



GOVERNMENT OF NEWFOUNDLAND AND LABRADOR
Service NL

2013 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 2013 AND 2012
(\$'000's)

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2013	2012	2013	2012
LIFE	283,382	270,698	148,098	139,887
ANNUITIES	103,729	52,465	91,035	77,916
ACCIDENT AND SICKNESS	474,790	462,694	329,223	314,403
PROPERTY				
- PERSONAL	140,735	130,727	81,799	89,181
- COMMERCIAL	95,651	80,137	48,547	48,442
AIRCRAFT	4,805	3,946	19,885	2,663
AUTOMOBILE				
- LIABILITY	239,931	231,958	179,644	177,886
- PERSONAL ACCIDENT	30,746	28,723	19,553	21,591
- OTHER	115,723	106,991	83,175	74,171
CREDIT	556	220	101	-27
BOILER AND MACHINERY	4,327	4,429	-2,599	4,540
LEGAL EXPENSE	65	13	15	17
FIDELITY	646	614	-99	531
LIABILITY	64,626	57,674	30,250	31,377
SURETY	21,086	8,273	5,028	-2,379
MARINE	10,524	10,231	6,457	6,338
MORTGAGE	12,933	12,220	1,059	691
TITLE	3,269	3,435	644	787
CREDIT PROTECTION	3,357	3,322	370	1,237
OTHER APPROVED PRODUCTS	98	0	79	0
HAIL	0	0	0	0
TOTALS	1,610,979	1,468,770	1,042,263	989,253

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2013	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2013
ACE INA LIFE INSURANCE	I	1,311	5	0	286	0	1,030
	G	9,287	3,898	15	3,467	0	9,733
	T	10,598	3,903	15	3,753	0	10,763
ACTRA FRATERNAL BENEFIT SOCIETY	I	0	0	0	0	0	0
	G	2,753	0	736	500	0	2,989
	T	2,753	0	736	500	0	2,989
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	1,196	1	0	128	0	1,069
	G	150,703	3,201	0	25,881	0	128,023
	T	151,899	3,202	0	26,009	0	129,092
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	I	82	0	0	7	0	75
	G	76,349	0	70,521	75,934	0	70,936
	T	76,431	0	70,521	75,941	0	71,011
AMERICAN INCOME LIFE INSURANCE COMPANY	I	173,185	34,136	343	19,478	0	188,186
	G	0	0	0	0	0	0
	T	173,185	34,136	343	19,478	0	188,186
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	197,317	54,116	6,717	19,219	0	238,931
	G	23,786	11,113	4,398	5,377	0	33,920
	T	221,103	65,229	11,115	24,596	0	272,851
ASSURANT LIFE OF CANADA	I	10,455	551	1,743	943	0	11,806
	G	10,304	126	294	838	0	9,886
	T	20,759	677	2,037	1,781	0	21,692
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	126,972	10,241	638	8,047	0	129,804
	G	799,154	33,423	125,926	39,212	0	919,291
	T	926,126	43,664	126,564	47,259	0	1,049,095

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2013	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2013
BMO LIFE ASSURANCE COMPANY	I	327,025	25,276	8,576	19,984	0	340,893
	G	10,103	82	38	2,607	0	7,616
	T	337,128	25,358	8,614	22,591	0	348,509
BMO LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	11,421	0	264	1,742	0	9,943
	T	11,421	0	264	1,742	0	9,943
CANADA LIFE ASSURANCE COMPANY (THE)	I	2,234,690	361,117	10,010	111,967	0	2,493,850
	G	3,657,092	845	100,403	61,724	0	3,696,616
	T	5,891,782	361,962	110,413	173,691	0	6,190,466
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	21,342	196	211	1,809	0	19,940
	T	21,342	196	211	1,809	0	19,940
CAPITAL FINANCIAL SECURITY INSURANCE COMPANY (LA)	I	2,482	0	0	40	0	2,442
	G	25	5	20	5	0	45
	T	2,507	5	20	45	0	2,487
CIBC LIFE INSURANCE COMPANY LIMITED	I	11,089	0	0	704	0	10,385
	G	0	0	0	0	0	0
	T	11,089	0	0	704	0	10,385
CMFG LIFE INSURANCE COMPANY	I	3	0	0	3	0	0
	G	0	0	0	0	0	0
	T	3	0	0	3	0	0
COMBINED INSURANCE COMPANY OF AMERICA	I	2,689	616	54	264	0	3,095
	G	94	58	0	23	0	129
	T	2,783	674	54	287	0	3,224

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2013	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2013
CO-OPERATORS LIFE INSURANCE COMPANY	I	1,414,359	134,658	16,988	68,038	0	1,497,967
	G	108,555	2,004	19,908	78,437	0	52,030
	T	1,522,914	136,662	36,896	146,475	0	1,549,997
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	36,343	2,065	0	5,461	0	32,947
	G	599,870	151,880	892	112,689	0	639,953
	T	636,213	153,945	892	118,150	0	672,900
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	316,858	16,660	4,427	23,614	0	314,331
	G	7,916,391	17,287	127,522	28,999	0	8,032,201
	T	8,233,249	33,947	131,949	52,613	0	8,346,532
EMPIRE LIFE INSURANCE COMPANY (THE)	I	107,901	12,718	722	5,171	0	116,170
	G	3,404	13,062	164	0	0	16,630
	T	111,305	25,780	886	5,171	0	132,800
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	I	216,178	19,863	14,234	20,135	0	230,140
	G	13,169	4,200	1,297	869	0	17,797
	T	229,347	24,063	15,531	21,004	0	247,937
EXCELLENCE LIFE INSURANCE COMPANY (THE)	I	3,968	50	0	740	0	3,278
	G	129	0	0	129	0	0
	T	4,097	50	0	869	0	3,278
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	200,554	41,643	0	42,379	0	199,818
	T	200,554	41,643	0	42,379	0	199,818

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2013	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2013
FORESTERS LIFE INSURANCE COMPANY	I	135,839	18,741	75	8,948	0	145,707
	G	6,427	4,267	28	1,660	0	9,062
	T	142,266	23,008	103	10,608	0	154,769
GERBER LIFE INSURANCE COMPANY	I	6,514	652	25	736	0	6,455
	G	0	0	0	0	0	0
	T	6,514	652	25	736	0	6,455
GRAND ORANGE LODGE OF BRITISH AMERICA (THE)	I	5,442	102	30	196	0	5,378
	G	0	0	0	0	0	0
	T	5,442	102	30	196	0	5,378
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	I	985,773	120,590	-1,340	58,716	0	1,046,307
	G	2,389,107	272,770	281	196,486	0	2,465,672
	T	3,374,880	393,360	-1,059	255,202	0	3,511,979
INDEPENDENT ORDER OF FORESTERS (THE)	I	4,701	311	9	50	0	4,971
	G	0	0	0	0	0	0
	T	4,701	311	9	50	0	4,971
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	I	1,367,335	106,972	7,617	62,291	0	1,419,633
	G	388,625	128,128	35,399	77,847	0	474,305
	T	1,755,960	235,100	43,016	140,138	0	1,893,938
KNIGHTS OF COLUMBUS	I	310,058	33,435	3,010	12,877	0	333,626
	G	0	0	0	0	0	0
	T	310,058	33,435	3,010	12,877	0	333,626
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	I	2,055	10	0	0	0	2,065
	G	7,429	1,575	22,400	11,035	0	20,369
	T	9,484	1,585	22,400	11,035	0	22,434

