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**GOVERNMENT OF NEWFOUNDLAND AND LABRADOR**

*Department of Government Services*

**2010 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 2010 AND 2009**  
**(\$'000's)**

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2010	2009	2010	2009
LIFE	242,506	229,215	125,162	125,999
ANNUITIES	71,301	78,788	83,508	75,875
ACCIDENT AND SICKNESS	382,945	355,251	269,063	252,063
PROPERTY				
- PERSONAL	106,581	94,661	91,769	66,993
- COMMERCIAL	68,645	62,635	37,349	41,311
AIRCRAFT	3,945	7,117	604	1,633
AUTOMOBILE				
- LIABILITY	218,176	207,520	136,615	119,098
- PERSONAL ACCIDENT	25,833	24,220	18,489	11,112
- OTHER	94,382	86,388	62,734	57,644
CREDIT	283	324	109	144
BOILER AND MACHINERY	5,164	5,619	-274	3,625
LEGAL EXPENSE	11	47	-21	37
FIDELITY	549	622	-48	28
LIABILITY	53,605	46,645	22,262	24,951
SURETY	9,173	7,181	4,750	-2,000
MARINE	7,348	7,194	1,682	609
MORTGAGE	7,819	6,268	671	223
TITLE	3,169	2,856	646	946
CREDIT PROTECTION	3,925	3,982	4,893	5,589
OTHER APPROVED PRODUCTS	1	1	0	0
HAIL	0	0	0	0
<b>TOTALS</b>	<b>1,305,361</b>	<b>1,226,533</b>	<b>859,963</b>	<b>785,881</b>

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 31, 2010**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-2010	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2010
ACE INA LIFE INSURANCE	I	785	372	0	8	0	1,149
	G	96,965	11,187	0	50,965	0	57,187
	T	97,750	11,559	0	50,973	0	58,336
ACTRA FRATERNAL BENEFIT SOCIETY	I	2,128	70	231	0	0	2,429
	G	0	0	0	0	0	0
	T	2,128	70	231	0	0	2,429
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	I	0	0	0	0	0	0
	G	21,124	0	0	21,124	0	0
	T	21,124	0	0	21,124	0	0
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	1,599	2	0	178	0	1,423
	G	177,186	76,535	0	66,538	0	187,183
	T	178,785	76,537	0	66,716	0	188,606
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	I	125	0	0	18	0	107
	G	111,219	0	74,807	89,966	0	96,060
	T	111,344	0	74,807	89,984	0	96,167
AMERICAN INCOME LIFE INSURANCE COMPANY	I	131,997	32,659	81	17,695	0	147,042
	G	0	0	0	0	0	0
	T	131,997	32,659	81	17,695	0	147,042
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	125,107	39,761	2,179	15,196	0	151,851
	G	21,359	335	2,579	2,932	0	21,341
	T	146,466	40,096	4,758	18,128	0	173,192
ASSURANT LIFE OF CANADA	I	7,817	1,864	184	755	0	9,110
	G	3,483	1,613	151	158	0	5,089
	T	11,300	3,477	335	913	0	14,199

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 31, 2010**  
**(\$000's)**

INSURER OR SOCIETY		IN EFFECT 01-JAN-2010	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2010
AXA ASSURANCES INC.	I	2,746	64	0	0	0	2,810
	G	0	0	0	0	0	0
	T	2,746	64	0	0	0	2,810
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	117,732	7,870	186	6,070	0	119,718
	G	979,445	42,126	0	120,558	0	901,013
	T	1,097,177	49,996	186	126,628	0	1,020,731
BMO LIFE ASSURANCE COMPANY	I	229,112	11,359	824	19,603	0	221,692
	G	473,715	1,441	0	413,519	0	61,637
	T	702,827	12,800	824	433,122	0	283,329
BMO LIFE INSURANCE COMPANY	I	52,667	5,267	100	2,606	0	55,428
	G	12,440	3,635	1,027	2,799	0	14,303
	T	65,107	8,902	1,127	5,405	0	69,731
CANADA LIFE ASSURANCE COMPANY (THE)	I	1,441,370	319,043	16,767	88,420	0	1,688,760
	G	3,750,146	17,656	277,700	566,500	0	3,479,002
	T	5,191,516	336,699	294,467	654,920	0	5,167,762
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	25,556	866	786	3,266	0	23,942
	T	25,556	866	786	3,266	0	23,942
CIBC LIFE INSURANCE COMPANY LIMITED	I	13,331	0	0	903	0	12,428
	G	0	0	0	0	0	0
	T	13,331	0	0	903	0	12,428
COMBINED INSURANCE COMPANY OF AMERICA	I	2,371	0	24	193	0	2,202
	G	22	1,389	0	481	0	930
	T	2,393	1,389	24	674	0	3,132

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 31, 2010**  
**(\$000's)**

<b>INSURER OR SOCIETY</b>		<b>IN EFFECT 01-JAN-2010</b>	<b>NEW EFFECTED</b>	<b>OTHER ADDITIONS</b>	<b>TOTAL CEASED</b>	<b>CURRENCY REVALUATION</b>	<b>IN EFFECT 31-DEC-2010</b>
CO-OPERATORS LIFE INSURANCE COMPANY	I	1,135,263	134,456	21,954	72,574	0	1,219,099
	G	135,789	4,280	24,308	22,997	0	141,380
	T	1,271,052	138,736	46,262	95,571	0	1,360,479
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	37,021	1,330	32	1,072	0	37,311
	G	497,317	134,230	291	108,779	0	523,059
	T	534,338	135,560	323	109,851	0	560,370
CUNA MUTUAL INSURANCE SOCIETY	I	3	0	0	0	0	3
	G	0	0	0	0	0	0
	T	3	0	0	0	0	3
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	291,261	31,963	3,275	22,746	0	303,753
	G	7,037,125	17,521	619,127	32,680	0	7,641,093
	T	7,328,386	49,484	622,402	55,426	0	7,944,846
EMPIRE LIFE INSURANCE COMPANY (THE)	I	72,634	11,680	2,396	4,406	0	82,304
	G	2,746	70	0	665	0	2,151
	T	75,380	11,750	2,396	5,071	0	84,455
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	I	176,900	24,870	10,292	17,989	0	194,073
	G	18,923	0	4,426	1,861	0	21,488
	T	195,823	24,870	14,718	19,850	0	215,561
EXCELLENCE LIFE INSURANCE COMPANY (THE)	I	500	1,688	0	0	0	2,188
	G	0	0	0	0	0	0
	T	500	1,688	0	0	0	2,188

