



GOVERNMENT OF NEWFOUNDLAND AND LABRADOR

Department of Government Services

2009 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 1-10 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.

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TABLE I
DIRECT INSURANCE TO POLICYHOLDERS OR ANNUITY CONSIDERATIONS
AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEARS ENDED 31 DECEMBER 2009 AND 2008
(\$'000's)

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2009	2008	2009	2008
LIFE	229,215	218,694	125,999	104,553
ANNUITIES	78,788	40,255	75,875	76,015
ACCIDENT AND SICKNESS	355,251	328,774	252,063	223,443
PROPERTY				
- PERSONAL	94,661	85,011	66,993	46,566
- COMMERCIAL	62,635	59,396	41,311	19,940
AIRCRAFT	7,117	4,674	1,633	4,167
AUTOMOBILE				
- LIABILITY	207,520	190,405	119,098	118,594
- PERSONAL ACCIDENT	24,220	22,764	11,112	12,283
- OTHER	86,388	79,132	57,644	48,581
CREDIT	324	643	144	338
BOILER AND MACHINERY	5,619	5,429	3,625	1,315
LEGAL EXPENSE	47	57	37	31
FIDELITY	622	742	28	226
LIABILITY	46,645	44,521	24,951	21,662
SURETY	7,181	5,142	-2,000	-216
MARINE	7,194	8,722	609	7,482
MORTGAGE	6,268	10,895	223	256
TITLE	2,856	2,840	946	1,039
CREDIT PROTECTION	3,982	3,484	5,589	1,758
OTHER APPROVED PRODUCTS	1	0	0	0
HAIL	0	0	0	0
TOTALS	1,226,533	1,111,579	785,881	688,031

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2009	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2009
ACE INA LIFE INSURANCE	I	785	0	0	0	0	785
	G	66,790	56,008	146	25,979	0	96,965
	T	67,575	56,008	146	25,979	0	97,750
ACTRA FRATERNAL BENEFIT SOCIETY	I	1,848	90	200	10	0	2,128
	G	0	0	0	0	0	0
	T	1,848	90	200	10	0	2,128
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	I	0	0	0	0	0	0
	G	15,387	757	0	-4,980	0	21,124
	T	15,387	757	0	-4,980	0	21,124
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	1,854	3	0	258	0	1,599
	G	120,010	141,910	0	84,734	0	177,186
	T	121,864	141,913	0	84,992	0	178,785
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	I	125	0	0	0	0	125
	G	129,156	0	90,128	108,065	0	111,219
	T	129,281	0	90,128	108,065	0	111,344
AMERICAN INCOME LIFE INSURANCE COMPANY	I	117,766	31,049	102	16,920	0	131,997
	G	0	0	0	0	0	0
	T	117,766	31,049	102	16,920	0	131,997
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	101,453	35,580	407	12,333	0	125,107
	G	16,339	3,683	3,172	1,835	0	21,359
	T	117,792	39,263	3,579	14,168	0	146,466
ASSURANT LIFE OF CANADA	I	6,891	1,515	142	731	0	7,817
	G	2,452	1,049	127	145	0	3,483
	T	9,343	2,564	269	876	0	11,300

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2009	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2009
AXA ASSURANCES INC.	I	1,140	1,606	0	0	0	2,746
	G	0	0	0	0	0	0
	T	1,140	1,606	0	0	0	2,746
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	116,597	7,801	368	7,034	0	117,732
	G	576,811	50,724	378,309	26,399	0	979,445
	T	693,408	58,525	378,677	33,433	0	1,097,177
BMO LIFE ASSURANCE COMPANY	I	247,315	8,998	631	27,832	0	229,112
	G	476,387	2,882	0	5,554	0	473,715
	T	723,702	11,880	631	33,386	0	702,827
BMO LIFE INSURANCE COMPANY	I	52,217	4,290	600	4,440	0	52,667
	G	11,685	1,308	2,016	2,570	0	12,440
	T	63,902	5,598	2,616	7,010	0	65,107
CANADA LIFE ASSURANCE COMPANY (THE)	I	1,238,418	260,170	13,090	70,308	0	1,441,370
	G	3,687,036	0	109,937	46,827	0	3,750,146
	T	4,925,454	260,170	123,027	117,135	0	5,191,516
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	46,826	1,431	901	23,602	0	25,556
	T	46,826	1,431	901	23,602	0	25,556
CIBC LIFE INSURANCE COMPANY LIMITED	I	14,677	0	0	1,346	0	13,331
	G	0	0	0	0	0	0
	T	14,677	0	0	1,346	0	13,331
COMBINED INSURANCE COMPANY OF AMERICA	I	2,533	40	34	236	0	2,371
	G	962	440	0	540	0	862
	T	3,495	480	34	776	0	3,233

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2009	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2009
CO-OPERATORS LIFE INSURANCE COMPANY	I	1,022,090	142,399	37,658	66,884	0	1,135,263
	G	160,770	1	160,503	185,485	0	135,789
	T	1,182,860	142,400	198,161	252,369	0	1,271,052
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	38,856	775	130	2,740	0	37,021
	G	470,411	130,829	613	104,536	0	497,317
	T	509,267	131,604	743	107,276	0	534,338
CUNA MUTUAL INSURANCE SOCIETY	I	4	0	0	1	0	3
	G	0	0	0	0	0	0
	T	4	0	0	1	0	3
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	271,821	35,820	4,604	20,984	0	291,261
	G	6,554,103	11,933	478,482	7,393	0	7,037,125
	T	6,825,924	47,753	483,086	28,377	0	7,328,386
EMPIRE LIFE INSURANCE COMPANY (THE)	I	65,818	9,015	3,757	5,956	0	72,634
	G	3,586	90	0	930	0	2,746
	T	69,404	9,105	3,757	6,886	0	75,380
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	I	150,358	31,344	5,921	10,723	0	176,900
	G	15,272	2,608	1,276	233	0	18,923
	T	165,630	33,952	7,197	10,956	0	195,823
EXCELLENCE LIFE INSURANCE COMPANY (THE)	I	0	500	0	0	0	500
	G	0	0	0	0	0	0
	T	0	500	0	0	0	500

