



GOVERNMENT OF NEWFOUNDLAND AND LABRADOR
Service NL

2015 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 2015 AND 2014
(\$000's)

Type of Insurance	Insurance Premium or Annuity Consideration		Disbursements to Policyholders	
	2015	2014	2015	2014
Life	296,771	293,659	158,242	144,348
Annuities	205,530	82,454	111,357	105,563
Accident and Sickness	486,894	469,974	344,168	325,769
Property				
- Personal	166,052	154,317	98,619	110,795
- Commercial	100,613	100,053	65,716	59,343
Aircraft	3,802	5,242	631	4,502
Automobile				
- Liability	254,806	244,663	235,024	231,858
- Personal Accident	30,529	30,319	26,628	25,437
- Other	132,549	123,655	97,894	83,811
Credit	303	342	4,212	418
Boiler and Machinery	7,277	12,791	3,383	7,100
Legal Expense	131	84	27	3
Fidelity	638	630	579	1,151
Liability	65,673	62,249	33,261	23,576
Surety	11,702	13,299	11,125	2,458
Marine	9,551	6,998	3,395	7,193
Mortgage	18,356	15,513	3,520	2,002
Title	3,201	3,151	944	1,108
Credit Protection	3,347	3,323	562	318
Other Approved Products	73	2	122	0
Hail	0	0	8	0
Totals	1,797,798	1,622,718	1,199,417	1,136,753

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2015
(\$000'S)

Insurer or Society		In Effect 1-Jan-2015	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2015
ACE INA Life Insurance	I	389	890	0	260	0	1,019
	G	10,127	4,211	0	3,851	0	10,487
	T	10,516	5,101	0	4,111	0	11,506
ACTRA Fraternal Benefit Society	I	0	0	0	0	0	0
	G	2,800	0	370	702	0	2,468
	T	2,800	0	370	702	0	2,468
Aetna Life Insurance Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Allianz Life Insurance Company of North America	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
American Bankers Life Assurance Company of Florida	I	988	0	0	83	0	905
	G	146,883	1,515	0	617	0	147,781
	T	147,871	1,515	0	700	0	148,686
American Health and Life Insurance Company	I	75	0	0	0	0	75
	G	68,337	0	68,752	70,090	0	66,999
	T	68,412	0	68,752	70,090	0	67,074
American Income Life Insurance Company	I	201,876	30,596	574	21,809	0	211,237
	G	0	0	0	0	0	0
	T	201,876	30,596	574	21,809	0	211,237
Assumption Mutual Life Insurance Company	I	290,983	67,512	1,222	27,994	0	331,723
	G	31,303	1,388	656	23,219	0	10,128
	T	322,286	68,900	1,878	51,213	0	341,851
Assurant Life of Canada	I	11,566	46	375	964	0	11,023
	G	9,130	0	8	597	0	8,541
	T	20,696	46	383	1,561	0	19,564

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2015
(\$'000'S)

Insurer or Society		In Effect 1-Jan-2015	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2015
AXA Equitable Life Insurance Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Blue Cross Life Insurance Company of Canada	I	127,586	4,463	92	7,473	0	124,668
	G	913,560	89,285	35,549	77,287	0	961,107
	T	1,041,146	93,748	35,641	84,760	0	1,085,775
BMO Life Assurance Company	I	358,930	27,746	2,890	28,599	0	360,967
	G	5,767	6	39	1,347	0	4,465
	T	364,697	27,752	2,929	29,946	0	365,432
BMO Life Insurance Company	I	0	0	0	0	0	0
	G	9,010	0	46	1,137	0	7,919
	T	9,010	0	46	1,137	0	7,919
Canada Life Assurance Company (The)	I	2,654,716	168,255	10,453	131,867	0	2,701,557
	G	3,759,516	0	49,529	37,955	0	3,771,090
	T	6,414,232	168,255	59,982	169,822	0	6,472,647
Canada Life Insurance Company of Canada (The)	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Canadian Premier Life Insurance Company	I	0	0	0	0	0	0
	G	18,614	78	137	1,470	0	17,359
	T	18,614	78	137	1,470	0	17,359
Canassurance Insurance Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Capitale Financial Security Insurance Company (La)	I	2,437	0	0	26	0	2,411
	G	0	0	0	0	0	0
	T	2,437	0	0	26	0	2,411

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2015
(\$'000'S)

Insurer or Society		In Effect 1-Jan-2015	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2015
Capitale Insurance and Financial Services Inc. (La)	I	1,825	0	350	0	0	2,175
	G	32,598	594	1,320	7,888	0	26,624
	T	34,423	594	1,670	7,888	0	28,799
CIBC Life Insurance Company Limited	I	9,666	0	0	565	0	9,101
	G	0	0	0	0	0	0
	T	9,666	0	0	565	0	9,101
CIGNA Life Insurance Company of Canada	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Combined Insurance Company of America	I	3,439	80	10	-291	0	3,820
	G	175	78	0	66	0	187
	T	3,614	158	10	-225	0	4,007
CompCorp Life Insurance Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Co-operators Life Insurance Company	I	1,610,215	175,218	17,368	64,681	0	1,738,120
	G	54,201	9,491	14,851	23,831	0	54,712
	T	1,664,416	184,709	32,219	88,512	0	1,792,832
CUMIS Life Insurance Company	I	34,330	11,165	250	2,769	0	42,976
	G	688,575	128,248	4,872	127,088	0	694,607
	T	722,905	139,413	5,122	129,857	0	737,583
Desjardins Financial Security Life Assurance Company	I	317,256	26,401	27,776	17,459	0	353,974
	G	7,779,700	5,700	178,644	5,914,445	0	2,049,599
	T	8,096,956	32,101	206,420	5,931,904	0	2,403,573
Empire Life Insurance Company (The)	I	156,323	37,117	2,690	6,730	0	189,400
	G	16,861	3,028	0	1,240	0	18,649
	T	173,184	40,145	2,690	7,970	0	208,049

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2015
(\$000'S)

Insurer or Society		In Effect 1-Jan-2015	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2015
Equitable Life Insurance Company of Canada (The)	I	238,707	36,504	3,997	14,067	0	265,141
	G	17,817	4,255	0	974	0	21,098
	T	256,524	40,759	3,997	15,041	0	286,239
Excellence Life Insurance Company (The)	I	3,818	675	0	140	0	4,353
	G	0	0	0	0	0	0
	T	3,818	675	0	140	0	4,353
First Canadian Insurance Corporation	I	0	0	0	0	0	0
	G	198,969	47,155	0	43,059	0	203,065
	T	198,969	47,155	0	43,059	0	203,065
Foresters Life Insurance Company	I	140,987	7,990	1,000	14,427	0	135,550
	G	11,689	3,383	35	2,627	0	12,480
	T	152,676	11,373	1,035	17,054	0	148,030
Gerber Life Insurance Company	I	6,261	320	90	340	0	6,331
	G	0	0	0	0	0	0
	T	6,261	320	90	340	0	6,331
Giraffe & Friends Life Insurance Company	I	5	0	0	5	0	0
	G	0	0	0	0	0	0
	T	5	0	0	5	0	0
Grand Orange Lodge of British America (The)	I	5,154	94	24	308	0	4,964
	G	0	0	0	0	0	0
	T	5,154	94	24	308	0	4,964
Great-West Life Assurance Company (The)	I	1,090,491	74,410	1,299	38,221	0	1,127,979
	G	2,650,202	2,073,210	1,827,515	32,769	0	6,518,158
	T	3,740,693	2,147,620	1,828,814	70,990	0	7,646,137
Humania Assurance Inc.	I	3,450	925	0	0	0	4,375
	G	0	0	0	0	0	0
	T	3,450	925	0	0	0	4,375

