



**Government of Newfoundland and Labrador
Digital Government and Service NL
Office of the Superintendent of Insurance**

2021 Insurance Statistical Report

Message from the Superintendent of Insurance

I am pleased to present the 2021 Insurance Statistical Report of the Superintendent of Insurance for the year ended December 31, 2021.

The report is a summary of the annual statements filed by licensees with the Office Superintendent of Insurance pursuant to section 85 of the **Insurance Companies Act**.

Sincerely,



J. Bishop
Jean Bishop, Director
Superintendent of Insurance

The Annual Insurance Statistical Report shows the insurance business transactions in Newfoundland and Labrador for the year ended December 31, 2021.

DISCLAIMER

The information presented was obtained from the 2021 annual filings filed with the Office of the Superintendent of Insurance in Newfoundland and Labrador for provincial and extra provincial insurers and information filed with the Office of the Superintendent of Financial Institutions for federal insurers. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information provided in the report. Other sources should be consulted to obtain complete financial information of the insurance companies.

TABLE OF CONTENTS

1.0 GENERAL OVERVIEW	1
Table 1.1 Summary of Licensed Insurance Entities and individuals.....	1
Table 1.2 Summary of Direct Premiums Written or Annuity Considerations.....	2
Table 1.3 List of Insurance Companies and Fraternal Societies.....	3
2.0 COMPARATIVE TOTALS	17
Table 2.1 Comparative Totals Summary	17
Table 2.2 Life Insurance	18
Table 2.3 Annuities	18
Table 2.4 Accident and Sickness Insurance.....	18
Table 2.5 Property and Casualty Insurance	19
Table 2.5A - Property Personal Insurance	19
Table 2.5B - Property Commercial Insurance	19
Table 2.5C - Aircraft Insurance	20
Table 2.5D - Automobile Liability Insurance.....	20
Table 2.5E - Automobile Personal Accident Insurance.....	20
Table 2.5F - Automobile Other Insurance	21
Table 2.5G - Boiler and Machinery Insurance.....	21
Table 2.5H - Fidelity Insurance	21
Table 2.5I - Liability Insurance	22
Table 2.5J - Surety Insurance.....	22
Table 2.5K - Marine Insurance.....	22
Table 2.5L - Miscellaneous Insurance (Not Otherwise Classified).....	23
3.0 LIFE INSURANCE	25
Table 3.1 Direct Individual and Group Life Insurance in Effect.....	25
Table 3.2 Life Insurance Premiums and Annuity Considerations.....	32
Table 3.3 Disbursement to Policyholders	37
4.0 ACCIDENT AND SICKNESS INSURANCE	43
Table 4.1 Accident and Sickness Direct Premiums Written and Claims Incurred	43
5.0 PROPERTY AND CASUALTY INSURANCE	47
Table 5.1 Total for all Classes of Insurance	47
Table 5.2 Property Insurance.....	51
Table 5.3 Aircraft Insurance	59
Table 5.4 Automobile Insurance	60
Table 5.5 Boiler and Machinery Insurance	66
Table 5.6 Fidelity Insurance	68
Table 5.7 Liability Insurance.....	69
Table 5.8 Surety Insurance.....	70
Table 5.9 Marine Insurance	71
Table 5.10 Miscellaneous Insurance (Not Otherwise Classified).....	72

1.0 GENERAL OVERVIEW

**Table 1.1 SUMMARY OF INSURANCE LICENSED ENTITIES AND INDIVIDUALS
IN NEWFOUNDLAND AND LABRADOR AS AT DECEMBER 31, 2021**

<u>License Type</u>	<u>Number of Licenses</u>
Insurance Company	186
Property & Casualty Insurance Broker	236
Property & Casualty Insurance Agent	32
Special Broker	8
Property & Casualty Insurance Representative	4377
Life (Including Accident and Sickness) Insurance Broker	161
Life (Including Accident and Sickness) Insurance Agent	131
Life (Including Accident and Sickness) Insurance Representative	2320
Accident and Sickness Insurance Broker	9
Accident and Sickness Insurance Agent	10
Accident and Sickness Insurance Representative	285
Insurance Adjustment Company	22
Insurance Adjuster	1538
Travel Insurance Agent	22

New Insurance Companies licensed in 2021

	<u>Date Licensed</u>
1. Hudson Insurance Company	June 15, 2021

Insurance Companies Withdrawn in 2021

	<u>Date Withdrawn</u>
1. Gerber Life Insurance Company	January 1, 2021
2. Liberty Life Assurance Company of Boston	October 1, 2021
3. Sunderland Marine Insurance Company Limited	October 5, 2021
4. Virginia Surety Company, Inc.	September 28, 2021

Insurance Company Changes in 2021

	<u>Date of Change</u>
1. Co-operators General Insurance Company and Coseco Insurance Company amalgamated and continued under the name Co-operators General Insurance Company	December 31, 2021
2. Co-operators Life Insurance Company and Cumis Life Insurance Company amalgamated and continued under the name Co-operators Life Insurance Company	December 31, 2021
3. Economical Mutual Insurance Company changed its name to Definity Insurance Company	January 31, 2021
4. Genworth Financial Mortgage Insurance Company Canada changed its name to Sagen Mortgage Insurance Company Canada	June 1, 2021
5. Intact Insurance Company and The Guarantee Company of North America amalgamated and continued under the name Intact Insurance Company	April 1, 2021
6. Sentry Insurance a Mutual Company changed its name to Sentry Insurance Company	May 6, 2021

**Table 1.2 SUMMARY OF DIRECT PREMIUMS WRITTEN OR ANNUITY CONSIDERATIONS
AND DISBURSEMENTS TO POLICYHOLDERS IN NEWFOUNDLAND AND LABRADOR**

Following is a summary of the direct premiums written or annuity considerations and disbursement to policy holders as reported by all insurers licensed in Newfoundland and Labrador in 2021.

