2005 REPORT
OF THE
SUPERINTENDENT OF INSURANCE

INSURANCE STATISTICS
FOR
NEWFOUNDLAND AND LABRADOR
NOTICE


THE ANNUAL STATEMENTS FILED HAVE NOT BEEN AUDITED BY THE OFFICE OF THE SUPERINTENDENT OF INSURANCE AND MAY BE SUBJECT TO CORRECTION.
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AND DIRECT CLAIMS INCURRED  
FOR THE YEAR ENDED 31 DECEMBER 2005 | V - 1 |
<table>
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NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
### Table II

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**

**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**

**AS AT DECEMBER 2005**

($000's)

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<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>IN EFFECT 1-Jan-2005</th>
<th>+ NEW EFFECTED</th>
<th>+ OTHER ADDITIONS</th>
<th>- TOTAL CEASED</th>
<th>+ CURRENCY REVALUATION</th>
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**NOTE:** I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
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<th>+ NEW EFFECTED</th>
<th>+ OTHER ADDITIONS</th>
<th>- TOTAL CEASED</th>
<th>+ CURRENCY REVALUATION</th>
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Table II - Page 7

NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 2005
($000's)

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<th>INSURER OR SOCIETY</th>
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<th>+ NEW EFFECTED</th>
<th>+ OTHER ADDITIONS</th>
<th>- TOTAL CEASED</th>
<th>+ CURRENCY REVALUATION</th>
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Table II - Page 8
NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
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<th>* OTHER ADDITIONS</th>
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<th>* CURRENCY REVALUATION</th>
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Table II - Page 9
NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
## TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 2005
($000's)

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<th>INSURER OR SOCIETY</th>
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<th>+ CURRENCY REVALUATION</th>
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**NOTE:** I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
### TABLE II

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 2005**  
($000's)

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<th>+ NEW EFFECTED</th>
<th>+ OTHER ADDITIONS</th>
<th>- TOTAL CEASED</th>
<th>+ CURRENCY REVALUATION</th>
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**NOTE:** I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
### TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 2005
($000’s)

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<th>OTHER ADDITIONS</th>
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<th>+ CURRENCY REVALUATION</th>
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NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL


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<td>0</td>
<td>2,655</td>
<td>642</td>
<td>0</td>
<td>8,594</td>
</tr>
<tr>
<td>T</td>
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<td>G</td>
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<td>3,236,493</td>
<td>220,041</td>
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<tr>
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<td>0</td>
<td>300</td>
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Table II - Page 13

NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>IN EFFECT 1-Jan-2005</th>
<th>+ NEW EFFECTED</th>
<th>+ OTHER ADDITIONS</th>
<th>- TOTAL CEASED</th>
<th>+ CURRENCY REVALUATION</th>
<th>IN EFFECT 31-Dec-2005</th>
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<td>I 321,856</td>
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<td>T 321,856</td>
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<td>20,516</td>
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<td>332,770</td>
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<td>T 54</td>
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<tr>
<td></td>
<td>G 0</td>
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<tr>
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<td>T 0</td>
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<td>T 1,790</td>
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<td>0</td>
<td>39,184</td>
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<td>G 5,855</td>
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<td>TOTAL DIRECT INDIVIDUAL</td>
<td>12,090,015</td>
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<td>966,133</td>
<td>-49</td>
<td>13,394,109</td>
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Table II

LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 2005
($000's)

NOTE: I - DIRECT INDIVIDUAL; G - DIRECT GROUP; T - TOTAL
<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
<th>DISBURSEMENTS</th>
<th>TOTAL DISBURSEMENTS</th>
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<tr>
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<td></td>
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<tr>
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<td>IA 0</td>
<td>0</td>
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</tr>
<tr>
<td></td>
<td>GA 0</td>
<td>0</td>
<td>0</td>
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<tr>
<td></td>
<td>T 660</td>
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<td>0</td>
</tr>
<tr>
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<td></td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>IA 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>GA 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>T 4</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
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<td>0</td>
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<tr>
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<td>GL 0</td>
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<tr>
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<td>IA 0</td>
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<td>GA 0</td>
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<td>GA 87</td>
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<td></td>
<td>GL 99</td>
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<tr>
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</table>

