	-137	929	45	-67	2	9	875	0	437	0	1,931
ST. PAUL GUARANTEE INSURANCE COMPANY	P	0	0	0	0	0	0	92	13	320	1,003	0	103	1,531
	E	0	0	0	0	0	0	254	4	309	894	0	103	1,564
	C	0	0	0	0	0	0	-64	0	34	-34	0	0	-64
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	174	174
	E	0	0	0	0	0	0	0	0	0	0	0	174	174
	C	0	0	0	0	0	0	0	0	0	0	0	208	208

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
TEMPLE INSURANCE COMPANY	P	0	174	0	0	0	0	0	0	1,261	0	0	0	1,435
	E	0	241	0	0	0	0	0	0	1,478	0	0	0	1,719
	C	0	229	0	0	0	0	0	0	-251	0	0	0	-22
TIG 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	85	0	0	0	85
TOKIO MARINE & FIRE INSURANCE COMPANY LTD.	P	0	0	0	26	2	5	0	0	0	0	0	0	33
	E	0	0	0	21	2	8	0	0	0	0	0	0	31
	C	0	0	0	10	0	1	0	0	0	0	0	0	11
TRADERS GENERAL INSURANCE COMPANY	P	1,373	0	0	2,608	320	1,086	0	0	0	0	0	0	5,387
	E	1,315	0	0	2,691	325	1,221	0	0	0	0	0	0	5,552
	C	247	14	0	1,520	107	663	0	0	-198	0	0	0	2,353
TRAFALGAR INSURANCE COMPANY OF CANADA	P	30	0	0	53	8	22	0	0	1	0	0	0	114
	E	28	0	0	53	8	23	0	0	1	0	0	0	113
	C	5	0	0	8	9	32	0	0	0	0	0	0	54
TRAVELLERS CASUALTY AND SURETY COMPANY OF CANADA	P	0	1	0	12	1	2	1	0	3	66	0	0	86
	E	0	2	0	50	1	3	0	0	8	49	0	0	113
	C	0	-1	0	10	1	1	0	0	-3	14	0	0	22
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	-74	0	0	0	0	0	-266	0	0	0	-340
UAP NEW ROTTERDAM 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	1	0	0	0	1
UNIFUND ASSURANCE COMPANY	P	16,313	0	0	35,136	4,518	13,488	0	0	0	0	0	0	69,455
	E	15,761	0	0	34,492	3,948	14,210	0	0	0	0	0	0	68,411
	C	6,705	0	0	25,341	2,600	8,178	0	0	0	0	0	0	42,824
UTICA MUTUAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	117	0	0	0	117
	E	0	0	0	0	0	0	0	0	115	0	0	0	115
	C	0	0	0	0	0	0	0	0	-3	0	0	0	-3
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	737	0	0	737
	E	0	0	0	0	0	0	0	0	0	796	0	0	796
	C	0	0	0	0	0	0	0	0	0	614	0	0	614

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2004**  
**(\$000'S)**

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
XL INSURANCE COMPANY LIMITED	P	0	1	0	0	0	0	0	0	213	0	0	0	214
	E	0	1	0	0	0	0	0	0	99	0	0	0	100
	C	0	0	0	0	0	0	0	0	57	0	0	0	57
ZURICH INSURANCE COMPANY	P	0	1,108	0	1,152	115	719	50	20	894	0	0	0	4,058
	E	0	1,416	0	1,132	110	714	62	27	909	0	0	0	4,370
	C	0	218	0	-30	12	291	-5	6	458	0	0	0	950
<b>TOTAL DIRECT PREMIUMS</b>		<b>69,036</b>	<b>51,230</b>	<b>8,772</b>	<b>181,425</b>	<b>19,043</b>	<b>66,389</b>	<b>3,483</b>	<b>760</b>	<b>41,757</b>	<b>3,326</b>	<b>6,152</b>	<b>8,393</b>	<b>459,766</b>
<b>TOTAL EARNED PREMIUMS</b>		<b>66,602</b>	<b>49,134</b>	<b>8,502</b>	<b>183,082</b>	<b>18,039</b>	<b>70,024</b>	<b>3,550</b>	<b>788</b>	<b>36,841</b>	<b>3,268</b>	<b>3,938</b>	<b>5,314</b>	<b>449,082</b>
<b>TOTAL DIRECT CLAIMS</b>		<b>28,050</b>	<b>22,541</b>	<b>6,626</b>	<b>123,535</b>	<b>12,777</b>	<b>36,257</b>	<b>1,059</b>	<b>134</b>	<b>42,207</b>	<b>731</b>	<b>2,195</b>	<b>936</b>	<b>277,048</b>