	<u>2021</u>	<u>2020</u>	<u>Change %</u>
Direct Premiums Written (\$000s)			
Accident & Sickness	515,066	520,983	-1.1%
Annuity Considerations	118,232	154,918	-23.7%
Life Insurance	319,497	320,695	-0.4%
Property & Casualty	1,084,759	1,009,819	7.4%
Disbursements to Policyholders (\$000s)			
Accident & Sickness	441,104	414,008	6.5%
Annuity Considerations	109,657	93,427	17.4%
Life Insurance	203,328	197,558	2.9%
Property & Casualty	531,049	622,639	-14.7%
Loss Ratio (%)			
Accident & Sickness	85.6%	79.5%	6.2%
Life Insurance	63.5%	61.6%	1.9%
Property & Casualty	49.0%	61.7%	-12.7%

Insurance Companies and Fraternal Benefit Societies

A listing of Insurance Companies and Fraternal Societies licensed to transact business under the *Insurance Companies Act* in the province of Newfoundland and Labrador at December 31, 2021 is provided in Table 1.3 . The letters following each insurer identify the class(es) of insurance wherein each is authorized to transact business. The types within the class are designated on each license. The classes of insurance which may be authorized are identified below:

- A. Life insurance
- B. Accident and sickness insurance
- C. Aircraft insurance, automobile insurance, boiler and machinery insurance, credit insurance, credit protection insurance, fidelity insurance, hail insurance, legal expense insurance, liability insurance, marine insurance, mortgage insurance, other approved products insurance, property insurance, surety insurance and title insurance
- Discont. Discontinuing allows the licensee to service existing contracts
- Fraternal Fraternal Society mean a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life or accident and sickness insurance under which benefits may be paid only to its members or their beneficiaries, in accordance with its charter and the *Insurance Companies Act*.

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto, ON M4W 2K2	Fraternal
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	A, B
Affiliated FM Insurance Company	100 New Park Place, Suite 200 Vaughan, ON L4K 0H9	C
AIG Insurance Company of Canada	120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8	B, C
Allianz Global Risks US Insurance Company	130 Adelaide Street West, Suite 1600 Toronto, ON M5H 3P5	B, C
Allianz Life Insurance Company of North America	130 Adelaide Street West, Suite 1600 Toronto, ON M5H 3P5	A, B
Allied World Specialty Insurance Company	200 King Street West, Suite 1600 Toronto, ON M5H 3T4	B, C
Allstate Insurance Company of Canada	27 Allstate Parkway, Suite 100 Markham, ON L3R 5P8	B, C
American Bankers Insurance Company of Florida	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	B, C
American Bankers Life Assurance Company of Florida	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	A, B
American Health and Life Insurance Company	380 Wellington Street, Suite 1420 London, ON N6A 5B5	A
American Income Life Insurance Company	40 King Street, Suite 2100 Toronto, ON M5H 3C2	A, B
American Road Insurance Company (The)	1145 Nicholson Road, Unit #2 Newmarket, ON L3Y 9C3	C
Arch Insurance Canada Ltd.	77 King Street West, Suite 3600 Toronto, ON M5K 1K2	B, C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Ascentus Insurance Ltd.	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Aspen Insurance UK Limited	40 King Street West, Unit 2100 Toronto, ON M5H 3C2	B, C
Associated Electric & Gas Insurance Services Limited	40 King Street West Toronto, ON M5H 3C2	C
Assumption Mutual Life Insurance Company	770 Main Street Moncton, NB E1C 8L1	A, B
Assurant Life of Canada	5000 Yonge Street, Suite 2000 Toronto, ON M2N 7E9	A, B
Atlantic Insurance Company Limited	64 Commonwealth Avenue Mount Pearl, NL A1N 1W8	C
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	1 Robert Speck Parkway, Suite 1430 Mississauga, ON L4Z 3M3	C
Aviva General Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Aviva Insurance Company of Canada	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
AXA Equitable Life Insurance Company	100 Consilium Place Scarborough, ON M1H 3E3	A, B
AXIS Reinsurance Company	70 York Street, Suite 1010 Toronto, ON M5J 1S9	B, C
Belair Insurance Company Inc.	7101 Jean-Talon Street East, Suite 300 Anjou, QC H1M 3T6	C
Berkley Insurance Company	145 King Street West, Suite 1000 Toronto, ON M5H 1J8	B, C
Blue Cross Life Insurance Company of Canada	644 Main Street Moncton, NB E1C 8L3	A, B