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LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2015
(\$000'S)

Insurer or Society		In Effect 1-Jan-2015	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2015
Independent Order of Foresters (The)	I	5,035	126	13	28	0	5,146
	G	0	0	0	0	0	0
	T	5,035	126	13	28	0	5,146
Industrial Alliance Insurance and Financial Services Inc.	I	1,460,222	130,711	7,918	89,122	0	1,509,729
	G	455,422	107,829	1,989	103,596	0	461,644
	T	1,915,644	238,540	9,907	192,718	0	1,971,373
ivari	I	433,560	55,136	100	30,081	0	458,715
	G	0	0	0	0	0	0
	T	433,560	55,136	100	30,081	0	458,715
Knights of Columbus	I	344,360	20,591	2,415	14,157	0	353,209
	G	0	0	0	0	0	0
	T	344,360	20,591	2,415	14,157	0	353,209
Liberty Life Assurance Company of Boston	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Life Insurance Company of North America	I	0	0	0	0	0	0
	G	2,792	0	2,304	0	0	5,096
	T	2,792	0	2,304	0	0	5,096
London Life Insurance Company	I	1,987,404	196,171	26,676	141,504	0	2,068,747
	G	0	0	0	0	0	0
	T	1,987,404	196,171	26,676	141,504	0	2,068,747
Manufacturers Life Insurance Company (The)	I	4,710,807	537,387	216,935	245,657	141	5,219,613
	G	5,770,630	276,436	185,578	170,641	0	6,062,003
	T	10,481,437	813,823	402,513	416,298	141	11,281,616
Manulife Assurance Company of Canada	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2015
(\$000'S)

Insurer or Society		In Effect 1-Jan-2015	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2015
MD Life Insurance Company	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
National Bank Life Insurance Company	I	0	0	200	0	0	200
	G	3,281	0	589	0	0	3,870
	T	3,281	0	789	0	0	4,070
New York Life Insurance Company	I	0	0	0	0	0	0
	G	580,834	95,270	0	43,534	0	632,570
	T	580,834	95,270	0	43,534	0	632,570
Order of United Commercial Travelers of America (The)	I	28	0	0	0	0	28
	G	0	0	0	0	0	0
	T	28	0	0	0	0	28
Pavonia Life Insurance Company of Michigan	I	250	0	0	0	0	250
	G	14,660	0	740	5,207	0	10,193
	T	14,910	0	740	5,207	0	10,443
Primerica Life Insurance Company of Canada	I	664,629	59,127	60,909	89,498	0	695,167
	G	0	0	0	0	0	0
	T	664,629	59,127	60,909	89,498	0	695,167
RBC Life Insurance Company	I	479,308	39,839	909	17,508	0	502,548
	G	154,352	275	60,019	9,956	0	204,690
	T	633,660	40,114	60,928	27,464	0	707,238
Reliable Life Insurance Company	I	1,348	0	0	0	0	1,348
	G	0	0	0	0	0	0
	T	1,348	0	0	0	0	1,348
Scotia Life Insurance Company	I	31,935	11,528	468	4,282	0	39,649
	G	70,512	125	50	3,561	0	67,126
	T	102,447	11,653	518	7,843	0	106,775

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2015
(\$000'S)

Insurer or Society		In Effect 1-Jan-2015	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2015
SSQ Insurance Company Inc.	I	14,353	17,233	0	1,928	0	29,658
	G	0	335	0	0	0	335
	T	14,353	17,568	0	1,928	0	29,993
SSQ Life Insurance Company Inc.	I	0	0	0	0	0	0
	G	190,900	71,598	1,396	106,732	0	157,162
	T	190,900	71,598	1,396	106,732	0	157,162
Standard Life Assurance Limited	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
Sun Life Assurance Company of Canada	I	6,034,150	574,538	239,202	363,694	0	6,484,196
	G	5,192,021	97,538	0	1,237,669	125	4,052,015
	T	11,226,171	672,076	239,202	1,601,363	125	10,536,211
Sun Life Insurance (Canada) Limited	I	0	0	0	0	0	0
	G	0	0	0	0	0	0
	T	0	0	0	0	0	0
TD Life Insurance Company	I	29,077	10,983	750	2,001	0	38,809
	G	0	0	250	0	0	250
	T	29,077	10,983	1,000	2,001	0	39,059
Trans Global Life Insurance Company	I	0	0	0	0	0	0
	G	28	0	0	6	0	22
	T	28	0	0	6	0	22
Wawanesa Life Insurance Company (The)	I	14,036	350	111	-539	0	15,036
	G	50	0	0	0	0	50
	T	14,086	350	111	-539	0	15,086
Western Life Assurance Company	I	37,627	295	170	5,297	0	32,795
	G	317,660	12	60,226	2,558	0	375,340
	T	355,287	307	60,396	7,855	0	408,135

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2015
(\$000'S)

Insurer or Society	In Effect 1-Jan-2015	New Effectuated	Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-2015
Total Direct Individual	23,519,602	2,324,422	627,236	1,382,714	141	25,088,687
Total Direct Group	29,178,976	3,021,043	2,495,464	8,055,719	125	26,639,889
Grand Total	52,698,578	5,345,465	3,122,700	9,438,433	266	51,728,576

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$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	7	0	0	0
	GL	3,821	231	0	231
	IA	0	0	0	0
	GA	0	0	0	0
	T	3,828	231	0	231
ACTRA Fraternal Benefit Society	IL	0	0	0	0
	GL	7	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	7	0	0	0
Aetna Life Insurance Company	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
Allianz Life Insurance Company of North America	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
American Bankers Life Assurance Company of Florida	IL	13	1	0	1
	GL	4,464	675	0	675
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,477	676	0	676

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
American Health and Life Insurance Company	IL	1	0	0	0
	GL	1,084	268	0	268
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,085	268	0	268
American Income Life Insurance Company	IL	5,254	757	0	757
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	5,254	757	0	757
Assumption Mutual Life Insurance Company	IL	3,275	954	17	971
	GL	83	103	0	103
	IA	1,321	538	0	538
	GA	0	0	0	0
	T	4,679	1,595	17	1,612
Assurant Life of Canada	IL	146	361	0	361
	GL	402	184	0	184
	IA	347	106	0	106
	GA	4,654	1,907	0	1,907
	T	5,549	2,558	0	2,558
AXA Equitable Life Insurance Company	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Blue Cross Life Insurance Company of Canada	IL	6,005	4,313	0	4,313
	GL	3,135	2,841	0	2,841
	IA	0	0	0	0
	GA	0	0	0	0
	T	9,140	7,154	0	7,154
BMO Life Assurance Company	IL	3,343	1,550	5	1,555
	GL	10	20	0	20
	IA	690	124	0	124
	GA	418	756	0	756
	T	4,461	2,450	5	2,455
BMO Life Insurance Company	IL	0	0	0	0
	GL	199	66	0	66
	IA	0	0	0	0
	GA	22	12	0	12
	T	221	78	0	78
Canada Life Assurance Company (The)	IL	15,285	7,561	1,588	9,149
	GL	22,493	36	0	36
	IA	56	301	0	301
	GA	128	0	0	0
	T	37,962	7,898	1,588	9,486
Canada Life Insurance Company of Canada (The)	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Canadian Premier Life Insurance Company	IL	0	0	0	0
	GL	2,343	608	0	608
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,343	608	0	608
Canassurance Insurance Company	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
Capitale Financial Security Insurance Company (La)	IL	23	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	23	0	0	0
Capitale Insurance and Financial Services Inc. (La)	IL	17	0	0	0
	GL	167	82	0	82
	IA	25	0	0	0
	GA	0	0	0	0
	T	209	82	0	82
CIBC Life Insurance Company Limited	IL	142	100	0	100
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	142	100	0	100