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 31, 2010**  
**(\$000's)**

<b>INSURER OR SOCIETY</b>		<b>IN EFFECT 01-JAN-2010</b>	<b>NEW EFFECTED</b>	<b>OTHER ADDITIONS</b>	<b>TOTAL CEASED</b>	<b>CURRENCY REVALUATION</b>	<b>IN EFFECT 31-DEC-2010</b>
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	139,074	60,550	0	69,517	0	130,107
	T	139,074	60,550	0	69,517	0	130,107
GERBER LIFE INSURANCE COMPANY	I	5,411	1,671	0	1,231	0	5,851
	G	0	0	0	0	0	0
	T	5,411	1,671	0	1,231	0	5,851
GRAND ORANGE LODGE OF BRITISH AMERICA (THE)	I	5,785	173	16	247	0	5,727
	G	0	0	0	0	0	0
	T	5,785	173	16	247	0	5,727
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	I	837,019	83,043	19,865	74,146	0	865,781
	G	1,942,040	171,896	19,031	27,466	0	2,105,501
	T	2,779,059	254,939	38,896	101,612	0	2,971,282
HOUSEHOLD LIFE INSURANCE COMPANY	I	500	0	0	250	0	250
	G	39,949	11,361	0	14,778	0	36,532
	T	40,449	11,361	0	15,028	0	36,782
INDEPENDENT ORDER OF FORESTERS (THE) (LIFE)	I	1,125	1,250	3	0	0	2,378
	G	0	0	0	0	0	0
	T	1,125	1,250	3	0	0	2,378
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	I	7,748	865	667	766	0	8,514
	G	174,262	69,081	253	69,796	0	173,800
	T	182,010	69,946	920	70,562	0	182,314
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	I	1,253,003	115,058	6,475	81,148	0	1,293,388
	G	161,877	3,122	58,848	5,369	0	218,478
	T	1,414,880	118,180	65,323	86,517	0	1,511,866



**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 31, 2010**  
**(\$000's)**

<b>INSURER OR SOCIETY</b>		<b>IN EFFECT 01-JAN-2010</b>	<b>NEW EFFECTED</b>	<b>OTHER ADDITIONS</b>	<b>TOTAL CEASED</b>	<b>CURRENCY REVALUATION</b>	<b>IN EFFECT 31-DEC-2010</b>
KNIGHTS OF COLUMBUS	I	246,517	36,216	2,878	9,486	0	276,125
	G	0	0	0	0	0	0
	T	246,517	36,216	2,878	9,486	0	276,125
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	I	1,830	0	200	150	0	1,880
	G	0	1,398	3,186	3,038	0	1,546
	T	1,830	1,398	3,386	3,188	0	3,426
LONDON LIFE INSURANCE COMPANY	I	1,397,761	206,382	32,217	111,786	0	1,524,574
	G	498	0	0	498	0	0
	T	1,398,259	206,382	32,217	112,284	0	1,524,574
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	I	3,886,085	388,478	14,217	212,246	-52	4,076,482
	G	4,752,767	1,160,531	83,720	1,559,889	0	4,437,129
	T	8,638,852	1,549,009	97,937	1,772,135	-52	8,513,611
MANULIFE CANADA LTD.	I	126,032	1,970	212	5,890	-2	122,322
	G	0	0	0	0	0	0
	T	126,032	1,970	212	5,890	-2	122,322
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	428,786	40,521	0	18,732	0	450,575
	T	428,786	40,521	0	18,732	0	450,575
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	I	597	0	0	7	0	590
	G	0	0	0	0	0	0
	T	597	0	0	7	0	590
PENNCORP LIFE INSURANCE COMPANY	I	1,802	0	721	41	0	2,482
	G	25	0	0	0	0	25
	T	1,827	0	721	41	0	2,507

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 31, 2010**  
**(\$000's)**

<b>INSURER OR SOCIETY</b>		<b>IN EFFECT 01-JAN-2010</b>	<b>NEW EFFECTED</b>	<b>OTHER ADDITIONS</b>	<b>TOTAL CEASED</b>	<b>CURRENCY REVALUATION</b>	<b>IN EFFECT 31-DEC-2010</b>
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	481,187	59,964	53,865	72,100	0	522,916
	G	0	0	0	0	0	0
	T	481,187	59,964	53,865	72,100	0	522,916
RBC LIFE INSURANCE COMPANY	I	339,997	22,149	15	11,630	0	350,531
	G	32,640	0	1,450	23	0	34,067
	T	372,637	22,149	1,465	11,653	0	384,598
RELIABLE LIFE INSURANCE COMPANY	I	3,295	0	0	225	0	3,070
	G	0	0	0	0	0	0
	T	3,295	0	0	225	0	3,070
SCOTIA LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	23,480	62,275	512	8,403	0	77,864
	T	23,480	62,275	512	8,403	0	77,864
SSQ LIFE INSURANCE COMPANY INC.	I	0	0	0	0	0	0
	G	91,271	40,119	13,180	39,480	0	105,090
	T	91,271	40,119	13,180	39,480	0	105,090
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	I	241,461	4,797	0	6,563	0	239,695
	G	34,945	554	1,235	0	0	36,734
	T	276,406	5,351	1,235	6,563	0	276,429
SUN LIFE ASSURANCE COMPANY OF CANADA	I	4,186,890	332,955	209,957	248,887	0	4,480,915
	G	4,846,671	230,438	133,826	40,825	-284	5,169,826
	T	9,033,561	563,393	343,783	289,712	-284	9,650,741
TD LIFE INSURANCE COMPANY	I	14,428	1,553	0	2,198	0	13,783
	G	0	0	0	0	0	0
	T	14,428	1,553	0	2,198	0	13,783

**TABLE II**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT**  
**AS AT DECEMBER 31, 2010**  
**(\$000's)**

<b>INSURER OR SOCIETY</b>		<b>IN EFFECT 01-JAN-2010</b>	<b>NEW EFFECTED</b>	<b>OTHER ADDITIONS</b>	<b>TOTAL CEASED</b>	<b>CURRENCY REVALUATION</b>	<b>IN EFFECT 31-DEC-2010</b>
TRANS GLOBAL LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	679	0	1,595	0	0	2,274
	T	679	0	1,595	0	0	2,274
TRANSAMERICA LIFE CANADA	I	386,459	9,053	3,841	20,497	0	378,856
	G	0	0	0	0	0	0
	T	386,459	9,053	3,841	20,497	0	378,856
UNITY LIFE OF CANADA	I	126,510	9,987	50	8,552	0	127,994
	G	1,333	1,159	0	494	0	1,998
	T	127,843	11,146	50	9,046	0	129,992
WAWANESA LIFE INSURANCE COMPANY (THE)	I	6,238	6,915	0	470	0	12,683
	G	0	737	230	322	0	645
	T	6,238	7,652	230	792	0	13,328
WESTERN LIFE ASSURANCE COMPANY	I	33,154	5,421	0	2,960	0	35,615
	G	23,946	21,896	6,805	635	0	52,012
	T	57,100	27,317	6,805	3,595	0	87,627
TOTAL DIRECT INDIVIDUAL		17,433,353	1,912,218	403,724	1,141,909	-54	18,607,333
TOTAL DIRECT GROUP		26,058,803	2,188,522	1,329,073	3,365,053	-284	26,211,061
GRAND TOTAL		43,492,156	4,100,740	1,732,797	4,506,962	-338	44,818,393