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2013	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2013
LIFE INSURANCE COMPANY OF NORTH AMERICA	I	0	0	0	0	0	0
	G	2,919	0	0	1,294	0	1,625
	T	2,919	0	0	1,294	0	1,625
LONDON LIFE INSURANCE COMPANY	I	1,814,116	209,029	34,937	132,323	0	1,925,759
	G	0	0	0	0	0	0
	T	1,814,116	209,029	34,937	132,323	0	1,925,759
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	I	4,512,504	132,509	112,972	225,563	35	4,532,457
	G	5,661,542	428,735	267,117	588,957	0	5,768,436
	T	10,174,046	561,244	380,089	814,520	35	10,300,893
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	493,954	50,659	0	12,524	0	532,089
	T	493,954	50,659	0	12,524	0	532,089
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	I	432	0	0	5	0	427
	G	0	0	0	0	0	0
	T	432	0	0	5	0	427
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	I	250	0	0	0	0	250
	G	30,355	388	0	11,405	0	19,338
	T	30,605	388	0	11,405	0	19,588
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	617,360	51,369	61,626	93,931	0	636,424
	G	0	0	0	0	0	0
	T	617,360	51,369	61,626	93,931	0	636,424
RBC LIFE INSURANCE COMPANY	I	426,878	51,329	0	20,205	0	458,002
	G	371	0	0	112	0	259
	T	427,249	51,329	0	20,317	0	458,261

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2013	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2013
RELIABLE LIFE INSURANCE COMPANY	I	1,967	0	0	2	0	1,965
	G	0	0	0	0	0	0
	T	1,967	0	0	2	0	1,965
SCOTIA LIFE INSURANCE COMPANY	I	19,025	12,250	0	3,950	0	27,325
	G	73,891	250	792	4,440	0	70,493
	T	92,916	12,500	792	8,390	0	97,818
SSQ INSURANCE COMPANY INC.	I	4,450	6,400	0	0	0	10,850
	G	0	0	0	0	0	0
	T	4,450	6,400	0	0	0	10,850
SSQ LIFE INSURANCE COMPANY INC.	I	0	0	0	0	0	0
	G	127,810	75,151	1,951	32,966	0	171,946
	T	127,810	75,151	1,951	32,966	0	171,946
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	I	228,677	992	0	15,588	0	214,081
	G	19,204	0	1,363	0	0	20,567
	T	247,881	992	1,363	15,588	0	234,648
SUN LIFE ASSURANCE COMPANY OF CANADA	I	5,138,220	492,852	204,612	234,857	0	5,600,827
	G	5,406,719	103,785	0	197,893	0	5,312,611
	T	10,544,939	596,637	204,612	432,750	0	10,913,438
TD LIFE INSURANCE COMPANY	I	15,979	6,656	799	901	0	22,533
	G	0	0	0	0	0	0
	T	15,979	6,656	799	901	0	22,533
TRANS GLOBAL LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	720	0	0	680	0	40
	T	720	0	0	680	0	40

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2013	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2013
TRANSAMERICA LIFE CANADA	I	388,160	44,996	300	14,136	0	419,320
	G	0	0	0	0	0	0
	T	388,160	44,996	300	14,136	0	419,320
WAWANESA LIFE INSURANCE COMPANY (THE)	I	13,548	748	1	761	0	13,536
	G	25	50	50	125	0	0
	T	13,573	798	51	886	0	13,536
WESTERN LIFE ASSURANCE COMPANY	I	41,973	2,830	0	3,251	0	41,552
	G	171,222	0	79,950	1,454	0	249,718
	T	213,195	2,830	79,950	4,705	0	291,270
TOTAL DIRECT INDIVIDUAL		21,225,409	1,964,846	489,124	1,193,516	35	22,485,899
TOTAL DIRECT GROUP		28,394,804	1,348,781	861,940	1,621,500	0	28,984,025
GRAND TOTAL		49,620,214	3,313,627	1,351,064	2,815,015	35	51,469,924

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2013
(\$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	23	5	0	5
	GL	2,329	-52	0	-52
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,352	-47	0	-47
ACTRA FRATERNAL BENEFIT SOCIETY	IL	0	0	0	0
	GL	8	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	8	0	0	0
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	15	4	0	4
	GL	3,973	567	0	567
	IA	0	0	0	0
	GA	0	0	0	0
	T	3,988	571	0	571
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	IL	1	0	0	0
	GL	1,254	520	0	520
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,255	520	0	520
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	4,407	809	0	809
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,407	809	0	809

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, 2013
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	2,598	1,162	11	1,173
	GL	78	65	0	65
	IA	870	785	0	785
	GA	0	0	0	0
	T	3,546	2,012	11	2,023
ASSURANT LIFE OF CANADA	IL	186	415	0	415
	GL	605	205	0	205
	IA	523	56	0	56
	GA	2,950	1,320	0	1,320
	T	4,264	1,996	0	1,996
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	6,095	3,636	0	3,636
	GL	3,148	1,676	0	1,676
	IA	0	0	0	0
	GA	0	0	0	0
	T	9,243	5,312	0	5,312
BMO LIFE ASSURANCE COMPANY	IL	3,880	3,188	5	3,193
	GL	49	24	0	24
	IA	7	56	0	56
	GA	96	426	0	426
	T	4,032	3,694	5	3,699
BMO LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	242	29	0	29
	IA	0	0	0	0
	GA	0	0	0	0
	T	242	29	0	29

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

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LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
CANADA LIFE ASSURANCE COMPANY (THE)	IL	13,189	5,234	1,416	6,650
	GL	21,829	31	0	31
	IA	170	2,069	0	2,069
	GA	131	1,228	0	1,228
	T	35,319	8,562	1,416	9,978
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	2,301	698	0	698
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,301	698	0	698
CAPITAL FINANCIAL SECURITY INSURANCE COMPANY (LA)	IL	24	28	0	28
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	24	28	0	28
CIBC LIFE INSURANCE COMPANY LIMITED	IL	135	135	0	135
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	135	135	0	135
COMBINED INSURANCE COMPANY OF AMERICA	IL	114	43	1	44
	GL	2	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	116	43	1	44