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2009	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2009
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	148,149	55,204	0	64,279	0	139,074
	T	148,149	55,204	0	64,279	0	139,074
GERBER LIFE INSURANCE COMPANY	I	5,086	830	0	505	0	5,411
	G	0	0	0	0	0	0
	T	5,086	830	0	505	0	5,411
GRAND ORANGE LODGE OF BRITISH AMERICA (THE)	I	5,978	167	4	363	0	5,785
	G	0	0	0	0	0	0
	T	5,978	167	4	363	0	5,785
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	I	816,132	77,010	6,726	62,849	0	837,019
	G	2,011,887	72,067	2,630	144,544	0	1,942,040
	T	2,828,019	149,077	9,356	207,393	0	2,779,059
HOUSEHOLD LIFE INSURANCE COMPANY	I	250	500	200	450	0	500
	G	46,416	9,766	0	16,233	0	39,949
	T	46,666	10,266	200	16,683	0	40,449
INDEPENDENT ORDER OF FORESTERS (THE) (LIFE)	I	0	1,125	0	0	0	1,125
	G	0	0	0	0	0	0
	T	0	1,125	0	0	0	1,125
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	I	8,225	470	497	1,444	0	7,748
	G	166,503	79,206	547	71,994	0	174,262
	T	174,728	79,676	1,044	73,438	0	182,010
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	I	1,082,329	111,716	132,500	73,542	0	1,253,003
	G	127,046	12,521	27,716	5,406	0	161,877
	T	1,209,375	124,237	160,216	78,948	0	1,414,880

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2009	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2009
KNIGHTS OF COLUMBUS	I	222,951	30,305	1,968	8,707	0	246,517
	G	0	0	0	0	0	0
	T	222,951	30,305	1,968	8,707	0	246,517
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	I	1,810	375	225	130	0	1,830
	G	0	0	0	0	0	0
	T	1,810	375	225	130	0	1,830
LONDON LIFE INSURANCE COMPANY	I	1,277,492	210,172	27,114	117,017	0	1,397,761
	G	538	0	0	40	0	498
	T	1,278,030	210,172	27,114	117,057	0	1,398,259
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	I	3,664,869	376,510	10,594	165,725	-163	3,886,085
	G	4,692,034	327,391	12,649	279,307	0	4,752,767
	T	8,356,903	703,901	23,243	445,032	-163	8,638,852
MANULIFE CANADA LTD.	I	132,439	1,090	0	7,491	-6	126,032
	G	0	0	0	0	0	0
	T	132,439	1,090	0	7,491	-6	126,032
MD LIFE INSURANCE COMPANY	I	105,162	16,718	1,106	122,986	0	0
	G	0	0	0	0	0	0
	T	105,162	16,718	1,106	122,986	0	0
METLIFE CANADA	I	55	0	0	55	0	0
	G	0	0	0	0	0	0
	T	55	0	0	55	0	0
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	385,690	32,410	10,989	303	0	428,786
	T	385,690	32,410	10,989	303	0	428,786

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2009	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2009
NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA (THE)	I	35	0	0	35	0	0
	G	0	0	0	0	0	0
	T	35	0	0	35	0	0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	I	661	0	0	64	0	597
	G	0	0	0	0	0	0
	T	661	0	0	64	0	597
PENNCORP LIFE INSURANCE COMPANY	I	1,735	0	77	10	0	1,802
	G	30	5	0	10	0	25
	T	1,765	5	77	20	0	1,827
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	437,486	67,012	47,938	71,249	0	481,187
	G	0	0	0	0	0	0
	T	437,486	67,012	47,938	71,249	0	481,187
RBC LIFE INSURANCE COMPANY	I	318,761	34,751	1,366	14,881	0	339,997
	G	33,562	0	1,089	2,011	0	32,640
	T	352,323	34,751	2,455	16,892	0	372,637
RELIABLE LIFE INSURANCE COMPANY	I	4,295	0	0	1,000	0	3,295
	G	0	0	0	0	0	0
	T	4,295	0	0	1,000	0	3,295
SCOTIA LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	0	25,845	265	2,630	0	23,480
	T	0	25,845	265	2,630	0	23,480
SSQ LIFE INSURANCE COMPANY INC.	I	0	0	0	0	0	0
	G	80,106	45,262	10,971	45,069	0	91,271
	T	80,106	45,262	10,971	45,069	0	91,271

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2009	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2009
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	I	247,321	6,452	655	12,967	0	241,461
	G	32,926	0	2,019	0	0	34,945
	T	280,247	6,452	2,674	12,967	0	276,406
STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD.	I	16,805	0	4,546	994	0	20,357
	G	0	0	0	0	0	0
	T	16,805	0	4,546	994	0	20,357
SUN LIFE ASSURANCE COMPANY OF CANADA	I	3,863,689	353,002	128,105	157,906	0	4,186,890
	G	4,775,523	162,124	0	89,780	-1,196	4,846,671
	T	8,639,212	515,126	128,105	247,686	-1,196	9,033,561
TD LIFE INSURANCE COMPANY	I	14,391	2,537	0	2,500	0	14,428
	G	0	0	0	0	0	0
	T	14,391	2,537	0	2,500	0	14,428
TRANS GLOBAL LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	679	0	289	0	0	968
	T	679	0	289	0	0	968
TRANSAMERICA LIFE CANADA	I	377,561	25,457	5,708	22,267	0	386,459
	G	0	0	0	0	0	0
	T	377,561	25,457	5,708	22,267	0	386,459
UNITY LIFE OF CANADA	I	122,186	9,094	105	4,875	0	126,510
	G	1,307	660	0	634	0	1,333
	T	123,493	9,754	105	5,509	0	127,842
WAWANESA LIFE INSURANCE COMPANY (THE)	I	4,853	1,185	0	-200	0	6,238
	G	456	0	12	468	0	0
	T	5,309	1,185	12	268	0	6,238

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2009	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2009
WESTERN LIFE ASSURANCE COMPANY	I	31,494	4,035	0	2,375	0	33,154
	G	21,102	300	2,754	210	0	23,946
	T	52,596	4,335	2,754	2,585	0	57,100
TOTAL DIRECT INDIVIDUAL		16,216,667	1,901,508	437,078	1,100,924	-169	17,453,710
TOTAL DIRECT GROUP		24,877,937	1,228,414	1,297,540	1,342,765	-1,196	26,059,932
GRAND TOTAL		41,094,604	3,129,922	1,734,618	2,443,689	-1,365	43,513,642

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
ACA ASSURANCE	IL	3	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	3	0	0	0
ACE INA LIFE INSURANCE	IL	8	0	0	0
	GL	1,104	25	0	25
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,112	25	0	25
ACTRA FRATERNAL BENEFIT SOCIETY	IL	7	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	7	0	0	0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	0	53	0	53
	GL	48	13	0	13
	IA	0	1	0	1
	GA	0	0	0	0
	T	48	67	0	67
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	21	1	0	1
	GL	3,796	4,681	0	4,681
	IA	0	0	0	0
	GA	0	0	0	0
	T	3,817	4,682	0	4,682

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

*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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	IL	1	0	0	0
	GL	1,441	583	0	583
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,442	583	0	583
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	2,980	346	0	346
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,980	346	0	346
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	1,480	599	1	600
	GL	58	0	0	0
	IA	37	136	0	136
	GA	0	0	0	0
	T	1,575	735	1	736
ASSURANT LIFE OF CANADA	IL	203	355	0	355
	GL	625	86	0	86
	IA	7	0	0	0
	GA	1,851	908	0	908
	T	2,686	1,349	0	1,349
AXA ASSURANCES INC.	IL	2	0	0	0
	GL	1	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	3	0	0	0