**TABLE III**  
**LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES**  
**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED DECEMBER 31, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
ACE INA LIFE INSURANCE	IL	8	0	0	0
	GL	1,249	20	0	20
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,257	20	0	20
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	22	0	22
	GL	21	18	0	18
	IA	0	0	0	0
	GA	0	0	0	0
	T	21	40	0	40
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	20	2	0	2
	GL	3,910	4,487	0	4,487
	IA	0	0	0	0
	GA	0	0	0	0
	T	3,930	4,489	0	4,489
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	IL	1	0	0	0
	GL	1,186	261	0	261
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,187	261	0	261

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	3,339	479	0	479
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	3,339	479	0	479
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	1,755	439	1	440
	GL	63	6	0	6
	IA	158	150	0	150
	GA	0	5	0	5
	T	1,976	600	1	601
ASSURANT LIFE OF CANADA	IL	148	453	0	453
	GL	646	109	0	109
	IA	4	8	0	8
	GA	1,957	847	0	847
	T	2,755	1,417	0	1,417
AXA ASSURANCES INC.	IL	4	0	0	0
	GL	2	33	0	33
	IA	0	0	0	0
	GA	0	0	0	0
	T	6	33	0	33
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	5,780	3,147	0	3,147
	GL	2,446	1,174	-37	1,137
	IA	0	0	0	0
	GA	0	0	0	0
	T	8,226	4,321	-37	4,284

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

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**LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS**  
**FOR THE YEAR ENDED DECEMBER 31, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
BMO LIFE ASSURANCE COMPANY	IL	3,255	1,152	6	1,158
	GL	389	98	0	98
	IA	10	27	0	27
	GA	662	341	0	341
	T	4,316	1,618	6	1,624
BMO LIFE INSURANCE COMPANY	IL	203	0	0	0
	GL	311	24	0	24
	IA	0	0	0	0
	GA	0	0	0	0
	T	514	24	0	24
CANADA LIFE ASSURANCE COMPANY (THE)	IL	10,022	2,698	1,496	4,194
	GL	19,565	41	0	41
	IA	2,730	3,130	0	3,130
	GA	110	1,479	0	1,479
	T	32,427	7,348	1,496	8,844
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	2,552	687	0	687
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,552	687	0	687
CIBC LIFE INSURANCE COMPANY LIMITED	IL	129	70	0	70
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	129	70	0	70

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
COMBINED INSURANCE COMPANY OF AMERICA	IL	73	87	0	87
	GL	19	2	0	2
	IA	0	0	0	0
	GA	0	0	0	0
	T	92	89	0	89
CO-OPERATORS LIFE INSURANCE COMPANY	IL	5,436	1,136	163	1,299
	GL	323	333	0	333
	IA	624	533	0	533
	GA	1,316	721	0	721
	T	7,699	2,723	163	2,886
CUMIS LIFE INSURANCE COMPANY	IL	184	2	0	2
	GL	3,449	1,176	61	1,237
	IA	0	0	0	0
	GA	311	87	0	87
	T	3,944	1,265	61	1,326
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	3,190	1,854	476	2,330
	GL	16,809	15,768	469	16,237
	IA	374	991	0	991
	GA	713	2,496	0	2,496
	T	21,086	21,109	945	22,054
EMPIRE LIFE INSURANCE COMPANY (THE)	IL	1,612	185	96	281
	GL	25	0	0	0
	IA	334	410	0	410
	GA	0	2	0	2
	T	1,971	597	96	693

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	IL	857	35	27	62
	GL	53	0	0	0
	IA	460	214	0	214
	GA	0	2	0	2
	T	1,370	251	27	278
EXCELLENCE LIFE INSURANCE COMPANY (THE)	IL	5	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	5	0	0	0
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0
	GL	2,484	255	0	255
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,484	255	0	255
GERBER LIFE INSURANCE COMPANY	IL	50	3	0	3
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	50	3	0	3
GRAND ORANGE LODGE OF BRITISH AMERICA (THE)	IL	285	123	0	123
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	285	123	0	123

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	IL	7,129	2,567	1,458	4,025
	GL	6,981	5,385	0	5,385
	IA	5,912	1,998	0	1,998
	GA	19	51	0	51
	T	20,041	10,001	1,458	11,459
HOUSEHOLD LIFE INSURANCE COMPANY	IL	1	0	0	0
	GL	360	-42	0	-42
	IA	0	0	0	0
	GA	0	0	0	0
	T	361	-42	0	-42
INDEPENDENT ORDER OF FORESTERS (THE) (LIFE)	IL	9	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	9	0	0	0
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	IL	72	49	0	49
	GL	1,983	298	0	298
	IA	31	27	0	27
	GA	0	13	0	13
	T	2,086	387	0	387
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	IL	9,681	4,089	237	4,326
	GL	594	482	6	488
	IA	3,145	3,393	0	3,393
	GA	2,967	3,861	0	3,861
	T	16,387	11,825	243	12,068

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
KNIGHTS OF COLUMBUS	IL	3,848	801	759	1,560
	GL	0	0	0	0
	IA	2,674	451	0	451
	GA	0	0	0	0
	T	6,522	1,252	759	2,011
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	IL	12	0	0	0
	GL	15	6	0	6
	IA	0	0	0	0
	GA	0	0	0	0
	T	27	6	0	6
LONDON LIFE INSURANCE COMPANY	IL	12,440	4,403	2,279	6,682
	GL	0	6	0	6
	IA	705	487	0	487
	GA	4,379	4,685	0	4,685
	T	17,524	9,581	2,279	11,860
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	IL	27,852	13,773	3,799	17,572
	GL	13,099	10,398	507	10,905
	IA	9,099	15,587	0	15,587
	GA	5,815	258	0	258
	T	55,865	40,016	4,306	44,322
MANULIFE CANADA LTD.	IL	867	137	44	181
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	3	0	3
	T	867	140	44	183

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
MUNICH REINSURANCE COMPANY	IL	0	0	-275	-275
	GL	0	0	2,267	2,267
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	1,992	1,992
NEW YORK LIFE INSURANCE COMPANY	IL	1	75	0	75
	GL	1,424	266	814	1,080
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,425	341	814	1,155
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	29	0	29
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	26	29	0	29
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	1,262	1,216	0	1,216
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,262	1,216	0	1,216

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
RBC LIFE INSURANCE COMPANY	IL	2,892	1,369	63	1,432
	GL	18	0	0	0
	IA	22	13	0	13
	GA	0	0	0	0
	T	2,932	1,382	63	1,445
RELIABLE LIFE INSURANCE COMPANY	IL	15	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	15	0	0	0
SCOTIA LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	139	256	0	256
	IA	0	0	0	0
	GA	0	0	0	0
	T	139	256	0	256
SSQ LIFE INSURANCE COMPANY INC.	IL	0	0	0	0
	GL	418	371	24	395
	IA	0	0	0	0
	GA	0	0	0	0
	T	418	371	24	395
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	IL	1,878	805	487	1,292
	GL	175	206	0	206
	IA	2,077	4,992	0	4,992
	GA	3,904	5,781	0	5,781
	T	8,034	11,784	487	12,271