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
CIGNA Life Insurance Company of Canada	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
Combined Insurance Company of America	IL	144	95	0	95
	GL	4	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	148	95	0	95
CompCorp Life Insurance Company	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
Co-operators Life Insurance Company	IL	7,637	1,964	81	2,045
	GL	218	231	0	231
	IA	958	1,170	0	1,170
	GA	134	45	0	45
	T	8,947	3,410	81	3,491
CUMIS Life Insurance Company	IL	249	6	0	6
	GL	4,150	1,979	487	2,466
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,399	1,985	487	2,472

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Desjardins Financial Security Life Assurance Company	IL	3,312	2,025	505	2,530
	GL	16,175	13,319	2,136	15,455
	IA	63	1,472	0	1,472
	GA	367	2,463	0	2,463
	T	19,917	19,279	2,641	21,920
Empire Life Insurance Company (The)	IL	1,528	655	151	806
	GL	54	167	0	167
	IA	785	640	0	640
	GA	0	9	0	9
	T	2,367	1,471	151	1,622
Equitable Life Insurance Company of Canada (The)	IL	1,333	285	37	322
	GL	60	28	0	28
	IA	10	616	0	616
	GA	429	44	0	44
	T	1,832	973	37	1,010
Excellence Life Insurance Company (The)	IL	13	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	13	0	0	0
First Canadian Insurance Corporation	IL	0	0	0	0
	GL	2,608	392	0	392
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,608	392	0	392

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Foresters Life Insurance Company	IL	921	784	8	792
	GL	101	0	0	0
	IA	0	0	0	0
	GA	226	785	0	785
	T	1,248	1,569	8	1,577
Gerber Life Insurance Company	IL	57	4	0	4
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	57	4	0	4
Giraffe & Friends Life Insurance Company	IL	0	0	0	0
	GL	0	0	0	0
	IA	6	0	0	0
	GA	0	0	0	0
	T	6	0	0	0
Grand Orange Lodge of British America (The)	IL	222	196	0	196
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	222	196	0	196
Great-West Life Assurance Company (The)	IL	9,723	2,110	2,060	4,170
	GL	13,255	8,677	201	8,878
	IA	1,625	3,854	0	3,854
	GA	0	72	0	72
	T	24,603	14,713	2,261	16,974

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Humania Assurance Inc.	IL	26	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	26	0	0	0
Independent Order of Foresters (The)	IL	37	0	2	2
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	37	0	2	2
Industrial Alliance Insurance and Financial Services Inc.	IL	11,865	5,263	314	5,577
	GL	4,592	1,797	17	1,814
	IA	11,413	11,949	0	11,949
	GA	13,647	13,782	0	13,782
	T	41,517	32,791	331	33,122
ivari	IL	2,139	808	0	808
	GL	0	0	0	0
	IA	0	126	0	126
	GA	0	0	0	0
	T	2,139	934	0	934
Knights of Columbus	IL	4,803	1,615	720	2,335
	GL	0	0	0	0
	IA	0	46	0	46
	GA	0	0	0	0
	T	4,803	1,661	720	2,381

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Liberty Life Assurance Company of Boston	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
Life Insurance Company of North America	IL	0	0	0	0
	GL	13	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	13	0	0	0
London Life Insurance Company	IL	15,656	7,408	3,064	10,472
	GL	0	6	0	6
	IA	34	1,501	0	1,501
	GA	4,307	5,296	0	5,296
	T	19,997	14,211	3,064	17,275
Manufacturers Life Insurance Company (The)	IL	36,593	18,638	3,954	22,592
	GL	18,907	11,332	1,324	12,656
	IA	2,037	9,245	0	9,245
	GA	12,852	15,466	0	15,466
	T	70,389	54,681	5,278	59,959
Manulife Assurance Company of Canada	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
MD Life Insurance Company	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
National Bank Life Insurance Company	IL	0	0	0	0
	GL	41	11	0	11
	IA	0	0	0	0
	GA	0	0	0	0
	T	41	11	0	11
New York Life Insurance Company	IL	4	0	2	2
	GL	1,815	225	1,079	1,304
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,819	225	1,081	1,306
Order of United Commercial Travelers of America (The)	IL	1	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1	0	0	0
Pavonia Life Insurance Company of Michigan	IL	1	0	0	0
	GL	95	-2	0	-2
	IA	0	0	0	0
	GA	0	0	0	0
	T	96	-2	0	-2

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Primerica Life Insurance Company of Canada	IL	1,727	472	0	472
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,727	472	0	472
RBC Life Insurance Company	IL	3,233	2,063	45	2,108
	GL	1	0	0	0
	IA	169	38	0	38
	GA	0	0	0	0
	T	3,403	2,101	45	2,146
Reliable Life Insurance Company	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
Scotia Life Insurance Company	IL	159	4	0	4
	GL	278	252	0	252
	IA	0	0	0	0
	GA	0	0	0	0
	T	437	256	0	256
SSQ Insurance Company Inc.	IL	0	0	0	0
	GL	1,656	1,010	0	1,010
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,656	1,010	0	1,010

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
SSQ Life Insurance Company Inc.	IL	0	0	0	0
	GL	1,035	826	1	827
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,035	826	1	827
Standard Life Assurance Limited	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	23	0	23
	GA	0	88	0	88
	T	0	111	0	111
Sun Life Assurance Company of Canada	IL	37,089	16,795	7,090	23,885
	GL	16,611	10,216	312	10,528
	IA	12,318	19,196	0	19,196
	GA	136,489	19,562	0	19,562
	T	202,507	65,769	7,402	73,171
Sun Life Insurance (Canada) Limited	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	0	0
TD Life Insurance Company	IL	74	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	125	0	125
	T	74	125	0	125

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

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society		Life Premiums and Annuity Considerations	Disbursements		
			Policyholder Benefits Paid and Incurred	Refunds/Dividends	Total Disbursements
Trans Global Life Insurance Company	IL	0	0	0	0
	GL	0	1	0	1
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	1	0	1
Wawanesa Life Insurance Company (The)	IL	57	10	1	11
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	57	10	1	11
Western Life Assurance Company	IL	165	150	0	150
	GL	4,612	513	0	513
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,777	663	0	663
Total Individual Life		172,282	76,947	19,644	96,591
Total Group Life		124,489	56,094	5,557	61,651
Total Individual Annuity		31,857	50,945	0	50,945
Total Group Annuity		173,673	60,412	0	60,412
Grand Total		502,301	244,398	25,201	269,599

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

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$'000'S)