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

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FOR THE YEAR ENDED DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
CO-OPERATORS LIFE INSURANCE COMPANY	IL	6,549	1,117	117	1,234
	GL	202	243	0	243
	IA	291	389	0	389
	GA	0	24	0	24
	T	7,042	1,773	117	1,890
CUMIS LIFE INSURANCE COMPANY	IL	198	200	0	200
	GL	3,798	1,399	319	1,718
	IA	0	0	0	0
	GA	0	0	0	0
	T	3,996	1,599	319	1,918
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	3,158	2,212	493	2,705
	GL	21,039	13,959	2,184	16,143
	IA	143	800	0	800
	GA	875	2,062	0	2,062
	T	25,215	19,033	2,677	21,710
EMPIRE LIFE INSURANCE COMPANY (THE)	IL	1,621	339	126	465
	GL	42	0	0	0
	IA	567	642	0	642
	GA	8	10	0	10
	T	2,238	991	126	1,117
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	IL	1,064	695	32	727
	GL	37	5	0	5
	IA	55	177	0	177
	GA	0	2	0	2
	T	1,156	879	32	911

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, 2013
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
EXCELLENCE LIFE INSURANCE COMPANY (THE)	IL	10	10	0	10
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	10	10	0	10
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0
	GL	2,016	289	0	289
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,016	289	0	289
FORESTERS LIFE INSURANCE COMPANY	IL	794	170	8	178
	GL	77	0	0	0
	IA	0	0	0	0
	GA	973	842	0	842
	T	1,844	1,012	8	1,020
GERBER LIFE INSURANCE COMPANY	IL	58	36	0	36
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	58	36	0	36
GRAND ORANGE LODGE OF BRITISH AMERICA (THE)	IL	257	163	0	163
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	257	163	0	163

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, 2013
(\$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	8,805	1,868	1,695	3,563
	GL	8,411	5,858	199	6,057
	IA	2,750	3,257	0	3,257
	GA	17	50	0	50
	T	19,983	11,033	1,894	12,927
INDEPENDENT ORDER OF FORESTERS (THE)	IL	29	0	4	4
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	29	0	4	4
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	IL	9,719	3,204	320	3,524
	GL	4,970	740	669	1,409
	IA	9,382	10,622	0	10,622
	GA	6,097	8,176	0	8,176
	T	30,168	22,742	989	23,731
KNIGHTS OF COLUMBUS	IL	4,136	1,154	674	1,828
	GL	0	0	0	0
	IA	0	78	0	78
	GA	0	0	0	0
	T	4,136	1,232	674	1,906
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	IL	13	0	0	0
	GL	165	77	0	77
	IA	38	0	0	0
	GA	0	0	0	0
	T	216	77	0	77

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, 2013
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	0	0	0	0
	GL	8	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	8	0	0	0
LONDON LIFE INSURANCE COMPANY	IL	14,502	6,586	2,610	9,196
	GL	0	6	0	6
	IA	514	1,259	0	1,259
	GA	7,496	6,056	0	6,056
	T	22,512	13,907	2,610	16,517
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	IL	33,225	12,853	3,921	16,774
	GL	16,249	11,872	1,184	13,056
	IA	3,847	7,909	0	7,909
	GA	5,204	8,871	0	8,871
	T	58,524	41,505	5,104	46,610
MUNICH REINSURANCE COMPANY	IL	0	0	-49	-49
	GL	0	0	5,884	5,884
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	5,835	5,835
NEW YORK LIFE INSURANCE COMPANY	IL	1	7	0	7
	GL	1,693	614	865	1,479
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,694	621	865	1,486

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, 2013
(\$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	3	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	3	0	0	0
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	IL	1	0	0	0
	GL	131	141	0	141
	IA	0	0	0	0
	GA	0	0	0	0
	T	132	141	0	141
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	1,560	247	0	247
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,560	247	0	247
RBC LIFE INSURANCE COMPANY	IL	3,114	2,518	40	2,558
	GL	1	61	0	61
	IA	29	15	0	15
	GA	0	0	0	0
	T	3,144	2,594	40	2,634
RELIABLE LIFE INSURANCE COMPANY	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

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, 2013
(\$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	64	1	0	1
	GL	235	100	0	100
	IA	0	0	0	0
	GA	0	0	0	0
	T	299	101	0	101
SSQ INSURANCE COMPANY INC. SSQ INSURANCE COMPANY INC.	IL	0	0	0	0
	GL	1,353	708	0	708
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,353	708	0	708
SSQ LIFE INSURANCE COMPANY INC.	IL	0	0	0	0
	GL	885	231	0	231
	IA	0	0	0	0
	GA	0	0	0	0
	T	885	231	0	231
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	IL	1,805	2,573	516	3,089
	GL	1,059	359	0	359
	IA	376	564	0	564
	GA	0	3,020	0	3,020
	T	3,240	6,516	516	7,032
STANDARD LIFE ASSURANCE LIMITED	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	22	0	22
	GA	0	74	0	74
	T	0	96	0	96

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, 2013
(\$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	34,150	15,146	6,563	21,709
	GL	23,028	9,841	403	10,244
	IA	15,186	13,476	0	13,476
	GA	45,134	16,572	0	16,572
	T	117,498	55,035	6,966	62,001
TD LIFE INSURANCE COMPANY	IL	51	100	0	100
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	51	100	0	100
TRANS GLOBAL LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	6	2	0	2
	IA	0	0	0	0
	GA	0	0	0	0
	T	6	2	0	2
TRANSAMERICA LIFE CANADA	IL	2,069	1,453	0	1,453
	GL	0	0	0	0
	IA	0	126	0	126
	GA	0	0	0	0
	T	2,069	1,579	0	1,579
WAWANESA LIFE INSURANCE COMPANY (THE)	IL	49	0	1	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	49	0	1	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, 2013
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
WESTERN LIFE ASSURANCE COMPANY	IL	155	100	0	100
	GL	4,328	208	0	208
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,483	308	0	308
TOTAL INDIVIDUAL LIFE		157,832	67,411	18,504	85,915
TOTAL GROUP LIFE		125,551	50,476	11,707	62,183
TOTAL INDIVIDUAL ANNUITY		34,748	42,302	0	42,302
TOTAL GROUP ANNUITY		68,981	48,733	0	48,733
GRAND TOTAL		387,111	208,922	30,210	239,133