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
STANDARD LIFE ASSURANCE LIMITED	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	167	0	167
	GA	0	3	0	3
	T	0	170	0	170
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	30,463	11,641	6,219	17,860
	GL	23,039	7,027	346	7,373
	IA	14,040	12,338	0	12,338
	GA	5,556	17,226	0	17,226
	T	73,098	48,232	6,565	54,797
TD LIFE INSURANCE COMPANY	IL	34	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	34	0	0	0
TRANS GLOBAL LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	5	3	0	3
	IA	0	0	0	0
	GA	0	0	0	0
	T	5	3	0	3
TRANSAMERICA LIFE CANADA	IL	1,806	1,284	1	1,285
	GL	0	0	0	0
	IA	50	185	0	185
	GA	0	0	0	0
	T	1,856	1,469	1	1,470

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, 2010**  
**(\$000's)**

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
UNITY LIFE OF CANADA	IL	591	39	6	46
	GL	11	0	0	0
	IA	0	26	0	26
	GA	1,142	521	0	521
	T	1,743	586	6	592
WAWANESA LIFE INSURANCE COMPANY (THE)	IL	39	0	1	1
	GL	1	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	40	0	1	1
WESTERN LIFE ASSURANCE COMPANY	IL	133	0	0	0
	GL	1,327	39	0	39
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,460	39	0	39
TOTAL INDIVIDUAL LIFE		137,416	54,169	17,343	71,512
TOTAL GROUP LIFE		105,090	49,193	4,457	53,650
TOTAL INDIVIDUAL ANNUITY		42,449	45,127	0	45,127
TOTAL GROUP ANNUITY		28,852	38,381	0	38,381
GRAND TOTAL		313,806	186,871	21,800	208,671

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 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 DECEMBER 31, 2010**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACE INA INSURANCE	110	9
ACE INA LIFE INSURANCE	1,532	161
ACTRA FRATERNAL BENEFIT SOCIETY	72	25
AETNA LIFE INSURANCE COMPANY	0	3
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	328	114
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0	1
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	2,149	3,229
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	1,360	411
AMERICAN INCOME LIFE INSURANCE COMPANY	703	228
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	250	264
AVIVA INSURANCE COMPANY OF CANADA	15	1
AXA ASSURANCES INC.	1,936	1,061
AXA INSURANCE (CANADA)	1	0
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	3,563	2,443
BMO LIFE ASSURANCE COMPANY	456	132
BMO LIFE INSURANCE COMPANY	1,410	160
CANADA LIFE ASSURANCE COMPANY (THE)	13,035	1,200
CANADIAN PREMIER LIFE INSURANCE COMPANY	3,861	820
CANASSURANCE INSURANCE COMPANY	567	142
CHARTIS INSURANCE COMPANY OF CANADA	1,655	411
CHUBB INSURANCE COMPANY OF CANADA	18	-1
CIBC LIFE INSURANCE COMPANY LIMITED	935	229
COMBINED INSURANCE COMPANY OF AMERICA	11,783	2,936
CO-OPERATORS GENERAL INSURANCE COMPANY	10	0
CO-OPERATORS LIFE INSURANCE COMPANY	2,288	1,511
CT FINANCIAL ASSURANCE COMPANY	40	9
CUMIS GENERAL INSURANCE COMPANY	12	0

**TABLE IV**  
**LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS**  
**ACCIDENT AND SICKNESS INSURANCE**  
**DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED DECEMBER 31, 2010**  
**(\$000's)**

<b>INSURER OR SOCIETY</b>	<b>PREMIUMS</b>	<b>CLAIMS</b>
CUMIS LIFE INSURANCE COMPANY	3,299	1,101
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	129,926	102,372
ECHELON GENERAL INSURANCE COMPANY	4	0
EMPIRE LIFE INSURANCE COMPANY (THE)	302	258
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	463	316
EXCELLENCE LIFE INSURANCE COMPANY (THE)	41	0
FIRST CANADIAN INSURANCE CORPORATION	3,444	605
GMS INSURANCE INC	39	28
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	38,931	29,282
GREEN SHIELD CANADA	2,773	2,351
HOUSEHOLD LIFE INSURANCE COMPANY	321	239
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	2,449	682
INDUSTRIAL-ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	4,274	3,584
ING NOVEX INSURANCE COMPANY OF CANADA	5	-1
KNIGHTS OF COLUMBUS	120	1
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	67	43
LEGACY GENERAL INSURANCE COMPANY	76	48
LLOYD'S UNDERWRITERS	254	8
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	1	0
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	52,010	50,687
MEDAVIE INC.	35,224	24,397
NEW YORK LIFE INSURANCE COMPANY	3	1
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	2	0
PENNCORP LIFE INSURANCE COMPANY	1,060	545
RBC INSURANCE COMPANY OF CANADA	1,655	479
RBC LIFE INSURANCE COMPANY	1,656	1,296
RELIABLE LIFE INSURANCE COMPANY	2,200	577
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	528	0



**TABLE IV**  
**LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS**  
**ACCIDENT AND SICKNESS INSURANCE**  
**DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED DECEMBER 31, 2010**  
**(\$000's)**

INSURER OR SOCIETY	PREMIUMS	CLAIMS
SCOTIA LIFE INSURANCE COMPANY	2,321	122
SSQ LIFE INSURANCE COMPANY INC.	822	504
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	1,123	902
SUN LIFE ASSURANCE COMPANY OF CANADA	45,803	32,211
TD LIFE INSURANCE COMPANY	485	68
TRANS GLOBAL LIFE INSURANCE COMPANY	269	23
TRANSAMERICA LIFE CANADA	40	0
TRITON INSURANCE COMPANY	1,190	716
UNITY LIFE OF CANADA	44	62
WAWANESA LIFE INSURANCE COMPANY (THE)	8	-9
WESTERN LIFE ASSURANCE COMPANY	1,625	66
<b>TOTALS</b>	<b>382,945</b>	<b>269,063</b>