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
BMO Life Assurance Company	60 Yonge Street Toronto, ON M5E 1H5	A, B
BMO Life Insurance Company	60 Yonge Street Toronto, ON M5E 1H5	A, B
Boiler Inspection and Insurance Company of Canada (The)	390 Bay Street, Suite 2000 Toronto, ON M5H 2Y2	C
Brookfield Annuity Company	333 Bay Street, Suite 1640 Toronto, ON M5H 2R2	A
CAA Insurance Company	60 Commerce Valley Drive East Thornhill, ON L3T 7P9	B, C
Canada Guaranty Mortgage Insurance Company	1 Toronto Street, Suite 400 Toronto, ON M5C 2V6	C
Canada Life Assurance Company (The)	330 University Avenue Toronto, ON M5G 1R8	A, B
Canada Life Insurance Company of Canada (The)	330 University Avenue Toronto, ON M5G 1R8	A, B
Canadian Egg Industry Reciprocal Alliance	900, 10025 - 102A Ave Edmonton, AB T5J 0Y2	C
Canadian Farm Insurance Corp.	101 Riel Drive, Suite 205 St. Albert, AB T3N 3X4	B, C
Canadian Lawyers Insurance Association	919-11th Avenue S.W., Suite 600 Calgary, AB T2R 1P3	C
Canadian Northern Shield Insurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Canadian Premier General Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	B, C
Canadian Premier Life Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	A, B

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Canadian Universities Reciprocal Insurance Exchange	5500 North Service Road, Suite 901 Burlington, ON L7L 6W6	C
Canassurance Insurance Company	550 Sherbrooke Street West Montreal, QC H3A 3S3	A, B, C
Capitale Civil Service Insurer Inc. (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	A, B
Capitale Financial Security Insurance Company (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	A, B
Capitale General Insurance Inc. (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	C
Chicago Title Insurance Company	55 Superior Boulevard Mississauga, ON L5T 2X9	C
Chubb Insurance Company of Canada	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C
Chubb Life Insurance Company of Canada	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	A, B
CIBC Life Insurance Company Limited	199 Bay Street, 44th Floor Toronto, ON M5L 1A2	A, B
CIGNA Life Insurance Company of Canada	301-100 Consilium Place Scarborough, ON M1H 3E3	A, B
Combined Insurance Company of America	7300 Warden Avenue, Suite 300 Markham, ON L3R 0X3	A, B
Compagnie Française d'Assurance pour le Commerce Extérieur	251 Consumers Road, Suite 910 Toronto, ON M2J 4R3	C
CompCorp Life Insurance Company	250 Yonge Street, Suite 3110 Toronto, ON M5B 2L7	A, B
Continental Casualty Company	66 Wellington Street West, Suite 3700 Toronto, ON M5K 1J5	B, C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Co-operators General Insurance Company	130 Macdonell Street - Priory Square Guelph, ON N1H 6P8	B, C
Co-operators Life Insurance Company	1920 College Avenue Regina, SK S4P 1C4	A, B
CorePointe Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	C
CUMIS General Insurance Company	151 North Service Road Burlington, ON L7R 4C2	B, C
Definity Insurance Company	111 Westmount South Waterloo, ON N2L 4S4	B, C
Desjardins Financial Security Life Assurance Company	200, Rue Des Commandeurs Levis, QC G6V 6R2	A, B
Dominion of Canada General Insurance Company (The)	165 University Avenue Toronto, ON M5H 3B9	C
Ecclesiastical Insurance Office Public Limited Company	100 Eglinton Avenue West, Suite 2200 Toronto, ON M4R 1K8	C
Echelon Insurance	2680 Matheson Blvd. East, Suite 300 Mississauga, ON L4W 0A5	B, C
Electric Insurance Company	40 King Street Suite 2100 Toronto, ON M5H 3C2	C
Elite Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Empire Life Insurance Company (The)	259 King Street East Kingston, ON K7L 3A8	A, B
Employers Insurance Company of Wausau	181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	B, C
Equitable Life Insurance Company of Canada (The)	1 Westmount Road North Waterloo, ON N2J 4C7	A, B

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Euler Hermes North America Insurance Company	1155 Rene-Levesque West, Suite 2810 Montreal, QC H3B 2L2	C
Everest Insurance Company of Canada	130 King Street West, Suite 2620 Toronto, ON M5X 1C7	B, C
Factory Mutual Insurance Company	100 New Park Place, Suite 200 Vaughan, ON L4K 0H9	C
FCT Insurance Company Ltd.	2235 Sheridan Garden Drive Oakville, ON L6J 7Y5	C
Federal Insurance Company	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C
Federated Insurance Company of Canada	255 Commerce Drive Winnipeg, MB R3C 3C9	C
Fenchurch General Insurance Company	2655 North Sheridan Way, Suite 115 Mississauga, ON L5K 2P8	C
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville, ON L6J 7Y5	C
First Canadian Insurance Corporation	320 Sioux Road Sherwood Park, AB T8A 3X6	A, B
First North American Insurance Company	250 Bloor Street East, 6th Floor Toronto, ON M4W 1E5	B, C
Foresters Life Insurance Company	789 Don Mills Road Toronto, ON M3C 1T9	A, B
GMS Insurance Inc.	2055 Albert Street Regina, SK S4P 0E3	B, C
Gore Mutual Insurance Company	252 Dundas Street North Cambridge, ON N1R 5T3	B, C
Grand Orange Lodge of British America (The)	505 Consumers Road, Suite 706 Toronto, ON M2J 4V8	Fraternal