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
FOR THE YEAR ENDED DECEMBER 31, 2013
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACE INA INSURANCE	81	0
ACE INA LIFE INSURANCE	2,681	178
ACTRA FRATERNAL BENEFIT SOCIETY	87	20
AETNA LIFE INSURANCE COMPANY	0	2
AIG INSURANCE COMPANY OF CANADA	2,347	544
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	548	198
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	2,135	267
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	1,213	248
AMERICAN INCOME LIFE INSURANCE COMPANY	795	262
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	349	290
AVIVA INSURANCE COMPANY OF CANADA	2	0
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	4,487	3,067
BMO LIFE ASSURANCE COMPANY	844	84
BMO LIFE INSURANCE COMPANY	863	89
CANADA LIFE ASSURANCE COMPANY (THE)	16,903	1,635
CANADIAN PREMIER LIFE INSURANCE COMPANY	3,787	856
CANASSURANCE INSURANCE COMPANY	673	424
CAPITAL FINANCIAL SECURITY INSURANCE COMPANY (LA)	994	968
CHUBB INSURANCE COMPANY OF CANADA	64	6
CIBC LIFE INSURANCE COMPANY LIMITED	1,265	313
COMBINED INSURANCE COMPANY OF AMERICA	12,778	2,513
CO-OPERATORS GENERAL INSURANCE COMPANY	12	0
CO-OPERATORS LIFE INSURANCE COMPANY	1,886	1,171
CT FINANCIAL ASSURANCE COMPANY	36	0
CUMIS GENERAL INSURANCE COMPANY	13	0
CUMIS LIFE INSURANCE COMPANY	3,827	1,671
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	145,416	124,605

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, 2013
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ECHELON GENERAL INSURANCE COMPANY	114	1
EMPIRE LIFE INSURANCE COMPANY (THE)	412	321
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	430	246
EVEREST INSURANCE COMPANY OF CANADA	19	17
EXCELLENCE LIFE INSURANCE COMPANY (THE)	102	28
FENCHURCH GENERAL INSURANCE COMPANY	3	2
FIRST CANADIAN INSURANCE CORPORATION	4,041	743
FORESTERS LIFE INSURANCE COMPANY	87	61
GMS INSURANCE INC.	66	21
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	47,335	36,485
GREEN SHIELD CANADA	5,509	4,147
HUMANIA ASSURANCE INC.	14	0
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	9,363	2,799
KNIGHTS OF COLUMBUS	162	18
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	850	502
LEGACY GENERAL INSURANCE COMPANY	54	45
LIFE INSURANCE COMPANY OF NORTH AMERICA	9	26
LLOYD'S UNDERWRITERS	236	48
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	85,425	71,008
MEDAVIE INC.	38,117	24,849
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	1	0
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	145	170
RBC INSURANCE COMPANY OF CANADA	1,683	709
RBC LIFE INSURANCE COMPANY	3,241	2,154
RELIABLE LIFE INSURANCE COMPANY	455	145
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	699	0
SCOTIA LIFE INSURANCE COMPANY	2,908	101
SSQ INSURANCE COMPANY INC.	252	193

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, 2013
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
SSQ LIFE INSURANCE COMPANY INC.	1,958	1,275
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	4,392	1,737
SUN LIFE ASSURANCE COMPANY OF CANADA	56,063	40,905
TD LIFE INSURANCE COMPANY	538	144
TRANS GLOBAL LIFE INSURANCE COMPANY	242	26
TRANSAMERICA LIFE CANADA	32	2
TRITON INSURANCE COMPANY	1,767	343
WAWANESA LIFE INSURANCE COMPANY (THE)	6	15
WESTERN LIFE ASSURANCE COMPANY	3,974	526
TOTALS	474,790	329,223

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$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	871	227	590	4	206	0	6	2,110	8	182	0	4,204
	E	0	794	246	493	4	150	0	6	633	7	165	0	2,498
	C	0	140	183	483	6	30	-1	0	-758	1	41	0	125
AFFILIATED FM INSURANCE COMPANY	P	0	410	0	0	0	0	32	0	0	0	0	0	442
	E	0	537	0	0	0	0	33	0	0	0	0	0	570
	C	0	673	0	0	0	0	0	0	0	0	0	0	673
AIG INSURANCE COMPANY OF CANADA	P	4	4,678	1,392	249	61	61	66	83	4,175	5,599	48	422	16,838
	E	3	4,500	1,273	251	63	66	102	83	2,633	306	50	204	9,534
	C	0	-428	6,015	39	7	33	-35	63	-1,537	60	-6	91	4,302
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	P	0	561	513	0	0	0	0	0	179	0	347	0	1,600
	E	0	1,632	529	0	0	0	0	0	153	0	371	0	2,685
	C	0	-21	3,041	-23	5	1	1	0	729	0	0	0	3,733
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	994	3	0	0	0	0	0	0	0	0	0	2,868	3,865
	E	1,037	3	0	0	0	0	0	0	0	0	0	2,887	3,927
	C	511	0	0	0	0	0	0	0	0	0	0	196	707
AMERICAN ROAD INSURANCE COMPANY (THE)	P	0	0	0	0	0	85	0	0	0	0	0	0	85
	E	0	0	0	0	0	85	0	0	0	0	0	0	85
	C	0	0	0	0	0	16	0	0	0	0	0	0	16
ARCH INSURANCE CANADA LTD.	P	0	609	0	1	0	0	0	0	134	0	0	238	982
	E	0	496	0	1	0	0	0	0	165	0	0	200	862
	C	0	-62	0	1	0	0	0	0	36	0	0	173	148
ASPEN INSURANCE UK LIMITED	P	0	0	1	0	0	0	0	0	569	0	19	0	589
	E	0	0	1	0	0	0	0	0	318	0	19	0	338
	C	0	0	0	0	0	0	0	0	373	0	-1	0	372

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	P	0	48	0	0	0	0	0	0	134	0	3	0	185
	E	0	49	0	0	0	0	0	0	79	0	3	0	131
	C	0	8	0	0	0	0	0	0	21	0	1	0	30
ATLANTIC INSURANCE COMPANY LIMITED	P	894	1,819	0	2,452	83	879	0	0	1,190	10	0	0	7,327
	E	868	1,890	0	2,563	88	882	0	0	1,235	11	0	0	7,537
	C	887	83	0	2,283	114	265	0	5	540	-2	0	0	4,175
ATRADIUS CREDIT INSURANCE N.V.	P	0	0	0	0	0	0	0	0	0	0	0	128	128
	E	0	0	0	0	0	0	0	0	0	0	0	128	128
	C	0	0	0	0	0	0	0	0	0	0	0	10	10
AVIVA INSURANCE COMPANY OF CANADA	P	17,095	6,914	0	5,274	365	2,172	448	5	7,762	717	9	0	40,761
	E	16,558	6,916	0	5,363	367	2,212	439	5	7,778	787	9	0	40,434
	C	10,432	4,059	0	5,141	-124	1,267	25	0	2,719	2,958	8	0	26,485
AXA INSURANCE (CANADA)	P	0	-1	0	-14	-1	-2	0	1	6	0	113	0	102
	E	0	1	0	0	0	1	0	4	111	0	305	0	422
	C	0	-235	0	-81	-22	-115	0	0	-326	0	344	0	-435
AXA PACIFIC INSURANCE COMPANY	P	0	186	0	0	0	0	0	0	4	0	4	0	194
	E	0	253	0	0	0	0	0	0	27	0	30	0	310
	C	0	10	0	0	0	0	1	0	19	0	100	0	130
AXIS REINSURANCE COMPANY	P	0	50	0	0	0	0	0	0	101	0	0	0	151
	E	0	59	0	0	0	0	1	0	108	0	0	0	168
	C	0	-3	0	0	0	0	0	0	63	0	0	0	60
BERKLEY INSURANCE COMPANY (CANADIAN BRANCH)	P	0	0	0	0	0	0	0	0	98	38	0	0	136
	E	0	3	0	0	0	0	0	0	105	109	0	0	217
	C	0	0	0	0	0	0	0	0	5	0	-82	0	-77
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA (THE)	P	0	11	0	0	0	0	236	0	0	0	0	0	247
	E	0	14	0	0	0	0	243	0	0	0	0	0	257
	C	0	-2	0	0	0	0	41	0	0	0	0	0	39