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$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	714	360	430	6	77	0	1	483	4	97	0	2,172	
	E	0	883	354	407	6	77	0	1	529	4	88	0	2,349	
	C	0	1,504	40	275	9	30	-4	1	184	0	41	0	2,080	
AFFILIATED FM INSURANCE COMPANY	P	0	772	0	0	0	0	31	0	0	0	0	0	803	
	E	0	683	0	0	0	0	30	0	0	0	0	0	713	
	C	0	36	0	0	0	0	0	0	0	0	0	0	36	
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	P	0	1,773	307	11	3	13	0	0	63	0	77	0	2,247	
	E	0	1,021	445	38	6	27	0	0	74	0	54	0	1,665	
	C	0	1,084	-365	76	-3	16	1	0	-31	0	6	0	784	
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	70	1	0	0	0	0	0	0	127	0	0	3,080	3,278	
	E	66	4	0	0	0	0	0	0	118	0	0	3,151	3,339	
	C	12	1	0	0	0	0	0	0	2	0	0	4,870	4,885	
AMERICAN ROAD INSURANCE COMPANY (THE)	P	0	0	0	0	0	139	0	0	0	0	0	0	139	
	E	0	0	0	0	0	139	0	0	0	0	0	0	139	
	C	0	0	0	0	0	6	0	0	0	0	0	0	6	
ARCH INSURANCE COMPANY	P	0	33	18	4	2	4	0	0	236	0	0	31	328	
	E	0	30	18	3	1	4	0	0	215	0	0	6	277	
	C	0	87	-29	0	0	0	0	0	47	0	0	1	106	
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	2	0	2	
	C	0	0	0	41	0	0	0	0	0	0	0	0	41	
ASPEN INSURANCE UK LIMITED	P	0	0	0	0	0	0	0	0	107	0	35	0	142	
	E	0	0	0	0	0	0	0	0	115	0	96	0	211	
	C	0	0	0	0	0	0	0	0	162	0	20	0	182	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	P	0	37	0	0	0	0	0	0	26	0	0	0	63	
	E	0	191	0	0	0	0	0	0	24	0	0	0	215	
	C	0	505	0	0	0	0	0	0	49	0	0	0	554	
ATLANTIC INSURANCE COMPANY LIMITED	P	805	2,214	0	2,877	88	1,030	0	0	1,578	48	0	0	8,640	
	E	808	2,147	0	3,327	93	1,045	0	0	1,554	49	0	0	9,023	
	C	294	895	0	2,519	167	168	0	14	237	-5	0	0	4,289	
ATRADIUS CREDIT INSURANCE N.V.	P	0	0	0	0	0	0	0	0	0	0	0	116	116	
	E	0	0	0	0	0	0	0	0	0	0	0	148	148	
	C	0	0	0	0	0	0	0	0	0	0	0	59	59	
AVIVA INSURANCE COMPANY OF CANADA	P	14,804	5,927	0	5,918	363	2,283	383	6	7,092	1,306	0	0	38,082	
	E	13,797	5,760	0	5,701	360	2,249	377	9	6,893	1,285	0	0	36,431	
	C	15,325	2,494	0	2,541	407	1,102	46	0	1,847	2,629	0	0	26,391	
AXA GENERAL INSURANCE	P	12,753	0	0	28,084	2,807	10,756	0	0	0	0	0	0	54,400	
	E	11,907	0	0	27,049	2,683	10,123	0	0	0	0	0	0	51,762	
	C	9,338	0	0	13,432	846	7,722	0	0	10	0	0	0	31,348	
AXA INSURANCE (CANADA)	P	0	1,767	0	434	19	188	119	1	1,095	0	1,234	0	4,857	
	E	0	1,470	0	355	17	161	96	2	903	0	1,204	0	4,208	
	C	0	364	0	-113	32	58	29	3	279	0	352	0	1,004	
AXA PACIFIC INSURANCE COMPANY	P	0	222	0	3	0	1	1	1	46	1	48	0	323	
	E	0	154	0	4	0	1	1	0	103	0	35	0	298	
	C	0	6	0	0	0	1	0	0	284	0	10	0	301	
AXIS REINSURANCE COMPANY	P	0	0	0	0	0	0	0	0	39	0	0	0	39	
	E	0	0	0	0	0	0	0	0	31	0	0	0	31	
	C	0	0	0	0	0	0	0	0	23	0	0	0	23	
BERKLEY INSURANCE COMPANY (CANADIAN BRANCH)	P	0	0	0	0	0	0	0	0	22	55	292	0	369	
	E	0	0	0	0	0	0	0	0	16	62	179	0	257	
	C	0	0	0	0	0	0	0	0	8	20	30	0	58	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA (THE)	P	0	10	0	0	0	0	171	0	0	0	0	0	181	
	E	0	15	0	0	0	0	168	0	0	0	0	0	183	
	C	0	-2	0	0	0	0	0	28	0	0	0	0	0	26
CANADA GUARANTY MORTGAGE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	202	202	
	E	0	0	0	0	0	0	0	0	0	0	0	238	238	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	953	0	0	0	953	
	E	0	0	0	0	0	0	0	0	918	0	0	0	918	
	C	0	0	0	0	0	0	0	0	-452	0	0	0	-452	
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	P	0	1	0	0	0	0	0	0	9	0	0	0	10	
	E	0	1	0	0	0	0	0	0	5	0	0	0	6	
	C	0	0	0	0	0	0	0	0	24	0	0	0	24	
CANADIAN UNION INSURANCE COMPANY	P	4,959	0	0	10,606	952	3,511	0	0	0	0	0	0	20,028	
	E	4,638	0	0	10,434	925	3,391	0	0	0	0	0	0	19,388	
	C	3,936	0	-10	5,847	266	3,537	0	0	45	0	0	0	13,621	
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	386	0	0	0	0	0	0	406	0	0	0	792	
	E	0	386	0	0	0	0	0	0	406	0	0	0	792	
	C	0	3	0	0	0	0	0	0	369	0	0	0	372	
CANASSURANCE INSURANCE COMPANY	P	54	0	0	0	0	0	0	0	1	0	0	0	55	
	E	54	0	0	0	0	0	0	0	1	0	0	0	55	
	C	1	0	0	0	0	0	0	0	0	0	0	0	1	
CHARTIS INSURANCE COMPANY OF CANADA	P	4	4,072	141	349	101	116	168	63	2,349	29	165	0	7,557	
	E	4	4,303	338	360	104	113	177	53	2,482	3	183	0	8,120	
	C	-14	735	20	196	74	37	569	15	126	0	-4	-4	1,750	
CHICAGO TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	503	503	
	E	0	0	0	0	0	0	0	0	0	0	0	503	503	
	C	0	0	0	0	0	0	0	0	0	0	0	49	49	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
CHRYSLER INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	1	1
	E	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1
	C	0	1	0	-84	0	0	0	0	0	0	0	0	0	-83
CHUBB INSURANCE COMPANY OF CANADA	P	24	468	0	72	7	18	39	25	734	42	0	0	0	1,429
	E	46	286	0	60	8	18	41	25	643	30	0	0	0	1,157
	C	0	284	0	-29	5	2	-1	-73	-389	1	0	0	0	-200
COMMONWEALTH INSURANCE COMPANY	P	0	102	0	0	0	0	0	0	466	0	0	0	0	568
	E	0	99	0	0	0	0	0	0	438	0	0	0	0	537
	C	0	794	0	0	0	0	0	0	-964	0	-3	0	0	-173
COMPAGNIE FRANCAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR	P	0	0	0	0	0	0	0	0	0	0	0	167	167	
	E	0	0	0	0	0	0	0	0	0	0	0	145	145	
	C	0	0	0	0	0	0	0	0	0	0	0	52	52	
CONTINENTAL CASUALTY COMPANY	P	0	118	0	55	11	37	2	0	1,369	15	32	0	1,639	
	E	0	89	0	46	6	38	3	0	1,039	13	32	0	1,266	
	C	0	92	0	-13	0	72	0	0	1,030	0	63	0	1,244	
CO-OPERATORS GENERAL INSURANCE COMPANY	P	18,319	4,805	0	16,606	2,034	7,227	101	10	2,834	22	139	0	52,097	
	E	17,311	4,383	0	16,618	2,030	7,048	101	9	2,801	21	178	0	50,500	
	C	11,564	2,737	-2	13,298	2,445	5,850	5	0	2,049	0	57	0	38,003	
COSECO INSURANCE COMPANY	P	1,295	0	0	2,392	296	1,118	0	0	0	0	0	0	5,101	
	E	1,243	0	0	2,292	286	1,073	0	0	0	0	0	0	4,894	
	C	1,378	0	0	438	207	675	0	0	0	0	0	0	2,698	
CUMIS GENERAL INSURANCE COMPANY	P	105	180	0	88	10	48	3	120	119	0	0	0	673	
	E	108	174	0	85	10	49	3	119	119	0	0	0	667	
	C	399	613	0	19	18	21	0	0	-19	0	0	0	1,051	
DOMINION OF CANADA GENERAL INSURANCE COMPANY (THE)	P	4,525	2,747	0	21,502	2,449	8,120	92	29	1,243	5	0	0	40,712	
	E	4,183	2,738	0	21,904	2,408	7,987	95	32	1,229	5	0	0	40,581	
	C	5,726	1,423	0	25,809	2,193	6,409	0	13	2,588	0	0	0	44,161	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	P	0	1,314	0	0	0	0	94	0	385	0	0	0	1,793
	E	0	1,241	0	0	0	0	88	0	353	0	0	0	1,682
	C	0	762	0	0	0	0	0	0	-460	0	0	0	302
ECHELON GENERAL INSURANCE COMPANY	P	0	26	0	0	0	0	0	0	77	0	0	1	104
	E	0	26	0	0	0	0	0	0	73	0	0	33	132
	C	0	0	0	-57	0	0	0	0	-73	0	0	7	-123
ECONOMICAL MUTUAL INSURANCE COMPANY	P	-1	3,873	0	1,118	107	541	139	27	1,619	0	0	0	7,423
	E	0	3,584	0	1,008	102	528	124	27	1,533	0	0	0	6,906
	C	0	4,146	0	691	149	218	8	6	201	0	0	0	5,419
ELECTRIC INSURANCE COMPANY	P	0	0	0	8	0	0	0	0	21	0	0	0	29
	E	0	0	0	8	0	0	0	0	21	0	0	0	29
	C	0	0	0	13	0	0	0	0	63	0	0	0	76
ELITE INSURANCE COMPANY	P	1,786	0	0	3,147	316	1,300	0	0	0	0	0	0	6,549
	E	1,667	0	0	2,906	288	1,185	0	0	0	0	0	0	6,046
	C	1,138	0	0	2,506	444	769	0	0	0	0	0	0	4,857
EULER HERMES AMERICAN CREDIT 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	0	0	0	0	0	0	0	0	0	-5	-5
FACTORY MUTUAL INSURANCE COMPANY	P	0	4,721	0	0	0	0	872	0	0	0	0	0	5,593
	E	0	4,288	0	0	0	0	1,116	0	0	0	0	0	5,404
	C	0	-1,404	0	0	0	0	-1,269	0	0	0	0	0	-2,673
FCT INSURANCE COMPANY LTD.	P	0	0	0	0	0	0	0	0	0	0	0	2,054	2,054
	E	0	0	0	0	0	0	0	0	0	0	0	2,054	2,054
	C	0	0	0	0	0	0	0	0	0	0	0	388	388
FEDERAL INSURANCE COMPANY	P	0	1	0	0	0	0	0	0	0	0	0	0	1
	E	0	1	0	0	0	0	0	0	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	126	0	0	0	126