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

*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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	5,663	3,045	0	3,045
	GL	2,081	676	0	676
	IA	0	0	0	0
	GA	0	0	0	0
	T	7,744	3,721	0	3,721
BMO LIFE ASSURANCE COMPANY	IL	2,700	836	5	841
	GL	140	49	0	49
	IA	9	38	0	38
	GA	680	336	0	336
	T	3,529	1,259	5	1,264
BMO LIFE INSURANCE COMPANY	IL	191	0	0	0
	GL	285	44	0	44
	IA	0	0	0	0
	GA	0	0	0	0
	T	476	44	0	44
CANADA LIFE ASSURANCE COMPANY (THE)	IL	8,865	3,473	1,515	4,988
	GL	19,586	99	0	99
	IA	2,563	2,622	0	2,622
	GA	120	1,486	0	1,486
	T	31,134	7,680	1,515	9,195
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	2,568	769	0	769
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,568	769	0	769

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

*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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
CIBC LIFE INSURANCE COMPANY LIMITED	IL	119	286	0	286
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	119	286	0	286
COMBINED INSURANCE COMPANY OF AMERICA	IL	77	92	0	92
	GL	33	0	0	0
	IA	0	1	0	1
	GA	0	0	0	0
	T	110	93	0	93
CO-OPERATORS LIFE INSURANCE COMPANY	IL	5,084	1,652	160	1,812
	GL	317	418	0	418
	IA	524	392	0	392
	GA	430	425	0	425
	T	6,355	2,887	160	3,047
CUMIS LIFE INSURANCE COMPANY	IL	174	51	0	51
	GL	3,507	763	62	825
	IA	0	0	0	0
	GA	201	3	0	3
	T	3,882	817	62	879
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	3,190	2,101	455	2,556
	GL	15,605	11,188	668	11,856
	IA	60	1,095	0	1,095
	GA	923	2,729	1,765	4,494
	T	19,778	17,113	2,888	20,001

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

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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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
EMPIRE LIFE INSURANCE COMPANY (THE)	IL	1,178	75	89	164
	GL	26	10	0	10
	IA	386	352	0	352
	GA	0	7	0	7
	T	1,590	444	89	533
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	IL	757	68	26	94
	GL	38	-5	0	-5
	IA	722	129	0	129
	GA	0	2	0	2
	T	1,517	194	26	220
EXCELLENCE LIFE INSURANCE COMPANY (THE)	IL	2	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	2	0	0	0
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0
	GL	2,126	416	0	416
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,126	416	0	416
GERBER LIFE INSURANCE COMPANY	IL	47	1	0	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	47	1	0	1

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

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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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
GRAND ORANGE LODGE OF BRITISH AMERICA (THE)	IL	301	132	0	132
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	301	132	0	132
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	IL	6,852	4,484	1,480	5,964
	GL	6,837	5,237	0	5,237
	IA	4,592	-139	0	-139
	GA	22	180	0	180
	T	18,303	9,762	1,480	11,242
HOUSEHOLD LIFE INSURANCE COMPANY	IL	1	0	0	0
	GL	498	172	0	172
	IA	0	0	0	0
	GA	0	0	0	0
	T	499	172	0	172
INDEPENDENT ORDER OF FORESTERS (THE) (LIFE)	IL	5	0	1	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	5	0	1	1
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	IL	72	88	0	88
	GL	1,654	301	0	301
	IA	21	100	0	100
	GA	0	13	0	13
	T	1,747	502	0	502

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

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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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	IL	9,042	4,255	211	4,466
	GL	293	393	12	405
	IA	4,697	2,861	0	2,861
	GA	2,613	3,511	0	3,511
	T	16,645	11,020	223	11,243
KNIGHTS OF COLUMBUS	IL	3,445	925	720	1,645
	GL	0	0	0	0
	IA	1,235	562	0	562
	GA	0	0	0	0
	T	4,680	1,487	720	2,207
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	IL	14	1	0	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	14	1	0	1
LONDON LIFE INSURANCE COMPANY	IL	11,466	3,869	2,095	5,964
	GL	0	6	0	6
	IA	1,606	436	0	436
	GA	5,097	5,089	0	5,089
	T	18,169	9,400	2,095	11,495
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	IL	26,756	10,414	3,693	14,107
	GL	12,589	11,173	1,508	12,681
	IA	16,878	9,871	0	9,871
	GA	4,991	6,697	0	6,697
	T	61,214	38,154	5,201	43,355

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

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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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
MANULIFE CANADA LTD.	IL	815	589	43	632
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	815	589	43	632
METLIFE CANADA	IL	0	2	0	2
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	207	0	207
	T	0	209	0	209
MUNICH REINSURANCE COMPANY	IL	0	0	85	85
	GL	0	0	1,523	1,523
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	1,608	1,608
NEW YORK LIFE INSURANCE COMPANY	IL	1	0	1	1
	GL	1,272	364	923	1,287
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,273	364	924	1,288
NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA (THE)	IL	0	19	0	19
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	19	0	19

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

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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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	IL	2	5	0	5
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	2	5	0	5
PENNCORP LIFE INSURANCE COMPANY	IL	26	1	0	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	26	1	0	1
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	1,162	204	0	204
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,162	204	0	204
RBC LIFE INSURANCE COMPANY	IL	2,976	1,062	70	1,132
	GL	15	0	0	0
	IA	13	34	0	34
	GA	0	0	0	0
	T	3,004	1,096	70	1,166
RELIABLE LIFE INSURANCE COMPANY	IL	17	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	17	0	0	0

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

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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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
SCOTIA LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	23	2	0	2
	IA	0	0	0	0
	GA	0	0	0	0
	T	23	2	0	2
SSQ LIFE INSURANCE COMPANY INC.	IL	0	0	0	0
	GL	323	102	54	156
	IA	0	19	0	19
	GA	0	1	0	1
	T	323	122	54	176
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	IL	1,875	749	361	1,110
	GL	144	105	0	105
	IA	1,544	2,595	0	2,595
	GA	1,784	5,608	0	5,608
	T	5,347	9,057	361	9,418
STANDARD LIFE ASSURANCE LIMITED	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	161	0	161
	GA	0	0	0	0
	T	0	161	0	161
STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD.	IL	75	43	13	56
	GL	0	0	0	0
	IA	1	8	0	8
	GA	0	0	0	0
	T	76	51	13	64