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
CANADA GUARANTY MORTGAGE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	2,408	2,408	
	E	0	0	0	0	0	0	0	0	0	0	0	655	655	
	C	0	0	0	0	0	0	0	0	0	0	0	137	137	
CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE	P	0	51	0	0	0	0	0	0	0	0	0	0	51	
	E	0	48	0	0	0	0	0	0	0	0	0	0	48	
	C	0	9	0	0	0	0	0	0	0	0	0	0	9	
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	748	0	0	0	748	
	E	0	0	0	0	0	0	0	0	730	0	0	0	730	
	C	0	0	0	0	0	0	0	0	-86	0	0	0	-86	
CANADIAN NORTHERN SHIELD 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	3	0	0	0	3	
	C	0	0	0	0	0	0	0	0	69	0	0	0	69	
CANADIAN UNION INSURANCE COMPANY	P	6,797	0	0	11,566	1,111	5,463	0	0	0	0	0	0	24,937	
	E	6,542	0	0	11,527	1,094	5,181	0	0	2	0	0	0	24,346	
	C	5,018	0	-7	5,936	1,243	3,835	0	0	-1	0	0	0	16,024	
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	347	0	0	0	0	0	0	359	0	0	0	706	
	E	0	347	0	0	0	0	0	0	359	0	0	0	706	
	C	0	44	0	0	0	0	0	0	262	0	0	0	306	
CANASSURANCE INSURANCE COMPANY	P	64	0	0	0	0	0	0	0	0	0	0	0	64	
	E	64	0	0	0	0	0	0	0	0	0	0	0	64	
	C	1	0	0	0	0	0	0	0	1	0	0	0	2	
CHICAGO TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	411	411	
	E	0	0	0	0	0	0	0	0	0	0	0	411	411	
	C	0	0	0	0	0	0	0	0	0	0	0	115	115	
CHUBB INSURANCE COMPANY OF CANADA	P	18	207	0	99	35	35	6	55	1,197	257	0	0	1,909	
	E	19	387	0	100	30	21	27	47	705	126	0	0	1,462	
	C	-1	133	0	27	7	4	0	26	-74	7	0	0	129	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
COMPAGNIE FRANCAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR	P	0	0	0	0	0	0	0	0	0	0	0	0	6	6
	E	0	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	0
CONTINENTAL CASUALTY COMPANY	P	0	407	0	34	2	8	0	0	1,042	59	34	0	1,586	
	E	0	368	0	29	2	7	0	0	1,118	104	34	0	1,662	
	C	0	179	0	190	1	-18	0	0	842	0	31	0	1,225	
CO-OPERATORS GENERAL INSURANCE COMPANY	P	19,877	4,993	0	17,577	2,151	8,962	53	8	2,867	22	81	0	56,591	
	E	19,569	5,016	0	17,284	2,111	8,485	56	9	2,865	22	94	0	55,511	
	C	9,747	6,773	0	10,864	1,713	7,098	6	0	-73	0	0	0	36,128	
COREPOINTE 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	-123	0	0	0	0	0	0	0	0	-123	
COSECO INSURANCE COMPANY	P	1,794	0	0	3,248	353	1,542	0	0	0	0	0	0	6,937	
	E	1,691	0	0	3,077	343	1,435	0	0	0	0	0	0	6,546	
	C	1,002	0	0	1,683	316	1,178	0	0	-3	0	0	0	4,176	
CUMIS GENERAL INSURANCE COMPANY	P	114	207	0	82	11	46	5	124	114	0	0	0	703	
	E	118	203	0	90	11	49	5	124	114	0	0	0	714	
	C	15	33	0	199	49	35	10	11	-15	0	0	0	337	
DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED	P	0	0	0	0	0	0	0	0	0	0	0	32	32	
	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	5	5	
DOMINION OF CANADA GENERAL INSURANCE COMPANY (THE)	P	5,176	4,485	0	13,776	2,502	6,531	165	33	1,882	4	0	0	34,554	
	E	4,905	4,321	0	14,049	2,524	6,428	156	33	1,838	4	0	0	34,258	
	C	4,626	-695	0	13,388	1,279	3,932	128	-5	801	0	0	0	23,454	
ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	P	0	1,448	0	0	0	0	98	0	462	0	0	0	2,008	
	E	0	1,391	0	0	0	0	92	0	427	0	0	0	1,910	
	C	0	202	0	0	0	0	-6	0	64	0	0	0	260	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
ECHELON GENERAL INSURANCE COMPANY	P	6	96	0	0	0	0	0	0	41	0	0	0	143	
	E	4	110	0	0	0	0	0	0	40	0	0	0	154	
	C	40	88	0	40	0	0	0	0	0	0	0	0	168	
ECONOMICAL MUTUAL INSURANCE COMPANY	P	-1	3,928	0	1,182	118	617	128	16	1,123	0	0	0	7,111	
	E	1	3,681	0	1,124	110	571	124	15	1,100	0	0	0	6,726	
	C	0	11,037	0	1,138	48	395	0	1	454	0	0	0	13,073	
ELECTRIC INSURANCE COMPANY	P	0	0	0	15	0	0	0	0	58	0	0	0	73	
	E	0	0	0	15	0	0	0	0	58	0	0	0	73	
	C	0	0	0	2	0	0	0	0	24	0	0	0	26	
ELITE INSURANCE COMPANY	P	2,374	0	0	5,224	1,237	2,013	0	0	0	0	173	0	11,021	
	E	2,267	0	0	5,237	1,250	1,961	0	0	0	0	176	0	10,891	
	C	621	0	0	3,810	136	1,601	0	0	0	0	142	0	6,310	
EULER HERMES NORTH AMERICA 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	29	29	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
EVEREST INSURANCE COMPANY OF CANADA	P	0	19	0	0	0	0	0	0	75	0	0	0	94	
	E	0	19	0	0	0	0	0	0	65	0	0	0	84	
	C	0	23	0	0	0	0	0	0	47	0	0	0	70	
FACTORY MUTUAL INSURANCE COMPANY	P	0	6,449	0	0	0	0	1,302	0	0	0	0	0	7,751	
	E	0	6,073	0	0	0	0	1,168	0	0	0	0	0	7,241	
	C	0	2,692	0	0	0	0	-3,402	0	0	0	0	0	-710	
FCT INSURANCE COMPANY LTD.	P	0	0	0	0	0	0	0	0	0	0	0	2,124	2,124	
	E	0	0	0	0	0	0	0	0	0	0	0	2,124	2,124	
	C	0	0	0	0	0	0	0	0	0	0	0	488	488	
FEDERATION INSURANCE COMPANY OF CANADA	P	1,613	0	0	8,159	841	3,411	0	0	55	0	0	0	14,079	
	E	1,585	0	0	8,467	791	3,472	0	0	56	0	0	0	14,371	
	C	1,302	0	0	8,949	375	2,184	0	0	67	0	0	0	12,877	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$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	334	334
	E	0	0	0	0	0	0	0	0	0	0	0	334	334
	C	0	0	0	0	0	0	0	0	0	0	0	22	22
FIRST NORTH AMERICAN INSURANCE COMPANY	P	214	0	0	0	0	0	0	0	0	0	0	0	214
	E	214	0	0	0	0	0	0	0	0	0	0	0	214
	C	29	0	0	0	0	0	0	0	0	0	0	0	29
GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	P	0	0	0	0	0	0	0	0	0	0	0	10,525	10,525
	E	0	0	0	0	0	0	0	0	0	0	0	11,612	11,612
	C	0	0	0	0	0	0	0	0	0	0	0	922	922
GMS INSURANCE INC.	P	1	0	0	0	0	0	0	0	0	0	0	2	3
	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
GORE MUTUAL INSURANCE COMPANY	P	0	79	0	0	0	0	7	0	24	0	0	0	110
	E	0	59	0	0	0	0	7	0	24	0	0	0	90
	C	0	4	0	0	0	0	0	0	0	0	0	0	4
GREAT AMERICAN INSURANCE COMPANY	P	0	38	0	0	0	0	0	0	78	0	57	0	173
	E	0	84	0	0	0	0	3	0	68	0	2	0	157
	C	0	-746	0	0	0	0	0	-1	-20	0	1	0	-766
GROUPAMA S.A.	P	0	0	0	0	0	0	0	0	0	0	-28	0	-28
	E	0	0	0	0	0	0	0	0	0	0	288	0	288
	C	0	0	0	0	0	0	0	0	0	0	-1,133	0	-1,133
GUARANTEE COMPANY OF NORTH AMERICA (THE)	P	0	96	0	41	3	16	0	13	50	2,057	0	0	2,277
	E	0	94	0	40	3	18	0	14	50	1,924	0	0	2,143
	C	0	-25	0	13	0	1	0	-5	19	40	0	0	42
HARTFORD FIRE INSURANCE COMPANY	P	0	0	0	1	0	0	0	0	0	0	0	0	1
	E	0	0	0	1	0	1	0	0	0	0	0	0	2
	C	0	-1	0	1	1	-10	0	0	-27	0	0	0	-36