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$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	1,396	0	0	8,650	666	3,658	0	0	62	0	0	0	14,432	
	E	1,375	0	0	8,319	651	3,568	0	0	64	0	0	0	13,977	
	C	3,244	0	0	8,411	416	2,354	0	0	-158	0	0	0	14,267	
FIDELITY NATIONAL TITLE INSURANCE COMPANY (CANADIAN BRANCH)	P	0	0	0	0	0	0	0	0	0	0	0	3	3	
	E	0	0	0	0	0	0	0	0	0	0	0	3	3	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
FIRST AMERICAN TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	161	161	
	E	0	0	0	0	0	0	0	0	0	0	0	161	161	
	C	0	0	0	0	0	0	0	0	0	0	0	69	69	
FIRST NORTH AMERICAN INSURANCE COMPANY	P	12	0	0	0	0	0	0	0	0	0	0	0	12	
	E	11	0	0	0	0	0	0	0	0	0	0	0	11	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
GCAN INSURANCE COMPANY	P	0	722	448	130	29	67	103	11	382	0	0	0	1,892	
	E	0	755	383	110	14	51	56	10	324	0	0	0	1,703	
	C	0	630	-15	48	-15	57	0	0	488	0	0	0	1,193	
GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	P	0	0	0	0	0	0	0	0	0	0	0	7,617	7,617	
	E	0	0	0	0	0	0	0	0	0	0	0	8,552	8,552	
	C	0	0	0	0	0	0	0	0	0	0	0	671	671	
GORE MUTUAL INSURANCE COMPANY	P	0	25	0	0	0	0	4	0	8	0	0	0	37	
	E	0	21	0	0	0	0	4	0	7	0	0	0	32	
	C	0	55	0	0	0	0	0	0	35	0	0	0	90	
GRAIN INSURANCE AND GUARANTEE COMPANY	P	44	414	0	0	0	0	18	0	291	0	0	0	767	
	E	43	385	0	0	0	0	13	0	277	0	0	0	718	
	C	52	69	0	0	0	0	0	0	27	0	0	0	148	
GREAT AMERICAN INSURANCE COMPANY	P	0	225	0	0	0	0	16	5	69	0	0	0	315	
	E	0	94	0	0	0	0	3	5	34	0	0	0	136	
	C	0	254	0	0	0	0	0	0	0	0	0	0	254	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
GUARANTEE COMPANY OF NORTH AMERICA (THE)	P	0	90	0	39	4	16	0	9	20	2,277	0	0	2,455	
	E	0	89	0	41	5	9	0	10	18	1,912	0	0	2,084	
	C	0	15	0	-12	0	0	0	9	0	-559	0	0	-547	
HARTFORD FIRE INSURANCE COMPANY	P	0	0	0	-2	0	0	0	0	0	1	0	0	-1	
	E	0	0	0	-1	0	0	0	0	0	1	0	0	0	
	C	0	0	-6	-1	0	0	0	0	0	0	0	0	-7	
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	2	0	0	0	0	0	0	5,894	0	0	0	5,896	
	E	0	2	0	0	0	0	0	0	5,894	0	0	0	5,896	
	C	0	0	0	0	0	0	0	0	55	0	0	0	55	
INTACT INSURANCE COMPANY	P	11	115	0	2	2	1	6	0	37	741	2	0	917	
	E	10	128	0	3	2	1	6	0	46	708	2	0	906	
	C	-5	40	0	2	14	1	0	0	-55	-84	0	0	-87	
JEVCO INSURANCE COMPANY	P	0	330	0	8	1	4	0	0	133	1,097	0	0	1,573	
	E	0	334	0	21	0	3	0	0	117	959	0	0	1,434	
	C	0	196	0	13	14	1	0	0	3	826	0	0	1,053	
LAWYERS' PROFESSIONAL INDEMNITY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	1	1	
	E	0	0	0	0	0	0	0	0	0	0	0	1	1	
	C	0	0	0	0	0	0	0	0	-496	0	0	7	-489	
LEGACY GENERAL INSURANCE COMPANY	P	23	0	0	0	0	0	0	0	0	0	0	814	837	
	E	23	0	0	0	0	0	0	0	0	0	0	815	838	
	C	0	0	0	0	0	0	0	0	0	0	0	22	22	
LIBERTY MUTUAL INSURANCE COMPANY	P	0	731	0	267	15	85	0	31	667	0	326	0	2,122	
	E	0	449	0	279	16	94	0	33	545	0	231	0	1,647	
	C	0	309	0	539	-4	0	0	-68	-1,036	0	-364	0	-624	
LLOYD'S UNDERWRITERS	P	2,006	4,020	967	0	0	4	387	43	5,182	0	2,757	10	15,376	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	1,420	678	759	50	6	13	188	29	4,227	0	1,216	3	8,589	