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

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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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	30,120	13,926	6,955	20,881
	GL	21,590	10,784	105	10,889
	IA	18,345	11,480	0	11,480
	GA	6,398	13,441	0	13,441
	T	76,453	49,631	7,060	56,691
TD LIFE INSURANCE COMPANY	IL	37	50	0	50
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	37	50	0	50
TRANS GLOBAL LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	14	3	0	3
	IA	0	0	0	0
	GA	0	0	0	0
	T	14	3	0	3
TRANSAMERICA LIFE CANADA	IL	1,876	697	1	698
	GL	0	0	0	0
	IA	109	155	0	155
	GA	0	0	0	0
	T	1,985	852	1	853
UNITY LIFE OF CANADA	IL	553	31	8	40
	GL	-1	0	0	0
	IA	0	27	0	27
	GA	329	531	0	531
	T	881	589	8	597

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

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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 DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
WAWANESA LIFE INSURANCE COMPANY (THE)	IL	21	0	1	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	21	0	1	1
WESTERN LIFE ASSURANCE COMPANY	IL	111	126	0	126
	GL	206	-8	0	-8
	IA	0	0	0	0
	GA	0	0	0	0
	T	317	118	0	118
TOTAL INDIVIDUAL LIFE		130,373	54,706	17,989	72,695
TOTAL GROUP LIFE		98,842	48,449	4,855	53,304
TOTAL INDIVIDUAL ANNUITY		53,349	32,936	0	32,936
TOTAL GROUP ANNUITY		25,439	41,174	1,765	42,939
GRAND TOTAL		308,003	177,264	24,609	201,873

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

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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
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACE INA INSURANCE	119	191
ACE INA LIFE INSURANCE	1,392	114
ACTRA FRATERNAL BENEFIT SOCIETY	55	28
AETNA LIFE INSURANCE COMPANY	0	3
AIG COMMERCIAL INSURANCE COMPANY OF CANADA	704	444
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	305	74
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	32	3
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	2,039	3,068
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	1,834	365
AMERICAN INCOME LIFE INSURANCE COMPANY	639	149
ARCH INSURANCE COMPANY	-3	2
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	252	209
AVIVA INSURANCE COMPANY OF CANADA	15	2
AXA ASSURANCES INC.	1,653	2,457
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	3,163	2,352
BMO LIFE ASSURANCE COMPANY	337	153
BMO LIFE INSURANCE COMPANY	1,394	126
CANADA LIFE ASSURANCE COMPANY (THE)	12,649	1,482
CANADIAN PREMIER LIFE INSURANCE COMPANY	3,802	852
CANASSURANCE INSURANCE COMPANY	484	212
CHUBB INSURANCE COMPANY OF CANADA	20	1
CIBC LIFE INSURANCE COMPANY LIMITED	846	193
COMBINED INSURANCE COMPANY OF AMERICA	11,601	2,920
CO-OPERATORS GENERAL INSURANCE COMPANY	12	0
CO-OPERATORS LIFE INSURANCE COMPANY	2,250	1,504
CT FINANCIAL ASSURANCE COMPANY	43	0
CUMIS GENERAL INSURANCE COMPANY	11	15

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
CUMIS LIFE INSURANCE COMPANY	3,568	1,126
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	120,699	96,715
ECHELON GENERAL INSURANCE COMPANY	3	22
EMPIRE LIFE INSURANCE COMPANY (THE)	300	143
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	306	287
EXCELLENCE LIFE INSURANCE COMPANY (THE)	4	0
FIRST CANADIAN INSURANCE CORPORATION	3,051	668
GMS INSURANCE INC	38	22
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	36,804	25,959
GREEN SHIELD CANADA	2,771	2,215
HOUSEHOLD LIFE INSURANCE COMPANY	345	151
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	2,060	754
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	3,236	3,392
ING NOVEX INSURANCE COMPANY OF CANADA	24	2
KNIGHTS OF COLUMBUS	109	4
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	2	1
LEGACY GENERAL INSURANCE COMPANY	82	44
LLOYD'S UNDERWRITERS	334	71
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	1	0
LONDON LIFE INSURANCE COMPANY	0	179
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	48,995	44,415
MEDAVIE INC.	32,698	23,188
NEW YORK LIFE INSURANCE COMPANY	5	2
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	2	0
PENNCORP LIFE INSURANCE COMPANY	1,031	380
RBC INSURANCE COMPANY OF CANADA	1,649	731
RBC LIFE INSURANCE COMPANY	1,589	1,433
RELIABLE LIFE INSURANCE COMPANY	2,219	517

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
AS AT DECEMBER 31, 2009
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	580	0
SCOTIA LIFE INSURANCE COMPANY	2,085	166
SSQ LIFE INSURANCE COMPANY INC.	648	449
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	875	1,105
SUN LIFE ASSURANCE COMPANY OF CANADA	40,962	29,753
TD LIFE INSURANCE COMPANY	479	321
TRANS GLOBAL LIFE INSURANCE COMPANY	128	14
TRANSAMERICA LIFE CANADA	43	0
TRITON INSURANCE COMPANY	1,630	777
UNITY LIFE OF CANADA	43	38
WAWANESA LIFE INSURANCE COMPANY (THE)	1	10
WESTERN LIFE ASSURANCE COMPANY	204	90
TOTALS	355,251	252,063

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
ACE INA INSURANCE	P	0	816	384	300	0	82	0	1	484	4	91	0	2,162
	E	0	1,029	353	296	0	67	2	1	612	6	92	0	2,458
	C	0	22	-5	75	-1	25	-12	0	240	-2	22	0	364
AFFILIATED FM INSURANCE COMPANY	P	0	697	0	0	0	0	29	0	0	0	0	0	726
	E	0	589	0	0	0	0	28	0	0	0	0	0	617
	C	0	37	0	0	0	0	0	0	0	0	0	0	37
AIG COMMERCIAL INSURANCE COMPANY OF CANADA	P	4	4,200	557	378	91	89	173	50	2,168	0	227	0	7,937
	E	4	7,022	399	390	101	96	287	51	3,140	0	184	0	11,674
	C	65	2,524	-286	-156	155	30	111	32	2,958	-7	136	-9	5,553
AIG UNITED GUARANTY MORTGAGE INSURANCE COMPANY CANADA	P	0	0	0	0	0	0	0	0	0	0	0	95	95
	E	0	0	0	0	0	0	0	0	0	0	0	190	190
	C	0	0	0	0	0	0	0	0	0	0	0	-26	-26
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	P	0	774	641	48	7	33	0	0	163	0	36	0	1,702
	E	0	387	466	47	7	33	0	0	137	0	23	0	1,100
	C	0	3	-22	115	32	22	-3	0	-71	0	-39	0	37
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	80	16	0	0	0	0	0	0	3	0	0	3,033	3,132
	E	79	35	0	0	0	0	0	0	3	0	0	3,020	3,137
	C	18	5	0	0	0	0	0	0	7	0	0	5,530	5,560
AMERICAN ROAD INSURANCE COMPANY (THE)	P	0	0	0	0	0	118	0	0	0	0	0	0	118
	E	0	0	0	0	0	118	0	0	0	0	0	0	118
	C	0	0	0	0	0	8	0	0	0	0	0	0	8
ARCH INSURANCE COMPANY	P	0	36	62	2	2	2	0	0	188	0	0	4	296
	E	0	57	62	0	0	0	0	0	120	0	0	1	240
	C	0	5	85	0	0	0	0	0	25	0	0	0	115