Insurer or Society	Premiums	Claims
ACE INA Insurance	74	7
ACE INA Life Insurance	4,986	127
ACTRA Fraternal Benefit Society	75	30
Aetna Life Insurance Company	0	2
AIG Insurance Company of Canada	1,963	708
Allianz Global Risks US Insurance Company	301	135
Allianz Life Insurance Company of North America	0	0
Allstate Insurance Company of Canada	4	0
American Bankers Insurance Company of Florida	2,732	359
American Bankers Life Assurance Company of Florida	1,266	227
American Income Life Insurance Company	994	288
Arch Insurance Canada Ltd.	0	0
Ascentus Insurance Ltd.	0	0
Aspen Insurance UK Limited	0	0
Assumption Mutual Life Insurance Company	335	287
Assurant Life of Canada	0	0
Aviva Insurance Company of Canada	6	1
AXA Equitable Life Insurance Company	0	0
AXIS Reinsurance Company (Canadian Branch)	0	0
Belair Insurance Company Inc.	0	0
Berkley Insurance Company	50	8
Blue Cross Life Insurance Company of Canada	4,915	4,400
BMO Life Assurance Company	1,053	220
BMO Life Insurance Company	710	46

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society	Premiums	Claims
CAA Insurance Company	0	0
Canada Life Assurance Company (The)	20,088	1,707
Canada Life Insurance Company of Canada (The)	0	0
Canadian Farm Insurance Corp.	0	0
Canadian Northern Shield Insurance Company	0	0
Canadian Premier Life Insurance Company	3,473	734
Canassurance Insurance Company	834	381
Capitale Financial Security Insurance Company (La)	956	528
Capitale Insurance and Financial Services Inc. (La)	757	678
Chubb Insurance Company of Canada	221	2
CIBC Life Insurance Company Limited	1,294	561
CIGNA Life Insurance Company of Canada	346	91
Combined Insurance Company of America	13,120	3,552
CompCorp Life Insurance Company	0	0
Continental Casualty Company	0	0
Co-operators General Insurance Company	13	0
Co-operators Life Insurance Company	2,145	1,827
Coseco Insurance Company	0	0
CUMIS General Insurance Company	709	91
CUMIS Life Insurance Company	3,507	1,667
Desjardins Financial Security Life Assurance Company	118,997	105,108
Echelon General Insurance Company	1	0
Economical Mutual Insurance Company	0	0
Elite Insurance Company	0	0

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society	Premiums	Claims
Empire Life Insurance Company (The)	539	501
Employers Insurance Company of Wausau	0	0
Equitable Life Insurance Company of Canada (The)	505	301
Everest Insurance Company of Canada	19	14
Excellence Life Insurance Company (The)	207	12
Federal Insurance Company	0	0
First Canadian Insurance Corporation	4,588	718
First North American Insurance Company	0	0
Foresters Life Insurance Company	135	41
Giraffe & Friends Life Insurance Company	0	0
GMS Insurance Inc.	89	88
Gore Mutual Insurance Company	0	0
Grand Orange Lodge of British America (The)	0	0
Great American Insurance Company	0	0
Great-West Life Assurance Company (The)	85,391	72,662
Green Shield Canada	4,552	3,929
Guarantee Company of North America (The)	0	0
Hartford Fire Insurance Company	0	0
Humania Assurance Inc.	19	0
Independent Order of Foresters (The)	0	0
Industrial Alliance Insurance and Financial Services Inc.	9,431	4,565
Industrial Alliance Pacific General Insurance Corporation	0	0
Intact Insurance Company	0	0
International Insurance Company of Hannover SE	0	0

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society	Premiums	Claims
Ironshore Insurance Ltd.	0	0
ivari	22	0
Knights of Columbus	181	14
Legacy General Insurance Company	47	54
Liberty Life Assurance Company of Boston	0	0
Liberty Mutual Insurance Company	0	0
Life Insurance Company of North America	149	25
Lloyd's Underwriters	533	62
London Life Insurance Company	0	0
Manufacturers Life Insurance Company (The)	79,105	59,371
Medavie Inc.	38,452	25,040
Missisquoi Insurance Company (The)	0	0
Mitsui Sumitomo Insurance Company, Limited	0	0
Munich Reinsurance America, Inc.	0	0
National Bank Life Insurance Company	34	11
National Liability & Fire Insurance Company	0	0
New York Life Insurance Company	1	0
Nordic Insurance Company of Canada (The)	0	0
Northbridge Commercial Insurance Corporation	0	0
Northbridge General Insurance Corporation	0	0
Northbridge Personal Insurance Corporation	0	0
Novex Insurance Company	0	0
Old Republic Insurance Company of Canada	359	57
Omega General Insurance Company	0	0

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society	Premiums	Claims
Optimum Insurance Company	0	0
Order of United Commercial Travelers of America (The)	0	0
Orion Travel Insurance Company/Compagnie D'Assurance Voyage Orion	49	10
Pavonia Life Insurance Company of Michigan	51	20
Personal Insurance Company (The)	0	0
Primerica Life Insurance Company of Canada	0	0
Primum Insurance Company	0	0
Protective Insurance Company	0	0
Quebec Assurance Company	0	0
RBC General Insurance Company	0	0
RBC Insurance Company of Canada	997	924
RBC Life Insurance Company	3,129	1,653
Reliable Life Insurance Company	199	144
Royal & Sun Alliance Insurance Company of Canada	1,444	0
S&Y Insurance Company	0	0
Scotia General Insurance Company	0	0
Scotia Life Insurance Company	3,075	659
Security National Insurance Company	0	0
Sovereign General Insurance Company (The)	0	0
SSQ Insurance Company Inc.	504	433
SSQ Life Insurance Company Inc.	2,451	1,851
Starr Insurance & Reinsurance Limited	0	0
Sun Life Assurance Company of Canada	58,047	45,291
Sun Life Insurance (Canada) Limited	0	0

TABLE IV
LIFE INSURERS, FRATERNAL BENEFITS AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2015
(\$000'S)

Insurer or Society	Premiums	Claims
Sunderland Marine Insurance Company Limited	0	0
TD General Insurance Company	0	0
TD Life Insurance Company	996	0
Temple Insurance Company	0	0
Traders General Insurance Company	0	0
Trafalgar Insurance Company of Canada	0	0
Trans Global Life Insurance Company	1	0
Travelers Insurance Company of Canada	0	0
Trisura Guarantee Insurance Company	0	0
Triton Insurance Company	1,699	534
Unica Insurance Inc.	0	0
Unifund Assurance Company	0	0
Wawanesa Life Insurance Company (The)	5	12
Western Assurance Company	0	0
Western Life Assurance Company	3,959	1,400
XL Insurance Company SE	0	0
XL Reinsurance America Inc.	0	0
XL Specialty Insurance Company	0	0
Zenith Insurance Company	0	0
Zurich Insurance Company Ltd	5	0
Totals	486,894	344,168