**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$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	7,633	0	5,973	445	2,186	309	102	5,570	0	725	0	22,943	
	E	0	7,000	0	5,958	441	2,163	301	103	5,441	0	653	0	22,060	
	C	-6	4,948	4	-10,762	200	837	4	2	6,178	0	-202	0	1,203	
LOMBARD INSURANCE COMPANY	P	36	0	0	59	5	28	0	0	0	0	0	0	128	
	E	71	0	0	58	5	30	0	0	0	0	0	0	164	
	C	3	0	0	-97	34	16	0	0	61	0	0	0	17	
LUMBERMEN'S UNDERWRITING ALLIANCE	P	0	147	0	0	0	0	0	0	0	0	0	0	147	
	E	0	290	0	0	0	0	0	0	0	0	0	0	290	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
MARKEL INSURANCE COMPANY OF CANADA	P	0	176	0	651	41	417	0	0	24	0	0	0	1,309	
	E	0	156	0	470	33	371	0	0	15	0	0	0	1,045	
	C	0	80	0	123	40	172	0	0	0	0	0	0	415	
METRO GENERAL INSURANCE CORPORATION LIMITED	P	6,268	530	0	9,026	1,356	5,498	0	0	651	0	0	0	23,329	
	E	6,020	523	0	8,352	1,274	5,738	0	0	614	0	0	0	22,521	
	C	5,586	88	0	7,239	616	3,092	0	0	529	0	0	0	17,150	
MISSISQUOI INSURANCE COMPANY (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	5	-1	0	0	0	0	0	0	61	0	0	0	65	
MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	P	0	0	148	24	0	2	0	0	0	0	0	0	174	
	E	0	2	143	23	0	2	0	0	0	0	0	0	170	
	C	0	0	-32	7	1	0	0	0	0	0	0	0	-24	
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	14	14	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
MOTORS INSURANCE CORPORATION	P	3	0	0	0	0	187	0	0	0	0	0	0	190	
	E	1	0	0	0	0	187	0	0	0	0	0	0	188	
	C	0	0	0	0	0	57	0	0	0	0	0	0	57	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$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	367	0	0	0	0	0	0	0	0	0	367	
	E	0	0	393	0	0	0	0	0	0	0	0	0	393	
	C	0	0	-203	0	0	0	0	0	0	0	0	0	-203	
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	11	0	0	0	0	99	0	0	0	110	
NOVEX INSURANCE COMPANY	P	3	45	0	0	0	0	1	0	196	0	0	0	245	
	E	4	43	0	0	0	0	1	0	172	0	0	13	233	
	C	0	21	0	-19	1	0	0	0	-30	0	0	-24	-51	
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	7	67	0	315	13	116	0	0	14	0	0	0	532	
	E	7	61	0	293	12	105	0	0	14	0	0	0	492	
	C	7	-24	0	-238	5	341	0	0	0	0	0	0	91	
OMEGA GENERAL INSURANCE COMPANY	P	38	3	0	0	0	0	0	0	86	0	0	0	127	
	E	35	1	0	0	0	0	0	0	66	0	0	0	102	
	C	14	0	0	0	0	0	0	0	0	0	0	0	14	
OPTIMUM INSURANCE 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	13	0	0	0	13	
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	-342	0	0	0	0	0	0	0	0	-342	
PERSONAL INSURANCE COMPANY (THE)	P	1,084	0	0	2,254	228	1,046	0	0	0	0	0	0	4,612	
	E	987	0	0	2,034	206	940	0	0	0	0	0	0	4,167	
	C	1,378	0	0	1,428	292	752	0	0	0	0	0	0	3,850	
PMI MORTGAGE INSURANCE COMPANY 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	1	1	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY (THE)	P	553	237	0	1,424	166	662	0	0	139	0	0	0	3,181	
	E	512	223	0	1,290	148	583	0	0	124	0	0	0	2,878	
	C	512	-52	0	2,157	1,009	475	0	0	98	0	0	0	4,200	
PRIMUM INSURANCE COMPANY	P	1,497	0	0	2,545	399	1,089	0	0	257	0	0	0	5,787	
	E	1,371	0	0	2,312	368	992	0	0	257	0	0	0	5,300	
	C	1,397	0	0	1,503	78	754	0	0	96	0	0	0	3,828	
PROTECTIVE 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	2	0	0	0	0	0	0	0	0	2	
RBC GENERAL INSURANCE COMPANY	P	504	0	0	1,208	142	572	0	0	2	0	0	0	2,428	
	E	447	0	0	980	148	518	0	0	2	0	0	0	2,095	
	C	418	0	0	456	30	215	0	0	0	0	0	0	1,119	
RBC INSURANCE COMPANY OF CANADA	P	116	0	0	0	0	0	0	0	0	0	0	0	116	
	E	116	0	0	0	0	0	0	0	0	0	0	0	116	
	C	24	0	0	0	0	0	0	0	0	0	0	0	24	
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	4,026	5,817	0	13,157	1,815	5,549	1,094	33	2,746	2	1	0	34,240	
	E	3,743	5,684	0	12,712	1,745	5,240	1,146	35	2,665	2	1	0	32,973	
	C	4,817	4,150	7	11,655	976	3,529	739	2	1,425	0	0	0	27,300	
S&Y INSURANCE COMPANY	P	0	0	0	21,959	3,239	9,312	0	0	0	0	0	0	34,510	
	E	0	0	0	22,011	3,206	9,136	0	0	0	0	0	0	34,353	
	C	0	0	0	14,074	2,420	6,493	0	0	0	0	0	0	22,987	
SAFETY NATIONAL CASUALTY 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	1	0	0	0	1	
SCOTTISH & YORK INSURANCE CO. LIMITED	P	0	651	0	6,761	725	3,456	61	0	453	0	0	0	12,107	
	E	0	602	0	6,586	702	3,333	56	0	625	0	0	0	11,904	
	C	0	451	0	3,566	779	2,497	13	0	318	0	0	0	7,624	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
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	135	0	0	0	135	