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Great American Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	B, C
Green Shield Canada	8677 Anchor Drive Windsor, ON N9A 6W1	B
Hartford Fire Insurance Company	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	B, C
HDI Global SE	181 University Avenue, Suite 1900 Toronto, ON M5H 3M7	C
HDI Global Specialty SE	220 Bay Street, Suite 400 Toronto, ON M5J 2W4	B, C
Healthcare Insurance Reciprocal of Canada	4711 Yonge Street, Suite 1600 North York, ON M2N 6K8	C
Hudson Insurance Company	1600-55 University Avenue Toronto, ON M5J 2H7	C
Humania Assurance Inc.	1555 Girouard Street West St-Hyacinthe, QC J2S 7C8	A, B
Independent Order of Foresters (The)	789 Don Mills Road Toronto, ON M3C 1T9	Fraternal
Industrial Alliance Insurance and Financial Services Inc.	1080 Grande Allée West Quebec City, QC G1S 1C7	A, B
Industrial Alliance Pacific General Insurance Corporation	1080 Grande Allée West Quebec City, QC G1S 1C7	B, C
Intact Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Ivari	5000 Yonge Street, Suite 500 Toronto, ON M2N 7J8	A, B
Jevco Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Jewelers Mutual Insurance Company, SI	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	C
Knights of Columbus	888 Sidney Street Belleville, ON K8N 4Z5	Fraternal
Lawyers' Professional Indemnity Company	250 Yonge Street, Suite 3101 Toronto, ON M5B 2L7	C
Liberty Mutual Insurance Company	181 Bay Street, Suite 1000 Toronto, ON M5J 2T3	B, C
Life Insurance Company of North America	100 Consilium Place, Suite 301 Scarborough, ON M1H 3E3	A, B
Lloyd's Underwriters	1155 Rue Metcalfe, Suite 2220 Montreal, QC H3B 2V6	B, C
LS-Travel, Insurance Company	201-1555 Girouard Ouest Saint-Hyacinthe, Quebec J2S 2Z6	A, B
Manufacturers Life Insurance Company (The)	200 Bloor Street East Toronto, ON M4W 1E5	A, B
Manulife Assurance Company of Canada	200 Bloor Street East Toronto, ON M4W 1E5	A
MD Life Insurance Company	1870 Alta Vista Drive Ottawa, ON K1G 6R7	A
Medavie Inc.	644 Main Street Moncton, NB E1C 8L3	B
Millennium Insurance Corporation	320 Sioux Road Sherwood Park, AB T8A 3X6	C
Missisquoi Insurance Company (The)	111 Westmount Road South Waterloo, ON N2L 4S4	B, C
Mitsui Sumitomo Insurance Company, Limited	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	B, C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Motors Insurance Corporation	8500 Leslie Street, Suite 101 Thornhill, ON L3T 7M8	C
Munich Reinsurance America, Inc.	390 Bay Street, 24th Floor Toronto, ON M5H 2Y2	B, C
National Bank Life Insurance Company	600 De La Gauchetiere West Street, 12th Floor Montreal, QC H3B 4L2	A, B, C
National Liability & Fire Insurance Company	200 Bay Street, 15th Floor Toronto, ON M5J 2J2	B, C
New York Life Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	A, B
Nordic Insurance Company of Canada (The)	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Northbridge General Insurance Corporation	105 Adelaide Street, West Toronto, ON M5H 1P9	B, C
Novex Insurance Company	700 University Avenue, Suite 1500 A Toronto, ON M5G 0A1	B, C
Old Republic Insurance Company of Canada	100 King Street West Hamilton, ON L8N 3K9	B, C
Omega General Insurance Company	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	C
Optimum Insurance Company	425 De Maisonneuve Boulevard West, Suite 1500 Montreal, QC H3A 3G5	B, C
Order of United Commercial Travelers of America (The)	901 Centre Street North, Suite 300 Calgary, AB T2E 2P6	Fraternal
Orion Travel Insurance Company	520 3rd Avenue South West, Suite 1500 Calgary, AB T2P 0R3	B, C
Pavonia Life Insurance Company of Michigan	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	A, B