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'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	636	150	323	6	58	0	0	1,151	117	136	0	2,577	
	E	0	764	211	393	6	121	0	0	1,320	128	139	0	3,082	
	C	0	-66	52	365	9	52	0	-1	430	-120	15	0	736	
Affiliated FM Insurance Company	P	0	411	0	0	0	0	25	0	0	0	0	0	436	
	E	0	426	0	0	0	0	28	0	0	0	0	0	454	
	C	0	706	0	0	0	0	0	0	0	0	0	0	706	
AIG Insurance Company of Canada	P	45	4,466	236	263	90	60	79	103	3,042	301	24	-6	8,703	
	E	20	4,676	255	280	92	62	101	105	3,214	1,698	24	170	10,697	
	C	4	1,126	-519	134	94	69	-24	-3	1,513	87	41	4,410	6,932	
Allianz Global Risks US Insurance Company	P	197	1,385	450	0	-1	0	16	0	211	0	265	0	2,523	
	E	195	1,322	539	0	0	0	466	0	187	0	199	0	2,908	
	C	192	180	14	18	-2	0	9	0	-64	0	633	8	988	
Allied World Specialty Insurance Company	P	0	463	0	0	0	0	0	0	4	0	0	0	467	
	E	0	473	0	0	0	0	0	0	2	0	0	0	475	
	C	0	220	0	0	0	0	0	0	1	0	0	0	221	
Allstate Insurance Company of Canada	P	0	0	0	0	0	0	0	0	0	0	0	0	0	
	E	0	0	0	0	0	0	0	0	0	0	0	0	0	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
American Bankers Insurance Company of Florida	P	913	2	0	0	0	0	0	0	0	0	0	3,176	4,091	
	E	1,152	2	0	0	0	0	0	0	0	0	0	3,176	4,330	
	C	804	0	0	0	0	0	0	0	0	0	0	384	1,188	
American Road Insurance Company (The)	P	0	0	0	0	0	93	0	0	0	0	0	0	93	
	E	0	0	0	0	0	93	0	0	0	0	0	0	93	
	C	0	0	0	0	0	17	0	0	0	0	0	0	17	
Arch Insurance Canada Ltd.	P	0	372	0	4	0	0	0	1	104	0	0	29	510	
	E	0	197	0	4	0	0	0	0	128	0	0	75	404	
	C	0	1	0	-1	0	0	0	0	-20	0	0	178	158	
Ascentus Insurance Ltd.	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	0	0	
Aspen Insurance UK Limited	P	0	0	0	0	0	0	0	0	45	197	0	0	242	
	E	0	0	0	0	0	0	0	0	107	50	0	0	157	
	C	0	0	-2	0	0	0	0	0	105	0	96	0	199	
Associated Electric & Gas Insurance Services Limited	P	0	-3	0	0	0	0	0	0	127	0	3	0	127	
	E	0	21	0	0	0	0	0	0	132	0	3	0	156	
	C	0	265	0	0	0	0	0	0	91	0	1	0	357	
Atlantic Insurance Company Limited	P	861	1,573	0	2,261	82	744	0	0	1,035	8	0	0	6,564	
	E	891	1,538	0	2,310	83	759	0	0	1,031	10	0	0	6,622	
	C	503	1,334	0	3,563	69	619	0	0	739	0	0	0	6,827	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Atradius Credit Insurance N.V.	P	0	0	0	0	0	0	0	0	0	0	0	157	157
	E	0	0	0	0	0	0	0	0	0	0	0	141	141
	C	0	0	0	0	0	0	0	0	0	0	0	-194	-194
Aviva Insurance Company of Canada	P	23,755	8,914	0	5,891	410	2,455	542	14	8,301	1,122	33	0	51,437
	E	24,005	8,542	0	5,699	389	2,328	534	12	8,290	1,008	31	0	50,838
	C	16,429	8,247	0	5,386	304	1,268	9	0	300	10,473	0	0	42,416
AXA Art Insurance Corporation	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
AXIS Reinsurance Company	P	0	350	0	0	0	0	0	0	217	0	0	0	567
	E	0	340	0	0	0	0	0	0	221	0	0	0	561
	C	0	-21	0	0	0	0	0	0	-65	0	0	0	-86
Belair 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	0	0	0	0	0
Berkley Insurance Company	P	0	0	0	0	0	0	0	0	108	0	0	0	108
	E	0	0	0	0	0	0	0	0	116	0	0	0	116
	C	0	0	0	0	0	0	0	0	193	0	0	0	193
Boiler Inspection and Insurance Company of Canada (The)	P	0	7	0	0	0	0	176	0	0	0	0	0	183
	E	0	9	0	0	0	0	196	0	0	0	0	0	205
	C	0	1	0	0	0	0	-7	0	0	0	0	0	-6
CAA Insurance Company	P	3	0	0	0	0	0	0	0	0	0	0	0	3
	E	4	0	0	0	0	0	0	0	0	0	0	0	4
	C	-1	0	0	0	0	0	0	0	0	0	0	0	-1
Canada Guaranty Mortgage Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	3,259	3,259
	E	0	0	0	0	0	0	0	0	0	0	0	1,474	1,474
	C	0	0	0	0	0	0	0	0	0	0	0	101	101
Canadian Egg Industry Reciprocal Alliance	P	84	0	0	0	0	0	0	0	0	0	0	0	84
	E	72	0	0	0	0	0	0	0	0	0	0	0	72
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
Canadian Farm Insurance Corp.	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	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
Canadian Lawyers Insurance Association	P	0	0	0	0	0	0	0	0	519	0	0	0	519
	E	0	0	0	0	0	0	0	0	468	0	0	0	468
	C	0	0	0	0	0	0	0	0	644	0	0	0	644
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	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Canadian Universities Reciprocal Insurance Exchange	P	0	401	0	0	0	0	0	0	301	0	0	0	702
	E	0	401	0	0	0	0	0	0	301	0	0	0	702
	C	0	595	0	0	0	0	0	0	1,125	0	0	0	1,720
Canassurance Insurance Company	P	34	0	0	0	0	0	0	0	2	0	0	0	36
	E	34	0	0	0	0	0	0	0	2	0	0	0	36
	C	1	0	0	0	0	0	0	0	0	0	0	0	1
Capitale General Insurance Inc. (La)	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	0	0
Chicago Title Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	384	384
	E	0	0	0	0	0	0	0	0	0	0	0	384	384
	C	0	0	0	0	0	0	0	0	0	0	0	165	165
Chubb Insurance Company of Canada	P	88	681	0	143	52	30	3	30	1,135	228	0	0	2,390
	E	197	410	0	129	46	27	4	38	1,093	640	0	0	2,584
	C	2	865	0	61	9	7	0	-35	211	7	0	0	1,127
Compagnie Française d'Assurance pour le Commerce Extérieur	P	0	0	0	0	0	0	0	0	0	0	0	99	99
	E	0	0	0	0	0	0	0	0	0	0	0	95	95
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
Continental Casualty Company	P	0	363	0	40	2	13	1	0	51	5	287	0	762
	E	0	423	0	33	2	10	1	0	154	75	287	0	985
	C	0	818	0	2	7	-56	0	0	736	89	-268	0	1,328
Co-operators General Insurance Company	P	22,772	5,269	0	19,672	2,588	10,495	65	4	2,977	23	0	1	63,866
	E	21,824	5,216	0	18,136	2,341	9,508	60	4	2,903	21	26	1	60,040
	C	13,429	2,347	0	13,276	2,540	7,972	0	0	2,014	0	39	0	41,617
CorePointe Insurance 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	0	0	0	0	0
Coseco Insurance Company	P	2,289	0	0	3,893	466	2,024	0	0	0	0	0	0	8,672
	E	2,164	0	0	3,686	418	1,897	0	0	0	0	0	0	8,165
	C	1,830	0	0	3,126	533	1,461	0	0	125	0	0	0	7,075
CUMIS General Insurance Company	P	455	219	0	92	13	51	6	134	109	0	0	0	1,079
	E	361	224	0	90	12	52	6	134	110	0	0	0	989
	C	75	0	0	34	64	32	3	0	1	0	0	0	209
DAS Legal Protection Insurance Company Limited	P	0	0	0	0	0	0	0	0	0	0	0	70	70
	E	0	0	0	0	0	0	0	0	0	0	0	57	57
	C	0	0	0	0	0	0	0	0	0	0	0	28	28
Dominion of Canada General Insurance Company (The)	P	1,852	6,731	0	7,282	831	3,267	261	36	2,600	1	0	0	22,861
	E	2,294	6,140	0	8,151	1,053	3,703	234	35	2,405	1	0	0	24,016
	C	1,240	2,379	0	6,095	3,306	4,997	83	-12	2,474	1	0	0	20,563