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
ASCENTUS INSURANCE LTD.	P	0	0	0	0	0	0	0	0	0	0	1	0	1	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	-40	0	0	0	0	0	0	0	0	-40	
ASPEN INSURANCE UK LIMITED	P	0	0	5	0	0	0	0	0	138	0	118	0	261	
	E	0	0	4	0	0	0	0	0	139	0	125	0	268	
	C	0	0	3	0	0	0	0	0	188	0	240	0	431	
ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	P	0	348	0	0	0	0	0	0	21	0	0	0	369	
	E	0	404	0	0	0	0	0	0	47	0	0	0	451	
	C	0	235	0	0	0	0	0	0	25	0	0	0	260	
ATLANTIC INSURANCE COMPANY LIMITED	P	822	1,981	0	3,498	100	946	0	0	1,506	49	0	0	8,902	
	E	830	1,995	0	3,431	92	919	0	0	1,478	48	0	0	8,793	
	C	738	754	0	2,299	59	425	0	-21	412	0	0	0	4,666	
ATRADIUS CREDIT INSURANCE N.V.	P	0	0	0	0	0	0	0	0	0	0	0	126	126	
	E	0	0	0	0	0	0	0	0	0	0	0	152	152	
	C	0	0	0	0	0	0	0	0	0	0	0	55	55	
AVIVA INSURANCE COMPANY OF CANADA	P	12,953	5,504	0	5,455	352	2,148	366	13	6,437	1,250	0	0	34,478	
	E	12,382	5,356	0	5,325	335	2,037	343	16	6,218	899	0	0	32,911	
	C	9,630	2,411	0	1,144	33	1,076	29	4	1,263	-1,183	0	0	14,407	
AVIVA INTERNATIONAL 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	0	0	0	0	-1	0	0	0	-1	
AXA GENERAL INSURANCE	P	11,210	0	0	26,112	2,573	9,522	0	0	0	0	0	0	49,417	
	E	10,454	0	0	25,002	2,476	9,008	0	0	0	0	0	0	46,940	
	C	4,923	0	0	14,039	5	6,291	0	0	48	0	0	0	25,306	
AXA INSURANCE (CANADA)	P	17	1,320	0	290	16	135	66	5	617	0	1,244	0	3,710	
	E	14	1,135	0	522	-218	50	53	15	537	0	1,178	0	3,286	
	C	0	423	0	410	-17	51	0	-30	90	0	127	0	1,054	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
AXA PACIFIC INSURANCE COMPANY	P	0	30	0	3	0	1	1	0	297	0	21	0	353	
	E	1	27	0	1	0	1	1	0	228	0	17	0	276	
	C	0	-3	0	0	0	0	0	0	2	0	0	5	0	4
AXIS REINSURANCE COMPANY	P	0	1	0	0	0	0	0	0	30	0	0	0	31	
	E	0	1	0	0	0	0	0	0	16	0	0	0	17	
	C	0	0	0	0	0	0	0	0	9	0	0	0	9	
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA (THE)	P	0	22	0	0	0	0	192	0	0	0	0	0	214	
	E	0	26	0	0	0	0	198	0	0	0	0	0	224	
	C	0	3	0	0	0	0	150	0	0	0	0	0	153	
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	664	0	0	0	664	
	E	0	0	0	0	0	0	0	0	1,070	0	0	0	1,070	
	C	0	0	0	0	0	0	0	0	39	0	0	0	39	
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	P	0	2	0	0	0	0	0	0	1	0	0	0	3	
	E	1	1	0	0	0	0	0	0	1	0	0	0	3	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
CANADIAN UNION INSURANCE COMPANY	P	4,400	0	2	10,299	894	3,241	0	0	0	0	0	0	18,836	
	E	4,046	0	23	9,829	860	3,096	0	0	0	0	0	0	17,854	
	C	1,997	0	-88	6,429	979	2,930	0	0	56	0	0	0	12,303	
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	288	0	0	0	0	0	0	401	0	0	0	689	
	E	0	288	0	0	0	0	0	0	401	0	0	0	689	
	C	0	22	0	0	0	0	0	0	115	0	0	0	137	
CHICAGO TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	317	317	
	E	0	0	0	0	0	0	0	0	0	0	0	317	317	
	C	0	0	0	0	0	0	0	0	0	0	0	195	195	
CHUBB INSURANCE COMPANY OF CANADA	P	61	252	0	47	6	22	45	30	686	29	0	0	1,178	
	E	46	263	0	46	6	20	48	102	838	26	0	0	1,395	
	C	6	1,308	0	29	2	2	1	6	-185	2	0	0	1,171	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
COMMONWEALTH INSURANCE COMPANY	P	0	122	0	0	0	0	0	0	457	0	0	0	579	
	E	0	132	0	0	0	0	0	0	397	0	0	0	529	
	C	0	259	0	0	0	0	0	0	3,005	0	-150	0	3,114	
COMPAGNIE FRANCAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR	P	0	0	0	0	0	0	0	0	0	0	0	113	113	
	E	0	0	0	0	0	0	0	0	0	0	0	136	136	
	C	0	0	0	0	0	0	0	0	0	0	0	52	52	
CONTINENTAL CASUALTY COMPANY	P	0	99	0	34	0	36	4	0	946	5	32	0	1,156	
	E	0	111	0	34	0	36	3	0	924	5	34	0	1,147	
	C	0	-3	0	42	0	-24	0	0	-376	0	9	0	-352	
CO-OPERATORS GENERAL INSURANCE COMPANY	P	16,373	4,235	0	16,850	2,036	6,811	98	9	2,737	19	186	0	49,354	
	E	15,270	4,565	0	16,494	2,164	6,630	92	20	2,752	19	201	0	48,207	
	C	13,262	1,620	-211	4,888	377	4,726	0	0	1,147	5	141	0	25,955	
COSECO INSURANCE COMPANY	P	1,194	0	0	2,204	277	1,027	0	0	0	0	0	0	4,702	
	E	1,130	0	0	2,047	264	962	0	0	0	0	0	0	4,403	
	C	519	0	0	4,849	948	578	0	0	0	0	0	0	6,894	
CUMIS GENERAL INSURANCE COMPANY	P	115	181	0	86	10	52	3	144	119	0	0	0	710	
	E	119	178	0	90	11	52	3	144	119	0	0	0	716	
	C	93	1,098	0	89	3	27	0	3	-62	0	0	0	1,251	
DAIMLERCHRYSLER INSURANCE COMPANY	P	0	0	0	0	0	9	0	0	0	0	0	1	10	
	E	0	0	0	1	0	9	0	0	0	0	0	3	13	
	C	0	4	0	0	0	0	0	0	0	0	0	0	4	
DOMINION OF CANADA GENERAL INSURANCE COMPANY (THE)	P	3,945	2,771	0	21,969	2,239	7,506	102	33	1,269	5	0	0	39,839	
	E	3,642	2,738	0	21,253	2,042	7,023	101	35	1,253	5	0	0	38,092	
	C	2,820	2,840	0	17,445	2,023	6,727	0	0	1,159	0	0	0	33,014	
ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	P	0	1,079	0	0	0	0	82	0	323	0	0	0	1,484	
	E	0	1,001	0	0	0	0	70	0	289	0	0	0	1,360	
	C	0	540	0	0	0	0	0	0	122	0	0	0	662	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
ECHELON GENERAL INSURANCE COMPANY	P	0	18	0	0	0	0	0	0	67	0	0	61	146
	E	0	16	0	0	0	0	0	0	58	0	0	28	102
	C	0	0	0	75	3	0	0	0	76	0	0	0	154
ECONOMICAL MUTUAL INSURANCE COMPANY	P	3	3,091	0	871	94	474	135	22	1,463	0	0	0	6,153
	E	2	2,908	0	890	90	479	130	20	1,399	0	0	0	5,918
	C	0	2,143	0	647	-11	156	33	0	944	0	0	0	3,912
ELECTRIC INSURANCE COMPANY	P	0	0	0	8	0	0	0	0	30	0	0	0	38
	E	0	0	0	8	0	0	0	0	30	0	0	0	38
	C	0	0	0	0	0	0	0	0	24	0	0	0	24
ELITE INSURANCE COMPANY	P	1,520	0	0	2,456	241	1,032	0	0	0	0	0	0	5,249
	E	1,430	0	0	3,807	317	1,340	0	0	0	0	0	0	6,894
	C	916	0	0	3,742	340	817	0	0	0	0	0	0	5,815
EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	21	21
	E	0	0	0	0	0	0	0	0	0	0	0	22	22
	C	0	0	0	0	0	0	0	0	0	0	0	46	46
FACTORY MUTUAL INSURANCE COMPANY	P	0	5,211	0	0	0	0	1,042	0	0	0	0	0	6,253
	E	0	4,929	0	0	0	0	989	0	0	0	0	0	5,918
	C	0	7,110	0	0	0	0	1,332	0	0	0	0	0	8,442
FCT INSURANCE COMPANY LTD.	P	0	0	0	0	0	0	0	0	0	0	0	1,974	1,974
	E	0	0	0	0	0	0	0	0	0	0	0	1,974	1,974
	C	0	0	0	0	0	0	0	0	0	0	0	558	558
FEDERAL INSURANCE COMPANY	P	0	1	0	0	0	0	0	0	0	0	0	0	1
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
FEDERATION INSURANCE COMPANY OF CANADA	P	1,362	0	0	8,126	652	3,472	0	0	66	0	0	0	13,678
	E	1,379	0	0	8,022	629	3,451	0	0	69	0	0	0	13,550
	C	888	0	0	5,113	309	1,672	0	0	-6	0	0	0	7,976