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
HDI-GERLING INDUSTRIE VERSICHERUNG AG	P	0	349	0	0	0	0	0	0	167	0	0	0	515	
	E	0	313	0	0	0	0	0	0	4	0	0	0	316	
	C	0	158	0	0	0	0	0	0	68	0	6	0	232	
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	147	0	0	0	0	0	0	7,764	0	0	0	7,911	
	E	0	142	0	0	0	0	0	0	7,764	0	0	0	7,906	
	C	0	65	0	0	0	0	0	0	910	0	0	0	975	
INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION	P	0	0	0	0	0	0	0	0	0	29	0	0	29	
	E	0	0	0	0	0	0	0	0	0	8	0	0	8	
	C	0	0	0	0	0	0	0	0	0	10	0	0	10	
INTACT INSURANCE COMPANY	P	2,184	4,877	0	6,560	549	2,993	227	0	2,458	1,659	3	0	21,510	
	E	2,098	4,439	0	6,069	497	2,747	217	0	2,064	1,249	3	0	19,383	
	C	1,658	4,100	0	6,271	595	2,988	61	0	990	515	1	0	17,179	
INTERNATIONAL INSURANCE COMPANY OF HANNOVER LIMITED PLC	P	39	68	0	0	0	0	0	0	192	0	0	0	299	
	E	28	76	0	0	0	0	0	0	184	0	0	0	288	
	C	31	0	0	0	0	0	0	0	32	0	0	0	63	
JEVCO INSURANCE COMPANY	P	0	5	0	0	0	0	0	0	46	129	0	0	180	
	E	0	216	0	0	0	0	0	0	108	128	0	0	452	
	C	0	89	0	-8	-1	0	0	0	368	323	0	0	771	
JEWELERS MUTUAL INSURANCE COMPANY	P	3	12	0	0	0	0	0	0	0	0	0	0	15	
	E	2	6	0	0	0	0	0	0	0	0	0	0	8	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
LAWYERS PROFESSIONAL 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	2	2	
LEGACY GENERAL INSURANCE COMPANY	P	9	0	0	0	0	0	0	0	0	0	0	251	260	
	E	9	0	0	0	0	0	0	0	0	0	0	252	261	
	C	0	0	0	0	0	0	0	0	0	0	0	1	1	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
LIBERTY MUTUAL INSURANCE COMPANY	P	0	845	206	154	11	51	0	42	366	6,252	167	0	8,094	
	E	0	1,271	91	146	10	38	0	45	358	269	140	0	2,368	
	C	0	227	385	109	-20	242	0	-18	-352	80	-70	0	583	
LLOYD'S UNDERWRITERS	P	1,584	16,713	311	53	9	55	174	36	9,562	0	6,913	6	35,416	
	E	1,688	16,270	324	40	6	53	107	32	9,187	0	6,848	6	34,561	
	C	-770	3,366	-1,241	1,213	58	7	-2	190	4,686	0	5,172	2	12,681	
L'UNIQUE GENERAL INSURANCE INC.	P	0	0	0	0	0	0	0	0	0	22	0	0	22	
	E	0	0	0	0	0	0	0	0	0	30	0	0	30	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
METRO GENERAL INSURANCE CORPORATION LTD	P	7,264	628	0	9,886	1,338	6,483	0	0	671	0	0	0	26,270	
	E	6,933	606	0	9,830	1,322	6,301	0	0	669	0	0	0	25,661	
	C	5,467	526	0	6,811	712	3,980	0	0	286	0	0	0	17,782	
MILLENNIUM INSURANCE CORPORATION	P	0	0	0	0	0	0	150	0	0	0	0	0	150	
	E	0	0	0	0	0	0	240	0	0	0	0	0	240	
	C	0	0	0	0	0	0	163	0	0	0	0	0	163	
MISSISQUOI INSURANCE COMPANY (THE)	P	0	0	0	1	0	0	0	0	1	0	0	0	2	
	E	0	0	0	1	0	0	0	0	0	0	0	0	1	
	C	0	0	0	0	0	0	0	0	3	0	0	0	3	
MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	P	0	0	136	47	0	2	0	0	0	0	0	0	185	
	E	0	0	149	46	0	1	0	0	0	0	0	0	196	
	C	0	0	203	7	0	1	0	0	0	0	0	0	211	
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	1	1	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	104	0	0	0	0	0	0	104	
	E	0	0	0	0	0	104	0	0	0	0	0	0	104	
	C	0	0	0	0	0	31	0	0	0	0	0	0	31	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	P	0	0	319	0	0	0	0	0	0	0	0	0	319
	E	0	0	368	0	0	0	0	0	0	0	0	0	368
	C	0	0	547	0	0	0	0	0	0	0	0	0	547
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	-31	0	0	0	0	-33	0	0	0	-64
NORTHBRIDGE COMMERCIAL INSURANCE CORPORATION	P	0	32	0	-8	-1	24	0	0	2	0	0	0	49
	E	0	30	0	20	0	30	0	0	3	0	0	0	83
	C	0	-189	0	-212	-12	14	0	0	0	0	0	0	-399
NORTHBRIDGE GENERAL INSURANCE CORPORATION	P	0	8,004	0	6,068	551	2,199	329	96	5,181	0	692	0	23,120
	E	0	7,752	0	6,080	537	2,140	318	100	5,058	0	624	0	22,609
	C	0	2,464	7	2,625	142	1,049	23	-23	3,314	0	545	0	10,146
NORTHBRIDGE INDEMNITY INSURANCE CORPORATION	P	0	950	0	0	0	0	0	0	498	0	0	0	1,448
	E	0	284	0	0	0	0	0	0	526	0	0	0	810
	C	0	5	0	0	0	0	0	0	8,401	0	-19	0	8,387
NORTHBRIDGE PERSONAL INSURANCE CORPORATION	P	38	0	0	47	3	22	0	0	0	0	0	0	110
	E	41	0	0	50	3	23	0	0	0	0	0	0	117
	C	1	0	0	201	10	10	0	0	-108	0	0	0	114
NOVEX INSURANCE COMPANY	P	20,835	34	0	36,746	3,871	16,551	1	0	220	0	0	27	78,285
	E	18,636	44	0	35,800	3,799	14,981	1	0	208	0	0	16	73,485
	C	11,138	63	0	20,912	3,481	13,244	0	0	-419	0	0	8	48,427
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	0	101	0	374	16	180	0	0	15	0	0	0	686
	E	0	102	0	384	16	186	0	0	15	0	0	0	703
	C	0	369	0	795	157	329	0	0	0	0	0	0	1,650
OMEGA GENERAL INSURANCE COMPANY	P	143	25	0	0	0	0	0	0	40	0	0	0	208
	E	138	23	0	0	0	0	0	0	37	0	0	0	198
	C	57	12	0	0	0	0	0	0	-95	0	0	0	-26