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

*Table III has been revised to reflect data as collected by OSFI.
<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
<th>DISBURSEMENTS</th>
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<td></td>
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<td>POLICYHOLDER BENEFITS PAID AND INCURRED</td>
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<tr>
<td></td>
<td></td>
<td>($000's)</td>
</tr>
<tr>
<td>AMERICAN BANKERS</td>
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<td>LIFE ASSURANCE</td>
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<td>GA 0</td>
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<td>AMERICAN INCOME LIFE INSURANCE COMPANY</td>
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<td>GL 0</td>
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</tr>
<tr>
<td></td>
<td>IA 0</td>
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<td></td>
<td>GA 0</td>
<td>0</td>
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<td></td>
<td>T 1,490</td>
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</table>

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

*Table III has been revised to reflect data as collected by OSFI.*
### TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2005
($000’S)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
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<td>IA 479</td>
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<td>GA 122</td>
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<td></td>
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<td></td>
<td>IA 0</td>
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<tr>
<td></td>
<td>IA 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>GA 0</td>
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<tr>
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<td>IA 0</td>
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<td>GA 0</td>
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<tr>
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<td>GA 0</td>
<td>0</td>
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<td></td>
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NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

*Table III has been revised to reflect data as collected by OSFI.*
## TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2005
($000'S)

<table>
<thead>
<tr>
<th>Insurer or Society</th>
<th>Life Premiums and Annuity Considerations</th>
<th>Disbursements</th>
<th>Total Disbursements</th>
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<td>Policyholder Benefits Paid and Incurred</td>
<td>Refunds/Dividends</td>
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</tr>
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<td>IL 3,545, GL 271, IA 314, GA 211</td>
<td>T 4,341</td>
<td>197</td>
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**NOTE:** IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

*Table III has been revised to reflect data as collected by OSFI.*
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NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

*Table III has been revised to reflect data as collected by OSFI.*
TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2005
($000’S)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
<th>DISBURSEMENTS</th>
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</table>

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

*Table III has been revised to reflect data as collected by OSFI.*
### Table III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2005
($000's)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
<th>DISBURSEMENTS</th>
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NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

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<table>
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<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
<th>DISBURSEMENTS</th>
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NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

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### Table III

**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**

**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**

**FOR THE YEAR ENDED 31 DECEMBER 2005**

($000's)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
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<th>TOTAL DISBURSEMENTS</th>
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<td>STANDARD LIFE ASSURANCE COMPANY</td>
<td>IL 587</td>
<td>GL 0</td>
<td>IA 0</td>
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</table>

**Note:** IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

*Table III has been revised to reflect data as collected by OSFI.*
### TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2005
($000's)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
<th>DISBURSEMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>POLICYHOLDER BENEFITS PAID AND INCURRED</td>
<td>REFUNDS/ DIVIDENDS</td>
</tr>
<tr>
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<tr>
<td>T</td>
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<td>STATE FARM LIFE IL</td>
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<tr>
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<td>0</td>
</tr>
<tr>
<td>IA</td>
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<td>0</td>
</tr>
<tr>
<td>GA</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>T</td>
<td>39</td>
<td>35</td>
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<tr>
<td>SUN LIFE ASSURANCE IL</td>
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<td>13,610</td>
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<tr>
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<td>27,893</td>
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<tr>
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<td>11,452</td>
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<tr>
<td>COMPANY GL</td>
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<td>0</td>
</tr>
<tr>
<td>IA</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>GA</td>
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<td>0</td>
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<tr>
<td>T</td>
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<tr>
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<td>GA</td>
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<td>T</td>
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</tr>
<tr>
<td>IA</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>GA</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>T</td>
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</table>