SECURITY NATIONAL INSURANCE COMPANY	P	1,968	0	0	2,659	379	1,347	0	0	0	0	0	0	6,353	
	E	1,803	0	0	2,443	350	1,233	0	0	0	0	0	0	5,829	
	C	1,476	0	0	983	146	763	0	0	0	0	0	0	3,368	
SENTRY INSURANCE A MUTUAL COMPANY	P	0	0	0	2	0	0	0	0	0	0	0	0	2	
	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	154	2,842	0	1,697	66	423	83	19	1,212	0	0	0	6,496	
	E	131	2,341	0	985	78	325	72	18	1,174	0	0	0	5,124	
	C	7	5,217	0	422	34	109	0	0	339	0	0	0	6,128	
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	129	1,017	0	481	35	149	8	1	889	0	21	0	2,730	
	E	121	757	0	511	37	143	6	0	736	0	23	0	2,334	
	C	94	1,207	0	1,193	-32	68	-1,222	0	593	0	267	0	2,168	
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	447	447	
	E	0	0	0	0	0	0	0	0	0	0	0	447	447	
	C	0	0	0	0	0	0	0	0	0	0	0	133	133	
SUNDERLAND MARINE MUTUAL INSURANCE COMPANY LIMITED	P	0	1,499	0	0	0	0	0	0	0	0	1,396	0	2,895	
	E	0	1,350	0	0	0	0	0	0	0	0	1,594	0	2,944	
	C	0	-903	0	0	0	0	0	0	0	0	193	0	-710	
TD HOME AND AUTO INSURANCE COMPANY	P	224	0	0	259	34	133	0	0	16	0	0	0	666	
	E	223	0	0	263	34	134	0	0	16	0	0	0	670	
	C	174	0	0	-134	-14	67	0	0	11	0	0	0	104	
TEMPLE INSURANCE COMPANY	P	0	735	617	0	0	0	0	0	1,091	0	0	0	2,443	
	E	0	635	997	0	0	0	0	0	997	0	0	0	2,629	
	C	0	100	143	0	0	0	0	0	575	0	0	0	818	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
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	0	11	0	0	0	11
TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	P	0	17	0	12	1	3	0	0	0	0	0	0	33	
	E	0	17	0	13	1	4	0	0	0	0	0	0	35	
	C	0	0	0	-13	0	0	0	0	0	0	0	0	-13	
TRADERS GENERAL INSURANCE COMPANY	P	1,864	0	0	2,893	349	1,366	0	0	0	0	0	0	6,472	
	E	1,772	0	0	2,853	345	1,338	0	0	0	0	0	0	6,308	
	C	1,231	0	0	2,045	85	1,086	0	0	-16	0	0	0	4,431	
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	3	0	0	0	0	0	0	0	0	3	
TRANS GLOBAL INSURANCE COMPANY	P	280	0	0	0	0	0	0	0	0	0	0	0	280	
	E	278	0	0	0	0	0	0	0	0	0	0	0	278	
	C	1	0	0	0	0	0	0	0	0	0	0	0	1	
TRAVELERS GUARANTEE COMPANY OF CANADA	P	0	0	0	0	0	0	528	0	63	2,292	0	0	2,883	
	E	0	0	0	0	0	0	711	26	139	1,226	0	0	2,102	
	C	0	0	0	0	0	0	533	0	-42	1,904	0	0	2,395	
TRISURA GUARANTEE INSURANCE COMPANY	P	0	1	0	0	0	0	55	0	157	198	0	0	411	
	E	0	1	0	0	0	0	29	0	89	150	0	0	269	
	C	0	0	0	0	0	0	-1	0	1	-10	0	0	-10	
TRITON INSURANCE COMPANY	P	120	0	0	0	0	0	0	0	0	0	0	0	120	
	E	407	0	0	0	0	0	0	0	0	0	0	0	407	
	C	62	0	0	0	0	0	0	0	0	0	0	0	62	
UNIFUND ASSURANCE COMPANY	P	24,500	0	0	41,496	5,934	20,350	0	0	0	0	0	0	92,280	
	E	23,072	0	0	40,423	5,674	19,415	0	0	0	0	0	0	88,584	
	C	20,697	0	0	24,397	4,070	12,173	0	0	0	0	0	0	61,337	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
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	0	68	0	0	0	68
WESTERN FINANCIAL INSURANCE COMPANY	P	211	0	0	0	0	0	0	0	0	0	0	0	211	
	E	211	0	0	0	0	0	0	0	0	0	0	0	211	
	C	64	0	0	0	0	0	0	0	0	0	0	0	64	
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	1,036	0	0	1,036	
	E	0	0	0	0	0	0	0	0	0	1,038	0	0	1,038	
	C	0	0	0	0	0	0	0	0	0	28	0	0	28	
WESTPORT INSURANCE CORPORATION	P	0	1,122	262	0	0	0	60	0	852	0	0	0	2,296	
	E	0	916	246	0	0	0	59	0	1,000	0	0	0	2,221	
	C	0	491	136	0	0	0	47	0	293	0	0	0	967	
XL INSURANCE COMPANY LIMITED	P	0	11	310	1	0	0	0	0	672	0	0	0	994	
	E	0	14	223	0	0	0	11	0	527	0	0	0	775	
	C	0	4	157	0	0	0	14	0	260	0	0	0	435	
XL REINSURANCE AMERICA INC.	P	0	0	0	1	0	0	0	0	655	0	0	0	656	
	E	0	0	0	2	0	0	0	0	665	0	0	0	667	
	C	0	0	0	0	0	0	0	0	310	0	0	0	310	
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	3,137	0	521	173	129	216	12	1,616	2	0	0	5,806	
	E	0	2,788	0	514	161	131	214	12	1,421	4	0	0	5,245	
	C	0	2,166	0	501	28	119	-1	-1	420	0	0	0	3,232	

**TABLE V**  
**PROPERTY AND CASUALTY INSURERS**  
**DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**  
**(\$000's)**

INSURER	PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
	PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
TOTAL DIRECT PREMIUMS	106,581	68,645	3,945	218,176	25,833	94,382	5,164	549	53,605	9,173	7,348	15,208	608,609
TOTAL EARNED PREMIUMS	98,628	59,618	3,540	212,464	24,988	91,043	5,108	529	46,721	7,472	4,555	16,284	570,950
TOTAL DIRECT CLAIMS	91,769	37,349	604	136,615	18,489	62,734	-274	-48	22,262	4,750	1,682	6,298	382,230