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
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	-42	0	0	0	-42	
PERSONAL INSURANCE COMPANY (THE)	P	1,689	0	0	3,651	378	1,744	0	0	0	0	0	0	7,462	
	E	1,598	0	0	3,419	343	1,618	0	0	0	0	0	0	6,978	
	C	808	0	0	2,498	301	1,483	0	0	0	0	0	0	5,090	
PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY (THE)	P	765	335	0	1,367	229	625	0	0	161	0	0	0	3,482	
	E	702	329	0	1,412	238	648	0	0	158	0	0	0	3,487	
	C	137	50	0	2,852	141	528	0	0	168	0	0	0	3,876	
PRIMUM INSURANCE COMPANY	P	2,421	0	0	4,618	519	1,811	0	0	95	0	0	0	9,464	
	E	2,214	0	0	4,014	452	1,561	0	0	95	0	0	0	8,336	
	C	1,785	0	0	2,554	296	1,556	0	0	62	0	0	0	6,253	
PROTECTIVE INSURANCE COMPANY	P	0	0	0	0	0	5	0	0	0	0	0	0	5	
	E	0	0	0	0	0	5	0	0	0	0	0	0	5	
	C	0	0	0	1	0	0	0	0	0	0	0	0	1	
RBC GENERAL INSURANCE COMPANY	P	913	0	0	3,853	364	1,498	0	0	2	0	0	0	6,630	
	E	852	0	0	3,105	287	1,254	0	0	0	0	0	0	5,498	
	C	410	0	0	2,088	414	529	0	0	0	0	0	0	3,441	
RBC INSURANCE COMPANY OF CANADA	P	127	0	0	0	0	0	0	0	0	0	0	0	127	
	E	127	0	0	0	0	0	0	0	0	0	0	0	127	
	C	21	0	0	0	0	0	0	0	0	0	0	0	21	
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	7,783	7,024	0	15,961	2,406	8,985	616	82	3,418	2	1	0	46,278	
	E	7,410	6,997	0	15,352	2,429	8,810	626	81	3,330	2	1	0	45,038	
	C	5,136	3,495	-5	11,558	790	5,179	200	-4	1,560	0	56	0	27,965	
S&Y INSURANCE COMPANY	P	0	0	0	20,944	3,101	9,704	0	0	0	0	0	0	33,749	
	E	0	0	0	20,686	3,019	9,471	0	0	0	0	0	0	33,176	
	C	0	0	0	16,746	1,267	8,728	0	0	0	0	0	0	26,741	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
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	0	-1	0	0	0	
SCOTTISH & YORK INSURANCE CO. LIMITED	P	0	0	0	7,835	807	4,272	0	0	0	0	0	0	12,914	
	E	0	0	0	7,681	785	4,116	0	0	0	0	0	0	12,582	
	C	0	47	0	5,666	873	3,831	0	0	-401	0	0	0	10,016	
SECURITY NATIONAL INSURANCE COMPANY	P	2,867	0	0	4,591	485	2,003	0	0	0	0	0	0	9,946	
	E	2,643	0	0	4,153	437	1,768	0	0	0	0	0	0	9,001	
	C	1,559	0	0	4,985	377	1,599	0	0	0	0	0	0	8,520	
SENTRY INSURANCE A MUTUAL COMPANY	P	0	0	0	4	0	1	0	0	0	0	0	0	5	
	E	0	0	0	3	0	0	0	0	0	0	0	0	3	
	C	0	0	0	1	0	0	0	0	0	0	0	0	1	
SHIPOWNERS' MUTUAL PROTECTION AND INDEMNITY ASSOCIATION (THE)	P	0	0	0	0	0	0	0	0	0	0	103	0	103	
	E	0	0	0	0	0	0	0	0	0	0	117	0	117	
	C	0	0	0	0	0	0	0	0	0	0	-16	0	-16	
SOMPO JAPAN INSURANCE INC.	P	0	2	0	0	0	0	0	0	0	0	0	0	2	
	E	0	2	0	0	0	0	0	0	0	0	0	0	2	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
SOVEREIGN GENERAL INSURANCE COMPANY (THE)	P	143	4,330	0	1,961	128	770	110	15	1,636	0	6	0	9,099	
	E	139	4,018	0	2,608	185	801	105	19	1,674	0	3	0	9,552	
	C	48	1,331	0	1,306	14	385	-3	8	882	0	0	0	3,971	
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	0	473	0	28	8	3	2	0	19	0	126	0	659	
	E	0	545	0	64	11	24	6	1	266	0	134	0	1,051	
	C	0	15	0	-869	-8	-15	3	-1	-360	0	85	0	-1,150	
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	496	496	
	E	0	0	0	0	0	0	0	0	0	0	0	496	496	
	C	0	0	0	0	0	0	0	0	0	0	0	96	96	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
SUNDERLAND MARINE MUTUAL INSURANCE COMPANY LIMITED	P	0	3,135	0	0	0	0	0	0	0	0	683	0	3,818	
	E	0	3,620	0	0	0	0	0	0	0	0	1,343	0	4,963	
	C	0	7,040	0	0	0	0	0	0	0	0	1,350	0	8,390	