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Personal Insurance Company (The)	6300 Boulevard Guillaume-Couture Levis, QC G6V 6P9	B, C
Perth Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Petline Insurance Company	111 Westmount Road South Waterloo, ON N2J 4S4	C
Portage la Prairie Mutual Insurance Company (The)	749 Saskatchewan Avenue East Portage La Prairie, MB R1N 3B8	C
Primerica Life Insurance Company of Canada	6985 Financial Drive, Suite 400 Mississauga, ON L5N 0G3	A, B
Primum Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B, C
Protective Insurance Company	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	B, C
Quebec Assurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
RBC Insurance Company of Canada	6880 Financial Drive, West Tower Mississauga, ON L5N 7Y5	B, C
RBC Life Insurance Company	6880 Financial Drive, West Tower Mississauga, ON L5N 7Y5	A, B
Reliable Life Insurance Company	100 King Street West Hamilton, ON L8N 3K9	A, B
Royal & Sun Alliance Insurance Company of Canada	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
S&Y Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Safety National Casualty Corporation	40 King Street West, Suite 2100 Toronto, ON M5H 3C2	C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Sagen Mortgage Insurance Company Canada	2060 Winston Park Drive, Suite 300 Oakville, ON L6H 5R7	C
SCOR UK Company Limited	199 Bay Street, Suite 2800 Toronto, ON M5L 1G1	C
Scotia General Insurance Company	100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	B, C
Scotia Life Insurance Company	100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	A, B
Scottish & York Insurance Co. Limited	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	C
Security National Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B, C
Sentry Insurance Company	40 King Street West, Suite 2100 Toronto, ON M5H 3C5	C
Sompo Japan Insurance Inc.	199 Bay Street, Suite 2500 Toronto, ON M5L 1E2	C
Sonnet Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Sovereign General Insurance Company (The)	6700 MacLeod Trail South East, Suite 140 Calgary, AB T2H 0L3	B, C
SSQ, Life Insurance Company Inc.	2525 Boulevard Laurier Quebec, QC G1V 2L2	A, B
St. Paul Fire and Marine Insurance Company	165 University Avenue Toronto, ON M5H 3B9	C
Starr Insurance & Reinsurance Limited	200 King Street West, Suite 1200 Toronto, ON M5H 3T4	B, C
Stewart Title Guaranty Company	200 Bay Street, Suite 2600 Toronto, ON M5J 2J2	C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Sun Life Assurance Company of Canada	1 York Street Toronto, ON M5J 0B6	A, B
Sun Life Insurance (Canada) Limited	1 York Street Toronto, ON M5J 0B6	A, B
TD General Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	B, C
TD Home and Auto Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	C
TD Life Insurance Company	50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	A, B
Teachers Life Insurance Society (Fraternal)	916 The East Mall, Suite C Toronto, ON M9B 6K1	Fraternal
Technology Insurance Company, Inc.	1145 Nicholson Road, Unit 2 Newmarket, ON L3Y 9C3	C
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto, ON M5H 2Y2	B, C
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West, 3rd Floor Toronto, ON M5H 1P9	C
Traders General Insurance Company	10 Aviva Way, Suite 100 Markham, ON L6G 0G1	B, C
Trafalgar Insurance Company of Canada	700 University Avenue, Suite 1500-A Toronto, ON M5G 0A1	B, C
Trans Global Insurance Company	16930 - 114th Avenue North West, Suite 275 Edmonton, AB T5M 3S2	C
Trans Global Life Insurance Company	16930 - 114th Avenue North West, Suite 275 Edmonton, AB T5M 3S2	A, B
Travelers Insurance Company of Canada	165 University Avenue Toronto, ON M5H 3B9	B, C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Trisura Guarantee Insurance Company	333 Bay Street, Suite 1610 Toronto, ON M5H 2R2	B, C
Triton Insurance Company	380 Wellington Street, Suite 1420 London, ON N6A 5B5	B, C
Unica Insurance Inc.	625 Jacques-Parizeau Quebec City, QC G1R G5	B, C
Unifund Assurance Company	10 Factory Lane St. John's, NL A1C 6H5	B, C
L'Unique General Insurance Inc.	625 Jacques-Parizeau Quebec City, QC G1R G5	C
United States Liability Insurance Company	4080 Confederation Parkway, Suite 702 Mississauga, ON L5B 0G1	C
Verassure Insurance Company	105 Adelaide Street West Toronto, ON M5H 1P9	B, C
Waterloo Insurance Company	111 Westmount Road South Waterloo, ON N2L 4S4	C
Wawanesa Life Insurance Company (The)	200 Main Street, Suite 400 Winnipeg, MB R3C 1A8	A, B
Wawanesa Mutual Insurance Company (The)	191 Broadway Winnipeg, MB R3C 3P1	B, C
Western Assurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Western Surety Company	1881 Scarth Street, Suite 2100 Regina, SK S4P 4K9	C
Westport Insurance Corporation	150 King Street West, Suite 1000 Toronto, ON M5H 1J9	B, C
Wynward Insurance Group	1240 One Lombard Place Winnipeg, MB R3B 0V9	C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
XL Reinsurance America Inc.	100 Yonge Street, Suite 1200 Toronto, ON M5C 2W1	B, C
XL Specialty Insurance Company	100 King Street West, Suite 3020 Toronto, ON M5X 1C9	B, C
Zenith Insurance Company	105 Adelaide Street West Toronto, ON M5H 1P9	B, C
Zurich Insurance Company Ltd	100 King Street West, Suite 5500 Toronto, ON M5X 1C9	B, C

2.0 COMPARATIVE TOTALS

TABLE 2.1 COMPARATIVE TOTALS SUMMARY

INSURANCE PREMIUMS OR ANNUITY CONSIDERATIONS AND DISBURSEMENT TO POLICYHOLDERS

FOR THE YEARS ENDED 31 DECEMBER 2021 AND 2020

(\$000's)