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Ecclesiastical Insurance Office Public Limited Company	P	0	1,670	0	0	0	0	106	0	537	0	0	0	2,313
	E	0	1,627	0	0	0	0	105	0	520	0	0	0	2,252
	C	0	1,757	0	0	0	0	12	0	419	0	0	0	2,188
Echelon Insurance	P	2	79	0	0	0	0	0	0	28	0	0	0	109
	E	2	78	0	0	0	0	0	0	25	0	0	0	105
	C	4	0	0	0	0	0	0	0	47	0	0	0	51
Economical Mutual Insurance Company	P	0	1,896	0	339	26	140	25	5	591	0	0	0	3,022
	E	4	2,402	0	513	44	225	51	8	666	0	0	0	3,913
	C	0	4,753	0	436	23	97	-25	1	265	0	0	0	5,550
Electric Insurance Company	P	0	0	0	7	0	0	0	0	37	0	0	0	44
	E	0	0	0	7	0	0	0	0	37	0	0	0	44
	C	0	0	0	16	0	0	0	0	19	0	0	0	35
Elite Insurance Company	P	2,605	0	0	4,139	391	1,895	0	0	0	0	225	0	9,255
	E	2,593	0	0	4,564	410	1,946	0	0	0	0	245	0	9,758
	C	1,447	0	0	3,503	-197	1,128	0	0	0	0	92	0	5,973
Employers Insurance Company of Wausau	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	0	0
Euler Hermes North America Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	53	53
	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	-4	-4
Everest Insurance Company of Canada	P	0	15	0	0	0	0	0	0	279	0	0	0	294
	E	0	14	0	23	0	0	0	0	279	0	0	0	316
	C	0	9	0	-11	0	0	0	0	172	0	0	0	170
Factory Mutual Insurance Company	P	0	6,657	0	0	0	0	3,124	0	0	0	0	0	9,781
	E	0	7,396	0	0	0	0	2,139	0	0	0	0	0	9,535
	C	0	7,206	0	0	0	0	1,090	0	0	0	0	0	8,296
FCT Insurance Company Ltd.	P	0	0	0	0	0	0	0	0	0	0	0	2,437	2,437
	E	0	0	0	0	0	0	0	0	0	0	0	2,437	2,437
	C	0	0	0	0	0	0	0	0	0	0	0	797	797
Federal Insurance Company	P	0	3	0	0	0	0	0	0	0	0	0	0	3
	E	0	1	0	0	0	0	0	0	0	0	0	0	1
	C	0	1	0	0	0	0	0	0	0	0	0	0	1
Federated Insurance Company of Canada	P	0	4	0	0	0	0	1	1	8	0	0	0	14
	E	0	4	0	0	0	0	1	0	4	0	0	0	9
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
Fenchurch General 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	0	0	0	0

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
First American Title Insurance Company	P	0	0	0	0	0	0	0	0	0	0	0	7	7
	E	0	0	0	0	0	0	0	0	0	0	0	7	7
	C	0	0	0	0	0	0	0	0	0	0	0	-19	-19
First North American Insurance Company	P	498	0	0	0	0	0	0	0	0	0	0	0	498
	E	490	0	0	0	0	0	0	0	0	0	0	0	490
	C	82	0	0	0	0	0	0	0	0	0	0	0	82
Genworth Financial Mortgage Insurance Company Canada	P	0	0	0	0	0	0	0	0	0	0	0	15,097	15,097
	E	0	0	0	0	0	0	0	0	0	0	0	10,541	10,541
	C	0	0	0	0	0	0	0	0	0	0	0	3,419	3,419
GMS Insurance 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	0	0	0	0
Gore Mutual Insurance Company	P	0	101	0	0	0	0	8	0	53	0	0	0	162
	E	0	101	0	0	0	0	8	0	53	0	0	0	162
	C	0	-275	0	0	0	0	0	0	237	0	0	0	-38
Great American Insurance Company	P	0	19	0	0	0	0	0	0	97	0	129	0	245
	E	0	27	0	0	0	0	0	0	80	0	114	0	221
	C	0	57	0	0	0	0	0	0	-54	0	497	0	500
Guarantee Company of North America (The)	P	0	82	0	44	5	15	0	12	56	2,543	0	0	2,757
	E	0	79	0	43	5	15	0	12	52	2,895	0	0	3,101
	C	0	17	0	20	1	1	0	-8	7	-27	0	0	11
Hartford Fire Insurance Company	P	0	0	0	4	0	2	0	0	0	0	0	0	6
	E	0	0	0	2	0	2	0	0	0	0	0	0	4
	C	0	0	-20	0	0	-19	0	0	-15	0	0	0	-54
HDI-Gerling Industrie Versicherung AG	P	0	27	0	0	0	0	0	0	16	0	0	0	43
	E	0	23	0	0	0	0	0	0	13	0	0	0	36
	C	0	1	0	0	0	0	0	0	6	0	0	0	7
Healthcare Insurance Reciprocal of Canada	P	0	144	0	0	0	0	0	0	8,066	0	0	0	8,210
	E	0	145	0	0	0	0	0	0	8,066	0	0	0	8,211
	C	0	71	0	0	0	0	0	0	9,268	0	0	0	9,339
Industrial Alliance Pacific General Insurance Corporation	P	0	0	0	0	0	0	0	0	0	31	0	0	31
	E	0	0	0	0	0	0	0	0	0	18	0	0	18
	C	0	0	0	0	0	0	0	0	0	11	0	0	11
Intact Insurance Company	P	17,554	7,910	0	29,680	2,927	17,758	296	0	2,966	1,468	3,402	32	83,993
	E	13,928	6,798	0	24,187	2,383	14,298	285	0	2,972	1,405	3,267	27	69,550
	C	10,013	10,113	0	19,465	2,750	11,175	-6	0	-263	92	138	1	53,478
International Insurance Company of Hannover SE	P	4	1,204	0	0	0	0	0	0	243	0	0	0	1,451
	E	3	429	0	0	0	0	0	0	226	0	0	0	658
	C	-67	-400	0	0	0	0	0	0	47	0	0	0	-420