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
FIRST AMERICAN TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	165	165
	E	0	0	0	0	0	0	0	0	0	0	0	165	165
	C	0	0	0	0	0	0	0	0	0	0	0	20	20
FIRST NORTH AMERICAN INSURANCE COMPANY	P	10	0	0	0	0	0	0	0	0	0	0	0	10
	E	11	0	0	0	0	0	0	0	0	0	0	0	11
	C	2	0	0	0	0	0	0	0	0	0	0	0	2
GCAN INSURANCE COMPANY	P	0	735	359	86	9	39	55	10	216	0	0	0	1,509
	E	0	845	339	92	10	40	53	12	140	0	0	0	1,531
	C	0	96	-113	91	20	20	1	0	288	0	0	0	403
GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	P	0	0	0	0	0	0	0	0	0	0	0	6,173	6,173
	E	0	0	0	0	0	0	0	0	0	0	0	11,954	11,954
	C	0	0	0	0	0	0	0	0	0	0	0	249	249
GORE MUTUAL INSURANCE COMPANY	P	0	18	0	0	0	0	2	0	8	0	0	0	28
	E	0	16	0	0	0	0	2	0	7	0	0	0	25
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
GRAIN INSURANCE AND GUARANTEE COMPANY	P	38	355	0	0	0	0	9	0	249	0	0	0	651
	E	33	298	0	0	0	0	6	0	230	0	0	0	567
	C	11	112	0	0	0	0	0	0	-3	0	0	0	120
GREAT AMERICAN INSURANCE COMPANY	P	0	78	0	0	0	0	3	5	22	0	0	0	108
	E	0	77	0	0	0	0	3	5	20	0	0	0	105
	C	0	4	0	0	0	0	0	0	-3	0	0	0	1
GUARANTEE COMPANY OF NORTH AMERICA (THE)	P	0	89	0	40	5	16	0	6	18	1,938	0	0	2,111
	E	0	89	0	37	5	12	0	7	20	1,597	0	0	1,766
	C	0	4	0	-5	0	-1	0	6	0	131	0	0	135
HARTFORD FIRE INSURANCE COMPANY	P	0	0	0	2	0	1	0	0	0	0	0	0	3
	E	0	0	0	1	0	0	0	0	0	0	0	0	1
	C	0	0	15	4	0	0	0	0	0	0	0	0	19