Type of Insurance	Premium or Annuity Consideration			Disbursement to Policy Holders		
	2021	2020	Variance YOY	2021	2020	Variance YOY
Life	319,497	320,695	-0.4%	203,328	197,558	2.9%
Annuities	118,232	154,918	-23.7%	109,657	93,427	17.4%
Accident and Sickness	515,066	520,981	-1.1%	441,104	414,008	6.5%
Property						
- Personal	258,019	240,412	7.3%	142,361	145,528	-2.2%
- Commercial	155,318	141,925	9.4%	78,478	58,295	34.6%
Aircraft	6,359	5,952	6.8%	800	1,708	-53.2%
Automobile						
- Liability	295,813	284,721	3.9%	153,406	217,526	-29.5%
- Personal Accident	38,852	37,092	4.7%	22,651	26,484	-14.5%
- Other	166,925	159,776	4.5%	87,219	80,437	8.4%
Boiler and Machinery	13,670	10,114	35.2%	8,470	4,987	69.8%
Fidelity	1,047	807	29.7%	235	17	1282.4%
Liability	86,032	75,030	14.7%	34,613	43,875	-21.1%
Surety	9,048	9,264	-2.3%	-7,865	26,141	-130.1%
Marine	11,113	12,831	-13.4%	11,809	8,474	39.4%
Credit	657	468	40.4%	-209	30	-796.7%
Credit Protection	6,344	6,316	0.4%	887	3,333	-73.4%
Hail	1	0	0.0%	0	-4	0.0%
Legal Expense	234	202	15.8%	11	11	0.0%
Mortgage	31,495	22,027	43.0%	-3,344	4,798	-169.7%
Title	3,832	2,882	33.0%	1,527	999	52.9%
Other Approved Products	0	0	0.0%	0	0	0.0%
TOTALS	\$2,037,505	\$2,006,413	1.5%	\$1,284,591	\$1,327,632	-3.2%

TABLE 2.2 LIFE INSURANCE (\$000'S)

Year	Premiums	Disbursements	Loss Ratio
2012	270,698	139,887	51.7%
2013	283,382	148,098	52.3%
2014	293,659	144,348	49.2%
2015	296,771	158,424	53.4%
2016	300,679	161,368	53.7%
2017	315,978	178,460	56.5%
2018	319,026	194,068	60.8%
2019	319,771	193,184	60.4%
2020	320,695	197,558	61.6%
2021	319,497	203,328	63.6%

TABLE 2.3 ANNUITIES (\$000'S)

Year	Annuity Consideration	Disbursements
2012	52,465	77,916
2013	103,729	91,035
2014	82,454	105,563
2015	205,530	111,357
2016	75,840	97,319
2017	114,500	104,398
2018	97,530	100,666
2019	233,974	132,796
2020	154,918	93,427
2021	118,232	109,657

Table 2.4 ACCIDENT AND SICKNESS INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	462,694	314,403	68.0%
2013	474,790	329,223	69.3%
2014	469,974	325,769	69.3%
2015	486,894	344,168	70.7%
2016	491,368	397,853	81.0%
2017	514,542	390,141	75.8%
2018	535,418	399,825	74.7%
2019	534,944	417,093	78.0%
2020	520,981	414,008	79.5%
2021	515,066	441,104	85.6%

TABLE 2.5 - PROPERTY AND CASUALTY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	682,913	457,047	66.9%
2013	749,078	473,907	63.3%
2014	776,637	561,073	72.2%
2015	808,603	585,650	72.4%
2016	832,222	595,428	71.5%
2017	856,685	662,253	77.3%
2018	909,297	553,661	60.9%
2019	945,858	573,401	60.6%
2020	1,009,819	622,639	61.7%
2021	1,084,759	531,049	49.0%

TABLE 2.5A - PROPERTY PERSONAL INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2011	126,103	71,507	56.7%
2012	130,727	89,181	68.2%
2013	140,735	81,799	58.1%
2014	154,317	110,795	71.8%
2015	166,052	98,619	59.4%
2016	177,601	105,030	59.1%
2017	187,785	148,795	79.2%
2018	202,982	126,316	62.2%
2019	220,801	123,602	56.0%
2020	240,412	145,528	60.5%
2021	258,019	142,361	55.2%

TABLE 2.5B - PROPERTY COMMERCIAL INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	80,137	48,442	60.4%
2013	95,651	48,547	50.8%
2014	100,053	59,343	59.3%
2015	100,613	65,716	65.3%
2016	100,386	109,717	109.3%
2017	112,556	128,121	113.8%
2018	125,628	58,703	46.7%
2019	121,726	95,203	78.2%
2020	141,925	58,295	41.1%
2021	155,318	78,478	50.5%

TABLE 2.5C - AIRCRAFT INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	3,946	2,663	67.5%
2013	4,805	19,885	413.8%
2014	5,242	4,502	85.9%
2015	3,802	631	16.6%
2016	3,472	5,687	163.8%
2017	4,128	1,575	38.2%
2018	3,387	-314	-9.3%
2019	4,268	897	21.0%
2020	5,952	1,708	28.7%
2021	6,359	800	12.6%

TABLE 2.5D - AUTOMOBILE LIABILITY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	231,958	177,886	76.7%
2013	239,931	179,644	74.9%
2014	244,663	231,858	94.8%
2015	254,806	235,024	92.2%
2016	263,278	210,818	80.1%
2017	261,690	205,641	78.6%
2018	268,619	173,541	64.6%
2019	279,365	178,802	64.0%
2020	284,721	217,526	76.4%
2021	295,813	153,406	51.9%