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Ironshore Insurance Ltd.	P	0	121	0	0	0	0	0	0	57	0	0	0	178
	E	0	151	0	0	0	0	0	0	32	0	0	0	183
	C	0	26	0	0	0	0	0	0	22	0	0	0	48
Jevco 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	-11	0	4	0	0	0	0	-27	0	0	0	-34
Jewelers Mutual Insurance Company	P	4	23	0	0	0	0	0	0	2	0	0	0	29
	E	4	18	0	0	0	0	0	0	0	0	0	0	22
	C	1	0	0	0	0	0	0	0	0	0	0	0	1
L'Unique General Insurance 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	1	0	0	1
	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	1	1
Legacy General Insurance Company	P	5	0	0	0	0	0	0	0	0	0	0	141	146
	E	5	0	0	0	0	0	0	0	0	0	0	141	146
	C	-4	0	0	0	0	0	0	0	0	0	0	0	-4
Liberty Mutual Insurance Company	P	0	661	187	119	-7	38	0	46	479	369	167	0	2,059
	E	0	590	207	109	10	37	0	46	472	1,554	157	0	3,182
	C	0	-238	-2	143	9	-2	0	22	186	389	-43	0	464
Lloyd's Underwriters	P	1,708	16,081	1,339	234	28	218	899	38	11,686	86	2,802	23	35,142
	E	1,554	15,365	1,423	156	26	186	691	38	10,992	35	2,969	21	33,456
	C	652	14,158	298	-146	147	92	2,057	-28	4,167	38	1,279	1	22,715
Metro General Insurance Corporation Ltd.	P	-4	-3	0	928	85	276	0	0	-1	0	0	0	1,281
	E	1,771	145	0	3,213	418	1,904	0	0	145	0	0	0	7,596
	C	2,114	16	0	1,567	175	1,396	0	0	-28	0	0	0	5,240
Millennium Insurance Corporation	P	0	0	0	0	0	0	291	0	0	0	0	1	292
	E	0	0	0	0	0	0	214	0	0	0	0	1	215
	C	0	0	0	0	0	0	120	0	0	0	0	0	120
Missisquoi Insurance Company (The)	P	0	0	0	1	0	0	0	0	0	0	0	0	1
	E	0	0	0	1	0	0	0	0	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	6	0	0	0	6
Mitsui Sumitomo Insurance Company, Limited	P	0	0	71	40	0	0	0	0	0	0	0	0	111
	E	0	0	69	29	0	0	0	0	0	0	0	0	98
	C	0	0	-44	0	0	0	0	0	0	0	0	0	-44
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	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Motors Insurance Corporation	P	0	0	0	0	0	19	0	0	0	0	0	0	19
	E	0	0	0	0	0	19	0	0	0	0	0	0	19
	C	0	0	0	0	0	0	6	0	0	0	0	0	6
Munich Reinsurance America, 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	0	0	0	0
National Bank Life 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	0	0	0	0
National Liability & Fire Insurance Company	P	0	61	169	0	0	0	8	0	0	0	0	0	238
	E	0	31	178	0	0	0	4	0	0	0	0	0	213
	C	0	26	-183	0	0	0	4	0	0	0	0	0	-153
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	-3	0	0	0	0	46	0	0	0	43
Northbridge Commercial Insurance Corporation	P	0	36	0	232	20	122	0	0	4	0	0	0	414
	E	0	24	0	105	6	69	0	0	4	0	0	0	208
	C	0	45	0	46	-3	89	0	0	0	0	0	0	177
Northbridge General Insurance Corporation	P	0	10,060	0	6,417	615	2,572	399	98	6,208	0	797	0	27,166
	E	0	9,884	0	6,353	577	2,470	382	99	6,228	0	738	0	26,731
	C	0	1,299	20	5,318	214	1,656	44	170	1,880	0	520	0	11,121
Northbridge Personal Insurance Corporation	P	60	0	0	42	3	21	0	0	0	0	0	0	126
	E	42	0	0	46	3	23	0	0	0	0	0	0	114
	C	23	0	0	212	-40	6	0	0	3	0	0	0	204
Novex Insurance Company	P	28,458	46	0	42,692	4,625	22,062	1	0	168	0	0	5	98,057
	E	26,541	44	0	40,692	4,430	20,867	1	0	155	0	0	3	92,733
	C	22,792	40	0	20,522	2,818	17,062	0	0	63	0	0	-3	63,294
Old Republic Insurance Company of Canada	P	0	93	0	171	9	119	0	0	23	0	0	0	415
	E	0	110	0	304	14	168	0	0	29	0	0	0	625
	C	0	81	0	-23	9	65	0	0	6	0	0	0	138
Omega General Insurance Company	P	506	25	0	0	0	0	0	0	39	0	0	0	570
	E	493	25	0	0	0	0	0	0	39	0	0	0	557
	C	241	3	0	0	0	0	0	0	80	0	0	0	324
Optimum 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	0	0	0	0
Orion Travel Insurance Company/Compagnie D'Assurance Voyage Orion	P	61	0	0	0	0	0	0	0	0	0	0	0	61
	E	59	0	0	0	0	0	0	0	0	0	0	0	59
	C	21	0	0	0	0	0	0	0	0	0	0	0	21

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Personal Insurance Company (The)	P	2,131	11	0	3,921	454	1,997	0	0	4	0	0	0	8,518
	E	2,012	11	0	3,847	426	1,990	0	0	4	0	0	0	8,290
	C	83	0	0	1,686	1,096	1,548	0	0	0	0	0	0	4,413
Perth 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	0	0	0	0
Portage la Prairie Mutual Insurance Company (The)	P	-2	5	0	13	6	5	0	0	-1	0	0	0	26
	E	98	53	0	103	24	46	0	0	29	0	0	0	353
	C	-18	-52	0	-1,040	-747	128	0	0	4	0	0	0	-1,725
Primmum Insurance Company	P	3,968	0	0	11,029	1,302	4,407	0	0	78	0	0	0	20,784
	E	3,333	0	0	8,215	983	3,361	0	0	78	0	0	0	15,970
	C	1,572	0	0	21,636	745	2,788	0	0	63	0	0	0	26,804
Protective Insurance Company	P	0	0	0	2	0	4	0	0	0	0	0	0	6
	E	0	0	0	2	0	4	0	0	0	0	0	0	6
	C	0	0	0	2	0	0	0	0	0	0	0	0	2
Quebec Assurance 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	0	0
RBC General Insurance Company	P	1,223	0	0	7,012	521	2,571	0	0	0	0	0	0	11,327
	E	1,436	0	0	5,799	442	2,190	0	0	0	0	0	0	9,867
	C	1,403	0	0	3,499	784	1,725	0	0	0	0	0	0	7,411
RBC Insurance Company of Canada	P	155	0	0	0	0	0	0	0	0	0	0	0	155
	E	143	0	0	0	0	0	0	0	0	0	0	0	143
	C	18	0	0	0	0	0	0	0	0	0	0	0	18
Royal & Sun Alliance Insurance Company of Canada	P	8,453	7,276	0	14,114	2,070	8,495	572	42	3,478	2	1	0	44,503
	E	8,547	6,881	0	14,675	2,126	8,668	579	48	3,589	2	1	0	45,116
	C	7,980	1,771	-38	27,036	638	5,115	5	2	2,302	0	-18	0	44,793
S&Y Insurance Company	P	0	0	0	29,364	4,046	15,119	0	0	0	0	0	0	48,529
	E	0	0	0	31,628	4,436	16,053	0	0	0	0	0	0	52,117
	C	0	0	0	24,272	4,997	12,155	0	0	0	0	0	0	41,424
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	0	0	0	0
SCOR UK Company Limited	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
Scotia General 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	0	0	0	0