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$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	2	0	0	0	0	0	0	5,067	0	0	0	5,069	
	E	0	2	0	0	0	0	0	0	5,067	0	0	0	5,069	
	C	0	0	0	0	0	0	0	0	8,270	0	0	0	8,270	
ING INSURANCE COMPANY OF CANADA	P	8	138	0	1	2	1	5	0	47	605	2	0	809	
	E	7	119	0	8	3	4	5	0	42	612	3	0	803	
	C	0	49	0	-144	17	2	0	0	-196	-1,452	-1	0	-1,725	
ING NOVEX INSURANCE COMPANY OF CANADA	P	1	52	0	-2	0	0	1	0	137	0	0	35	224	
	E	2	53	0	-1	0	0	1	0	160	0	0	37	252	
	C	0	12	0	71	0	0	0	0	-27	0	0	42	98	
JEVCO INSURANCE COMPANY	P	0	93	0	24	3	9	0	0	31	810	0	0	970	
	E	0	98	0	52	9	29	0	0	25	721	0	0	934	
	C	0	-16	0	17	0	0	0	0	-21	0	0	0	-20	
KINGSWAY GENERAL INSURANCE COMPANY	P	0	258	0	-28	-17	-12	0	0	68	5	0	0	274	
	E	0	346	0	183	45	152	0	0	103	4	0	0	833	
	C	0	123	0	-23	-4	181	0	0	-7	0	0	0	270	
LAWYERS' PROFESSIONAL INDEMNITY 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	-22	0	0	1	-21	
LEGACY GENERAL INSURANCE COMPANY	P	27	0	0	0	0	0	0	0	0	0	0	949	976	
	E	27	0	0	0	0	0	0	0	0	0	0	949	976	
	C	1	0	0	0	0	0	0	0	0	0	0	59	60	
LIBERTY MUTUAL INSURANCE COMPANY	P	0	466	0	237	13	81	0	33	460	0	222	0	1,512	
	E	0	559	0	172	10	55	0	33	466	0	218	0	1,513	
	C	0	312	0	105	5	35	0	22	187	0	103	0	769	
LLOYD'S UNDERWRITERS	P	1,780	5,117	3,216	0	0	34	21	38	3,659	0	2,661	11	16,537	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	1,083	2,565	-44	208	79	10	38	3	-25	0	-856	-5	3,056	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$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	0	6,650	-2	5,990	433	2,103	293	107	5,296	0	645	0	21,515	
	E	22	6,754	8	6,060	437	2,175	304	115	5,332	0	709	0	21,916	
	C	6	2,274	-54	1,801	-224	742	4	19	3,361	0	440	0	8,369	
LOMBARD INSURANCE COMPANY	P	90	0	0	56	5	31	0	0	0	0	0	0	182	
	E	68	0	0	23	2	13	0	0	0	0	0	0	106	
	C	5	0	0	-8	38	0	0	0	-258	0	0	0	-223	
LUMBERMEN'S UNDERWRITING ALLIANCE	P	0	456	0	0	0	0	0	0	0	0	0	0	456	
	E	0	273	0	0	0	0	0	0	0	0	0	0	273	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
MARKEL INSURANCE COMPANY OF CANADA	P	0	133	0	411	24	291	0	0	12	0	0	0	871	
	E	0	80	0	338	14	184	0	0	9	0	0	0	625	
	C	0	16	0	-327	-4	9	0	0	0	0	0	0	-306	
METRO GENERAL INSURANCE CORPORATION LIMITED	P	5,748	510	0	8,070	1,246	5,397	0	0	567	0	0	0	21,538	
	E	5,466	505	0	7,982	1,111	4,832	0	0	555	0	0	0	20,451	
	C	4,812	1	0	5,216	427	3,079	0	0	660	0	0	0	14,195	
MISSISQUOI INSURANCE COMPANY (THE)	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	4	0	0	0	0	0	0	2	0	0	0	6	
	C	0	116	0	0	0	0	0	0	112	0	0	0	228	
MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	P	2	4	182	14	0	0	0	0	0	0	0	0	202	
	E	1	6	203	18	0	0	0	0	0	0	0	0	228	
	C	0	0	112	0	0	0	0	0	0	0	0	0	112	
MORTGAGE INSURANCE COMPANY OF CANADA (THE)	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	18	18	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	147	0	0	0	0	0	0	147	
	E	0	0	0	0	0	147	0	0	0	0	0	0	147	
	C	0	0	0	0	0	11	0	0	0	0	0	0	11	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	P	0	0	451	0	0	0	0	0	0	0	0	0	451	
	E	0	0	491	0	0	0	0	0	0	0	0	0	491	
	C	0	0	532	0	0	0	0	0	0	0	0	0	532	
NORDIC INSURANCE COMPANY OF CANADA (THE)	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	-48	-5	0	0	0	44	0	0	0	-9	
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	7	41	0	296	12	95	0	0	8	0	0	0	459	
	E	7	28	0	123	6	59	0	0	7	0	0	0	230	
	C	7	173	0	399	37	-32	0	0	0	0	0	0	584	
OMEGA GENERAL INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	48	0	0	0	48	
	E	0	4	0	0	0	0	0	0	24	0	0	0	28	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
PEMBRIDGE 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	274	0	0	0	0	0	0	0	0	274	
PERSONAL INSURANCE COMPANY (THE)	P	888	0	0	1,797	183	833	0	0	0	0	0	0	3,701	
	E	822	0	0	1,597	166	795	0	0	0	0	0	0	3,380	
	C	243	0	0	-278	214	808	0	0	0	0	0	0	987	
PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY (THE)	P	423	186	0	1,135	123	499	0	0	105	0	0	0	2,471	
	E	357	149	0	893	97	396	0	0	79	0	0	0	1,971	
	C	166	261	0	1,052	120	308	0	0	1	0	0	0	1,908	
PRIMUM INSURANCE COMPANY	P	1,265	0	0	2,091	337	900	0	0	136	0	0	0	4,729	
	E	1,160	0	0	1,857	308	825	0	0	136	0	0	0	4,286	
	C	869	0	0	403	-84	419	0	0	75	0	0	0	1,682	
PROTECTIVE INSURANCE COMPANY	P	0	0	0	-6	0	0	0	0	0	0	0	0	-6	
	E	0	0	0	-4	0	0	0	0	0	0	0	0	-4	
	C	0	0	0	-3	0	0	0	0	0	0	0	0	-3	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
RBC GENERAL INSURANCE COMPANY	P	415	0	0	878	134	466	0	0	0	0	0	0	1,893	
	E	364	0	0	750	116	425	0	0	2	0	0	0	1,657	
	C	265	0	0	1,003	-496	378	0	0	0	0	0	0	1,150	
RBC INSURANCE COMPANY OF CANADA	P	157	0	0	0	0	0	0	0	0	0	0	0	157	
	E	157	0	0	0	0	0	0	0	0	0	0	0	157	
	C	88	0	0	0	0	0	0	0	0	0	0	0	88	
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	3,473	5,251	95	12,188	1,660	4,808	1,863	35	2,440	2	1	0	31,816	
	E	3,451	4,700	95	11,493	1,578	4,610	1,917	32	2,320	2	1	0	30,199	
	C	2,623	5,368	-20	6,171	772	3,291	1,818	1	605	0	19	0	20,648	