TABLE 2.5E - AUTOMOBILE PERSONAL ACCIDENT INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	28,723	21,591	75.2%
2013	30,746	19,553	63.6%
2014	30,319	25,437	83.9%
2015	30,529	26,628	87.2%
2016	31,708	22,174	69.9%
2017	31,281	30,655	98.0%
2018	32,303	30,435	94.2%
2019	34,814	30,747	88.3%
2020	37,092	26,484	71.4%
2021	38,852	22,651	58.3%

TABLE 2.5F - AUTOMOBILE OTHER INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	106,991	74,171	69.3%
2013	115,723	83,175	71.9%
2014	123,655	83,811	67.8%
2015	132,549	97,894	73.9%
2016	138,864	101,782	73.3%
2017	142,467	107,142	75.2%
2018	147,832	97,781	66.1%
2019	153,416	104,447	68.1%
2020	159,776	80,437	50.3%
2021	166,925	87,219	52.3%

TABLE 2.5G - BOILER AND MACHINERY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	4,429	4,540	102.5%
2013	4,327	-2,599	-60.1%
2014	12,791	7,100	55.5%
2015	7,277	3,383	46.5%
2016	6,926	5,047	72.9%
2017	7,544	2,317	30.7%
2018	11,729	8,377	71.4%
2019	9,518	3,326	34.9%
2020	10,114	4,987	49.3%
2021	13,670	8,470	62.0%

TABLE 2.5H - FIDELITY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	614	531	86.5%
2013	646	-99	-15.3%
2014	630	1,151	182.7%
2015	638	579	90.8%
2016	635	-80	-12.6%
2017	645	1,058	164.0%
2018	704	213	30.3%
2019	762	208	27.3%
2020	801	14	1.7%
2021	1,047	235	22.4%

TABEL 2.5I - LIABILITY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	57,674	31,377	54.4%
2013	64,626	30,250	46.8%
2014	62,249	23,576	37.9%
2015	65,673	33,261	50.6%
2016	64,915	21,111	32.5%
2017	64,983	22,297	34.3%
2018	68,536	20,365	29.7%
2019	69,647	23,842	34.2%
2020	75,030	43,875	58.5%
2021	86,032	34,613	40.2%

TABLE 2.5J - SURETY INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	8,273	-2,379	-28.8%
2013	21,086	5,028	23.8%
2014	13,299	2,458	18.5%
2015	11,702	11,125	95.1%
2016	10,416	1,424	13.7%
2017	15,236	1,724	11.3%
2018	9,022	23,537	260.9%
2019	13,497	6,369	47.2%
2020	9,264	26,414	285.1%
2021	9,048	-7,865	-86.9%

TABLE 2.5K - MARINE INSURANCE (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	10,231	6,338	61.9%
2013	10,524	6,457	61.4%
2014	6,998	7,193	102.8%
2015	9,551	3,395	35.5%
2016	12,550	4,667	37.2%
2017	4,602	6,971	151.5%
2018	15,311	7,648	50.0%
2019	12,092	35	0.3%
2020	12,831	8,474	66.0%
2021	11,113	11,809	106.3%

TABLE 2.5L - MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED) (\$000'S)

Year	Premiums	Claims	Loss Ratio
2012	19,210	2,705	14.1%
2013	20,278	2,268	11.2%
2014	22,415	3,849	17.2%
2015	25,411	9,395	37.0%
2016	21,470	8,051	37.5%
2017	23,768	5,957	25.1%
2018	23,247	7,059	30.4%
2019	25,952	5,923	22.8%
2020	31,895	9,167	28.7%
2021	42,563	-1,128	-2.7%

3.0 LIFE INSURANCE

TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT

FOR THE YEAR ENDED 31 DECEMBER 2021

(\$000'S)

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
ACTRA Fraternal Benefit Society					
Individual	0	0	0	0	0
Group	2,168	1,650	1,332	0	2,486
Total	2,168	1,650	1,332	0	2,486
Aetna Life Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Allianz Life Insurance Company of North America					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
American Bankers Life Assurance Company of Florida					
Individual	471	0	44	0	427
Group	147,678	0	2,766	0	144,912
Total	148,149	0	2,810	0	145,339
American Health and Life Insurance Company					
Individual	0	0	0	0	0
Group	68,943	72,652	71,019	0	70,576
Total	68,943	72,652	71,019	0	70,576
American Income Life Insurance Company					
Individual	308,866	74,847	47,237	0	336,476
Group	0	0	0	0	0
Total	308,866	74,847	47,237	0	336,476
Assumption Mutual Life Insurance					
Individual	416,398	40,735	23,130	0	434,003
Group	12,696	3,280	2,863	0	13,113
Total	429,094	44,015	25,993	0	447,116
Assurant Life of Canada					
Individual	4,653	132	1,609	0	3,176
Group	5,211	0	2,959	0	2,252
Total	9,864	132	4,568	0	5,428

TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT

FOR THE YEAR ENDED 31 DECEMBER 2021

(\$000'S)