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Scottish & York Insurance Co. Limited	P	0	0	0	7,445	814	4,705	0	0	0	0	0	0	12,964
	E	0	0	0	8,448	929	5,332	0	0	0	0	0	0	14,709
	C	0	17	0	8,258	803	3,665	0	0	4,521	0	0	0	17,264
Security National Insurance Company	P	4,574	0	0	7,758	861	3,666	0	0	0	0	0	0	16,859
	E	3,899	0	0	6,464	717	3,053	0	0	0	0	0	0	14,133
	C	1,075	0	0	15,702	477	2,362	0	0	0	0	0	0	19,616
Sentry Insurance a Mutual Company	P	0	0	0	1	0	1	0	0	0	0	0	0	2
	E	0	0	0	1	0	1	0	0	0	0	0	0	2
	C	0	0	0	-2	0	0	0	0	0	0	0	0	-2
Sompo Japan Nipponkoa Insurance 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	0	0	0	0
Sonnet Insurance Company	P	-7	0	0	181	20	75	0	0	0	0	0	0	269
	E	410	0	0	1,773	177	751	0	0	13	0	0	0	3,124
	C	18	0	0	321	385	545	0	0	-8	0	0	0	1,261
Sovereign General Insurance Company (The)	P	143	4,735	0	1,932	164	1,189	115	7	1,948	0	15	0	10,248
	E	136	4,938	0	1,835	178	1,073	121	9	1,997	0	14	0	10,301
	C	187	5,160	0	1,094	-238	653	12	-3	674	0	21	0	7,560
St. Paul Fire and Marine Insurance Company	P	0	250	0	15	4	4	2	0	15	0	63	0	353
	E	0	254	0	21	6	8	2	0	20	0	96	0	407
	C	0	-444	0	-772	8	48	-2	0	-1,025	0	-26	0	-2,213
Starr Insurance & Reinsurance Limited	P	0	40	0	0	0	0	0	0	17	0	79	0	136
	E	0	166	0	0	0	0	0	0	25	0	61	0	252
	C	0	111	0	0	0	0	0	0	17	0	47	0	175
Stewart Title Guaranty Company	P	0	0	0	0	0	0	0	0	0	0	0	445	445
	E	0	0	0	0	0	0	0	0	0	0	0	445	445
	C	0	0	0	0	0	0	0	0	0	0	0	117	117
Sunderland Marine Insurance Company Limited	P	0	807	0	0	0	0	0	0	0	0	353	0	1,160
	E	0	2,260	0	0	0	0	0	0	0	0	366	0	2,626
	C	0	49	0	0	0	0	0	0	0	0	91	0	140
T.H.E. 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	0	0	0	0
TD General 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	0	0	0	0
TD Home and Auto Insurance Company	P	396	0	0	236	28	106	0	0	624	0	0	0	1,390
	E	390	0	0	237	27	105	0	0	624	0	0	0	1,383
	C	158	0	0	1,691	31	83	0	0	334	0	0	0	2,297

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Technology 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	0	0	0	0	0
Temple Insurance Company	P	0	949	460	0	0	0	154	0	951	0	0	0	2,514
	E	0	1,549	491	0	0	0	158	0	1,000	0	0	0	3,198
	C	0	1,317	99	0	0	0	-69	0	-368	0	0	0	979
Tokio Marine & Nichido Fire Insurance Co., Ltd.	P	0	52	0	20	7	8	0	0	0	0	0	0	87
	E	0	113	0	20	7	9	0	0	0	0	0	0	149
	C	0	-1	0	29	2	-8	0	0	0	0	0	0	22
Traders General Insurance Company	P	542	0	0	2,610	292	1,388	0	0	0	0	1	0	4,833
	E	509	0	0	995	102	424	0	0	0	0	1	0	2,031
	C	557	1	0	444	288	395	0	0	0	0	0	0	1,685
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	4	0	0	0	0	0	0	0	0	0	0	0	4
	E	4	0	0	0	0	0	0	0	0	0	0	0	4
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
Travelers Insurance Company of Canada	P	44	129	0	30	7	9	2	29	411	3,041	3	0	3,705
	E	65	150	0	23	4	7	1	19	413	2,750	2	0	3,434
	C	-7	76	0	64	3	5	0	-12	58	-830	0	0	-643
Trisura Guarantee Insurance Company	P	0	3	0	0	0	0	43	24	583	379	0	0	1,032
	E	0	3	0	0	0	0	40	19	477	557	0	0	1,096
	C	0	0	0	0	0	0	7	0	84	5	0	0	96
Triton Insurance Company	P	121	0	0	0	0	0	0	0	0	0	0	0	121
	E	155	0	0	0	0	0	0	0	0	0	0	0	155
	C	64	0	0	0	0	0	0	0	0	0	0	0	64
Unica Insurance 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	0	0	0	0
Unifund Assurance Company	P	38,903	0	0	43,092	6,259	23,876	0	0	0	0	0	0	112,130
	E	38,237	0	0	43,695	6,566	23,982	0	0	0	0	0	0	112,480
	C	13,442	0	0	46,540	4,152	17,186	0	0	0	0	0	0	81,320
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	0	0	0	0
Waterloo 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	0	0	0	0

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS, EARNED PREMIUMS AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2015
(\$'000'S)

Insurer		Property		Aircraft	Automobile			Boiler and Machinery	Fidelity	Liability	Surety	Marine	Other	Total
		Personal	Commercial		Liability	Personal Accident	Other							
Western Assurance 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	0	0
Western Financial Insurance Company	P	575	0	0	0	0	0	0	0	0	0	0	0	575
	E	574	0	0	0	0	0	0	0	0	0	0	0	574
	C	317	0	0	0	0	0	0	0	0	0	0	0	317
Western Surety Company	P	0	0	0	0	0	0	0	0	1,625	0	0	0	1,625
	E	0	0	0	0	0	0	0	0	1,238	0	0	0	1,238
	C	0	0	0	0	0	0	0	0	900	0	0	0	900
Westport Insurance Corporation	P	0	209	60	-3	0	0	0	0	256	0	0	0	522
	E	0	251	53	0	0	0	0	0	242	0	0	0	546
	C	0	64	-9	0	0	0	0	0	151	0	0	0	206
Wynward Insurance Group	P	19	1,025	0	0	0	0	25	0	345	0	0	0	1,414
	E	27	864	0	0	0	0	32	0	327	0	0	0	1,250
	C	-57	501	0	0	0	0	0	0	57	0	0	0	501
XL Insurance Company SE	P	0	268	680	2	0	0	0	0	603	0	0	0	1,553
	E	0	406	506	6	0	0	1	0	748	0	0	0	1,667
	C	0	60	965	0	0	0	5	0	142	0	0	0	1,172
XL Reinsurance America Inc.	P	0	0	0	0	0	0	0	0	281	0	0	0	281
	E	0	0	0	0	0	0	0	0	273	0	0	0	273
	C	0	0	0	0	0	0	0	0	-52	0	0	0	-52
XL Specialty 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	0	0	0	0
Zenith 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	0	0	0	0
Zurich Insurance Company Ltd	P	0	5,599	0	1,079	408	377	32	14	2,399	156	766	0	10,830
	E	0	5,090	0	1,058	398	359	31	7	1,979	42	759	0	9,723
	C	0	-666	0	1,436	365	311	56	486	-805	10	240	5	1,438
Total Direct Premiums		166,052	100,613	3,802	254,806	30,529	132,549	7,277	638	65,673	11,702	9,551	25,411	808,603
Total Earned Premiums		160,679	99,624	3,932	248,103	30,316	128,205	6,476	633	65,111	14,128	9,499	19,219	785,925
Total Direct Claims		98,619	65,716	631	235,024	26,628	97,894	3,383	579	33,261	11,125	3,395	9,395	585,650