TD HOME AND AUTO INSURANCE COMPANY	P	281	0	0	243	27	102	0	0	264	0	0	0	917	
	E	278	0	0	249	27	101	0	0	264	0	0	0	919	
	C	49	0	0	220	29	87	0	0	98	0	0	0	483	
TEMPLE INSURANCE COMPANY	P	0	2,573	529	0	0	0	109	0	1,065	0	0	0	4,276	
	E	0	1,250	554	0	0	0	109	0	1,064	0	0	0	2,977	
	C	0	282	291	0	0	0	180	0	983	0	0	0	1,736	
TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	P	0	148	0	25	3	7	0	0	0	0	0	0	183	
	E	0	67	0	21	2	7	0	0	0	0	0	0	97	
	C	0	3	0	0	-2	-8	0	0	0	0	0	0	-7	
TRADERS GENERAL INSURANCE COMPANY	P	406	0	0	222	48	158	0	0	0	0	1	0	835	
	E	361	0	0	275	51	172	0	0	0	0	1	0	860	
	C	859	0	0	978	135	155	0	0	0	0	0	0	2,127	
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	0	0	0	0	0	0	0	0	0	0	
TRANS GLOBAL INSURANCE COMPANY	P	218	0	0	0	0	0	0	0	0	0	0	0	218	
	E	225	0	0	0	0	0	0	0	0	0	0	0	225	
	C	31	0	0	0	0	0	0	0	0	0	0	0	31	
TRAVELERS INSURANCE COMPANY OF CANADA	P	66	133	0	8	2	3	0	14	259	1,757	3	0	2,245	
	E	75	100	0	5	1	2	0	14	263	2,250	0	0	2,710	
	C	-14	30	0	0	0	0	0	-85	233	101	0	0	265	
TRISURA GUARANTEE INSURANCE COMPANY	P	0	3	0	0	0	0	19	12	509	504	0	0	1,047	
	E	0	2	0	0	0	0	44	8	389	321	0	0	764	
	C	0	0	0	0	0	0	4	0	158	-10	0	0	152	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
TRITON INSURANCE COMPANY	P	187	0	0	0	0	0	0	0	0	0	0	0	0	187
	E	218	0	0	0	0	0	0	0	0	0	0	0	0	218
	C	15	0	0	0	0	0	0	0	0	0	0	0	0	15
UNIFUND ASSURANCE COMPANY	P	33,269	0	0	44,093	6,512	23,009	0	0	0	0	0	0	0	106,883
	E	32,446	0	0	43,662	6,430	22,673	0	0	0	0	0	0	0	105,211
	C	18,895	0	0	35,887	4,615	15,362	0	0	0	0	0	0	0	74,759
WESTERN FINANCIAL INSURANCE COMPANY	P	397	0	0	0	0	0	0	0	0	0	0	0	0	397
	E	395	0	0	0	0	0	0	0	0	0	0	0	0	395
	C	152	0	0	0	0	0	0	0	0	0	0	0	0	152
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	1,958	0	0	0	1,958
	E	0	0	0	0	0	0	0	0	0	1,575	0	0	0	1,575
	C	0	0	0	0	0	0	0	0	0	941	0	0	0	941
WESTPORT INSURANCE CORPORATION	P	0	-1,541	744	0	0	0	0	0	151	0	0	0	0	-646
	E	0	-1,456	755	0	0	0	0	0	143	0	0	0	0	-558
	C	0	13	3,721	0	0	0	0	0	178	0	0	0	0	3,912
WYNWARD INSURANCE GROUP	P	68	645	0	0	0	0	25	0	317	0	0	0	0	1,055
	E	77	617	0	0	0	0	23	0	303	0	0	0	0	1,020
	C	96	234	0	0	0	0	0	0	31	0	0	0	0	361
XL INSURANCE COMPANY LIMITED	P	0	968	427	15	0	0	0	0	600	0	0	0	0	2,010
	E	0	697	440	11	0	0	7	0	523	0	0	0	0	1,678
	C	0	93	6,745	0	0	0	4	0	-61	0	0	0	0	6,781
XL REINSURANCE AMERICA INC.	P	0	0	0	0	0	0	0	0	379	0	0	0	0	379
	E	0	0	0	0	0	0	0	0	372	0	0	0	0	372
	C	0	0	0	0	0	0	0	0	12	0	0	0	0	12
ZENITH INSURANCE COMPANY	P	1	0	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	0	1
	C	0	0	0	16	8	7	0	0	0	0	0	0	0	31

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2013
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
ZURICH INSURANCE COMPANY LTD	P	0	5,624	0	1,028	506	314	19	5	1,931	3	784	0	10,214	
	E	0	5,704	0	1,017	473	327	10	5	2,019	108	783	0	10,446	
	C	0	687	0	504	27	142	0	-261	4,464	4	-99	0	5,468	
TOTAL DIRECT PREMIUMS		140,735	95,651	4,805	239,931	30,746	115,723	4,327	646	64,626	21,086	10,524	20,278	749,078	
TOTAL EARNED PREMIUMS		134,780	93,414	4,730	235,914	30,151	110,987	4,269	645	60,015	9,340	11,543	19,396	715,183	
TOTAL DIRECT CLAIMS		81,799	48,547	19,885	179,644	19,553	83,175	-2,599	-99	30,250	5,028	6,457	2,268	473,907	