S&Y INSURANCE COMPANY	P	0	0	0	21,994	3,257	9,007	0	0	0	0	0	0	34,258	
	E	0	0	0	20,751	3,127	8,572	0	0	0	0	0	0	32,450	
	C	0	0	0	13,620	1,626	6,496	0	0	0	0	0	0	21,742	
SAFETY NATIONAL CASUALTY CORPORATION	P	0	0	0	0	0	0	0	0	5	0	0	0	5	
	E	0	0	0	0	0	0	0	0	5	0	0	0	5	
	C	0	0	0	0	0	0	0	0	5	0	0	0	5	
SCOTTISH & YORK INSURANCE CO. LIMITED	P	0	500	0	6,244	678	3,131	53	0	769	0	0	0	11,375	
	E	0	495	0	5,775	630	2,876	52	0	703	0	0	0	10,531	
	C	0	591	0	4,717	942	2,449	-7	0	-505	0	0	0	8,187	
SECURICAN GENERAL INSURANCE COMPANY	P	170	0	0	0	0	0	0	0	0	0	0	0	170	
	E	170	0	0	0	0	0	0	0	0	0	0	0	170	
	C	50	0	0	0	0	0	0	0	0	0	0	0	50	
SECURITY INSURANCE COMPANY OF HARTFORD	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	-59	0	0	0	-59	
SECURITY NATIONAL INSURANCE COMPANY	P	1,683	0	0	2,284	329	1,144	0	0	0	0	0	0	5,440	
	E	1,569	0	0	2,076	304	1,045	0	0	0	0	0	0	4,994	
	C	845	0	0	728	60	816	0	0	0	0	0	0	2,449	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
SENTRY INSURANCE A MUTUAL COMPANY	P	0	0	0	3	0	0	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	0	0	0	0	0	0	0	0	0	0	
SOVEREIGN GENERAL INSURANCE COMPANY (THE)	P	115	1,716	0	656	54	273	55	16	1,013	0	0	0	3,898	
	E	96	1,371	0	537	56	228	46	13	910	1	0	0	3,258	
	C	15	459	0	250	47	147	0	0	119	0	0	0	1,037	
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	114	825	0	553	46	159	5	0	1,087	0	17	0	2,806	
	E	92	808	0	524	46	141	5	0	695	0	37	0	2,348	
	C	84	1,189	0	1,034	7	25	-10	0	0	0	3	0	2,332	
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	392	392	
	E	0	0	0	0	0	0	0	0	0	0	0	392	392	
	C	0	0	0	0	0	0	0	0	0	0	0	172	172	
SUNDERLAND MARINE MUTUAL INSURANCE COMPANY LIMITED	P	0	1,153	0	0	0	0	0	0	0	0	1,690	0	2,843	
	E	0	1,161	0	0	0	0	0	0	0	0	2,182	0	3,343	
	C	0	3,228	0	0	0	0	0	0	0	0	410	0	3,638	
TD HOME AND AUTO INSURANCE COMPANY	P	177	0	0	269	35	136	0	0	0	0	0	0	617	
	E	176	0	0	261	35	133	0	0	0	0	0	0	605	
	C	124	0	0	208	2	99	0	0	0	0	0	0	433	
TEMPLE INSURANCE COMPANY	P	0	442	880	0	0	0	0	0	914	0	0	0	2,236	
	E	0	401	470	0	0	0	0	0	914	0	0	0	1,785	
	C	0	199	1,532	0	0	0	0	0	262	0	0	0	1,993	
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	5	0	0	0	5	
TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	P	0	16	0	15	1	5	0	0	0	0	0	0	37	
	E	0	16	0	15	2	4	0	0	0	0	0	0	37	
	C	0	0	0	32	0	8	0	0	0	0	0	0	40	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
TRADERS GENERAL INSURANCE COMPANY	P	1,713	0	0	2,810	341	1,319	0	0	0	0	0	0	6,183	
	E	1,668	0	0	2,730	338	1,270	0	0	0	0	0	0	6,006	
	C	1,430	0	0	750	557	1,169	0	0	-193	0	0	0	3,713	
TRAFALGAR INSURANCE COMPANY OF CANADA	P	1	0	0	0	0	0	0	0	0	0	0	0	1	
	E	1	0	0	0	0	0	0	0	0	0	0	0	1	
	C	0	0	0	5	0	0	0	0	0	0	0	0	5	
TRANS GLOBAL INSURANCE COMPANY	P	145	0	0	0	0	0	0	0	0	0	0	0	145	
	E	144	0	0	0	0	0	0	0	0	0	0	0	144	
	C	11	0	0	0	0	0	0	0	0	0	0	0	11	
TRAVELERS GUARANTEE COMPANY OF CANADA	P	0	0	0	0	0	0	592	52	254	1,381	0	0	2,279	
	E	0	0	0	0	0	0	607	22	123	975	0	0	1,726	
	C	0	0	0	0	0	0	65	-4	20	479	0	0	561	
TRISURA GUARANTEE INSURANCE COMPANY	P	0	1	0	0	0	0	18	0	67	40	0	0	126	
	E	0	0	0	0	0	0	11	0	58	27	0	0	96	
	C	0	0	0	0	0	0	0	0	13	2	0	0	15	
TRITON INSURANCE COMPANY	P	330	0	0	0	0	0	0	0	0	0	0	0	330	
	E	479	0	0	0	0	0	0	0	0	0	0	0	479	
	C	63	0	0	0	0	0	0	0	0	0	0	0	63	
UAP-NEWROTTERDAM INSURANCE COMPANY N.V.	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	0	0	0	0	0	-26	0	0	0	-26	
UNIFUND ASSURANCE COMPANY	P	21,821	0	0	39,865	5,581	18,571	0	0	0	0	0	0	85,838	
	E	20,687	0	0	38,232	5,384	17,960	0	0	0	0	0	0	82,263	
	C	18,315	0	0	20,311	1,704	11,464	0	0	0	0	0	0	51,794	
VIRGINIA SURETY COMPANY, 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	0	0	0	0	0	0	6	0	0	0	6	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2009
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	1,034	0	0	1,034
	E	0	0	0	0	0	0	0	0	0	946	0	0	946
	C	0	0	0	0	0	0	0	0	0	23	0	0	23
WESTPORT INSURANCE CORPORATION	P	0	1,357	86	0	0	0	83	0	330	0	0	0	1,856
	E	0	1,288	85	0	0	0	73	0	452	0	0	0	1,898
	C	0	586	89	0	0	0	66	0	334	0	0	0	1,075
XL INSURANCE COMPANY LIMITED	P	0	12	199	0	0	0	9	0	426	0	0	0	646
	E	0	14	140	0	0	0	13	0	417	0	0	0	584
	C	0	0	108	0	0	0	17	0	187	0	0	0	312
XL REINSURANCE AMERICA INC.	P	0	0	0	1	0	0	0	0	535	0	0	0	536
	E	0	0	0	4	0	0	0	0	624	0	0	0	628
	C	0	0	0	2	0	0	0	0	189	0	0	0	191
ZENITH INSURANCE COMPANY	P	1	0	0	0	0	0	0	0	0	0	0	0	1
	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
ZURICH INSURANCE COMPANY LTD	P	0	2,886	0	510	136	146	214	13	1,370	5	0	0	5,280
	E	0	2,976	0	515	134	166	214	15	1,455	4	0	0	5,479
	C	0	229	0	228	16	172	-8	-15	302	2	0	0	926
TOTAL DIRECT PREMIUMS		94,661	62,635	7,117	207,520	24,220	86,388	5,619	622	46,645	7,181	7,194	13,478	563,280
TOTAL EARNED PREMIUMS		87,867	58,728	3,138	200,631	23,149	82,575	5,660	658	43,377	5,897	5,004	19,366	536,049
TOTAL DIRECT CLAIMS		66,993	41,311	1,633	119,098	11,112	57,644	3,625	28	24,951	-2,000	609	6,939	331,944