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

*Table III has been revised to reflect data as collected by OSFI.*
## TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2005
($000's)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>LIFE PREMIUMS AND ANNUITY CONSIDERATIONS</th>
<th>DISBURSEMENTS</th>
<th>TOTAL DISBURSEMENTS</th>
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<td></td>
<td>GL 1</td>
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<td>0</td>
</tr>
<tr>
<td></td>
<td>IA 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>GA 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>T 9</td>
<td>210</td>
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<tr>
<td></td>
<td>GL 20</td>
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<td>0</td>
</tr>
<tr>
<td></td>
<td>IA 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>GA 0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>T 114</td>
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<td>GRAND TOTAL</td>
<td>227,642</td>
<td>191,441</td>
<td>17,796</td>
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**NOTE:** IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY

*Table III has been revised to reflect data as collected by OSFI.*
<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>PREMIUMS</th>
<th>CLAIMS</th>
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</tr>
<tr>
<td>AIG LIFE INSURANCE COMPANY OF CANADA</td>
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<td>173</td>
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<td>15</td>
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<td>114</td>
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<td>836</td>
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<td>563</td>
<td>304</td>
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<td>AMERICAN INCOME LIFE INSURANCE COMPANY</td>
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<td>75</td>
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## 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 2005
($000's)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>PREMIUMS</th>
<th>CLAIMS</th>
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<td>12</td>
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<td>BMO LIFE INSURANCE COMPANY</td>
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<td>160</td>
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<td>7,752</td>
<td>5,870</td>
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<td>CANADIAN PROFESSIONAL SALES ASSOCIATION</td>
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<td>CHUBB INSURANCE COMPANY OF CANADA</td>
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<td>CIBC LIFE INSURANCE COMPANY LIMITED</td>
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<td>94</td>
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<tr>
<td>CIGNA LIFE INSURANCE COMPANY OF CANADA</td>
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<td>13</td>
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<td>1,142</td>
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<tr>
<td>COMBINED INSURANCE COMPANY OF AMERICA</td>
<td>9,082</td>
<td>3,623</td>
</tr>
</tbody>
</table>
## 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 2005
($000's)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>PREMIUMS</th>
<th>CLAIMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA</td>
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<tr>
<td>CO-OPERATORS LIFE INSURANCE COMPANY</td>
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<td>1,139</td>
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<td>CT FINANCIAL ASSURANCE COMPANY</td>
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<tr>
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<td>DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY</td>
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<td>EMPIRE LIFE INSURANCE COMPANY</td>
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<td>71</td>
</tr>
<tr>
<td>HERITAGE GENERAL INSURANCE COMPANY</td>
<td>178</td>
<td>-63</td>
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</table>
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 2005
($000's)

<table>
<thead>
<tr>
<th>INSURER OR SOCIETY</th>
<th>PREMIUMS</th>
<th>CLAIMS</th>
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<td>-2</td>
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<tr>
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Table V - Page 32

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS
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**NOTE:** P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS
### Table V

**Property and Casualty Insurers**

*Direct Premiums Written, Earned Premiums and Direct Claims Incurred for the Year Ended 31 December 2005*  
(*$000's*)

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Table V - Page 34

**NOTE:** P - Direct Premiums; E - Earned Premiums; C - Direct Claims
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TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2005
($000's)

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS
## TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2005
($000's)

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Table V - Page 37

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS
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Table V - Page 38

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

TABLE V - PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2005
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Table V - Page 39

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS
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Table V - Page 41

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS
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Table V - Page 42

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS
TABLE V
PROPERTY AND CASUALTY INSURERS
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FOR THE YEAR ENDED 31 DECEMBER 2005
($000'S)

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Table V - Page 43

NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS
## TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2005
($000'S)

<table>
<thead>
<tr>
<th>INSURER</th>
<th>Property</th>
<th>AUTOMOBILE</th>
<th>BOILER AND MACHINERY</th>
<th>FIDELITY</th>
<th>LIABILITY</th>
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### TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2005
($000'S)

<table>
<thead>
<tr>
<th>INSURER</th>
<th>Property</th>
<th>AUTOMOBILE</th>
<th>BOILER</th>
<th>FIDELITY</th>
<th>LIABILITY</th>
<th>SURETY</th>
<th>MARINE</th>
<th>OTHER</th>
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<td>PERSONAL</td>
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NOTE: P - DIRECT PREMIUMS; E - EARNED PREMIUMS; C - DIRECT CLAIMS