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
AXA Equitable Life Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Blue Cross Life Insurance Company of Canada					
Individual	105,691	1,227	5,595	0	101,323
Group	1,556,737	676,689	70,960	0	2,162,466
Total	1,662,428	677,916	76,555	0	2,263,789
BMO Life Assurance Company					
Individual	324,052	50,474	12,801	0	361,725
Group	3,021	38	267	0	2,792
Total	327,073	50,512	13,068	0	364,517
BMO Life Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Brookfield Annuity Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Canada Life Assurance Company (The)					
Individual	6,446,090	394,383	383,280	0	6,457,193
Group	12,276,892	254,367	195,651	0	12,335,608
Total	18,722,982	648,750	578,931	0	18,792,801
Canada Life Insurance Company of Canada (The)					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Canadian Premier Life Insurance Company					
Individual	6,684	5,572	2,112	0	10,144
Group	38,160	3,072	3,929	0	37,303
Total	44,844	8,644	6,041	0	47,447
Canassurance Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0

TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT

FOR THE YEAR ENDED 31 DECEMBER 2021

(\$000'S)

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Capitale Civil Service Insurer Inc. (La)					
Individual	0	0	0	0	0
Group	18,004	1,993	4,342	0	15,655
Total	18,004	1,993	4,342	0	15,655
Capitale Financial Security Insurance Company (La)					
Individual	572	0	20	0	552
Group	0	0	0	0	0
Total	572	0	20	0	552
Chubb Life Insurance Company of Canada					
Individual	48,188	0	3,143	0	45,045
Group	35,122	1,673	7,201	0	29,594
Total	83,310	1,673	10,344	0	74,639
CIBC Life Insurance Company Limited					
Individual	11,052	1,236	926	0	11,362
Group	0	0	0	0	0
Total	11,052	1,236	926	0	11,362
CIGNA Life Insurance Company of Canada					
Individual	0	0	0	0	0
Group	0	466	45	0	421
Total	0	466	45	0	421
Combined Insurance Company of America					
Individual	4,099	269	-315	0	4,683
Group	16	0	14	0	2
Total	4,115	269	-301	0	4,685
CompCorp Life Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Co-operators Life Insurance Company					
Individual	2,009,539	169,147	109,778	0	2,068,908
Group	88,466	853,914	126,205	0	816,175
Total	2,098,005	1,023,061	235,983	0	2,885,083
Desjardins Financial Security Life Assurance Company					
Individual	368,539	16,185	17,181	0	367,543
Group	770,279	13,935	23,666	0	760,548
Total	1,138,818	30,120	40,847	0	1,128,091

TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT

FOR THE YEAR ENDED 31 DECEMBER 2021

(\$000'S)

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Empire Life Insurance Company (The)					
Individual	180,439	139,419	11,862	0	307,996
Group	32,709	18,609	13,191	0	38,127
Total	213,148	158,028	25,053	0	346,123
Equitable Life Insurance Company of Canada (The)					
Individual	329,981	39,919	29,526	0	340,374
Group	22,579	2,682	5,136	0	20,125
Total	352,560	42,601	34,662	0	360,499
First Canadian Insurance Corporation					
Individual	0	0	0	0	0
Group	203,571	37,788	38,180	0	203,179
Total	203,571	37,788	38,180	0	203,179
Foresters Life Insurance Company					
Individual	104,505	46,873	1,839	0	149,539
Group	3,182	0	487	0	2,695
Total	107,687	46,873	2,326	0	152,234
Grand Orange Lodge of British America (The)					
Individual	5,750	927	427	0	6,250
Group	0	0	0	0	0
Total	5,750	927	427	0	6,250
Humania Assurance Inc.					
Individual	10,494	10,863	1,280	0	20,077
Group	0	83	0	0	83
Total	10,494	10,946	1,280	0	20,160
Independent Order of Foresters (The)					
Individual	6,253	429	27	0	6,655
Group	0	0	0	0	0
Total	6,253	429	27	0	6,655
Industrial Alliance Insurance and Financial Services Inc.					
Individual	1,780,284	100,931	70,399	0	1,810,816
Group	481,330	111,112	73,621	0	518,821
Total	2,261,614	212,043	144,020	0	2,329,637
Ivari					
Individual	595,527	103,673	35,130	0	664,070
Group	0	0	0	0	0
Total	595,527	103,673	35,130	0	664,070

TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT

FOR THE YEAR ENDED 31 DECEMBER 2021

(\$000'S)

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Knights of Columbus					
Individual	352,404	12,394	11,184	0	353,614
Group	0	0	0	0	0
Total	352,404	12,394	11,184	0	353,614
Liberty Life Insurance Company of Boston					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Life Insurance Company of North America					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
LS-Travel, Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Manufacturers Life Insurance Company (The)					
Individual	6,166,027	581,473	323,930	0	6,423,570
Group	7,325,102	263,884	777,022	0	6,811,964
Total	13,491,129	845,357	1,100,952	0	13,235,534
Manulife Assurance Company of Canada					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
MD Life Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
National Bank Life Insurance Company					
Individual	304	0	0	0	304
Group	2,381	565	93	0	2,853
Total	2,685	565	93	0	3,157
New York Life Insurance Company					
Individual	0	0	0	0	0
Group	817,486	87,578	62,659	0	842,405
Total	817,486	87,578	62,659	0	842,405

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Order of United Commercial Travelers of America (The)					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Pavonia Life Insurance Company of Michigan					
Individual	0	0	0	0	0
Group	2,446	7	712	0	1,741
Total	2,446	7	712	0	1,741
Primerica Life Insurance Company of Canada					
Individual	820,978	55,125	40,696	0	835,407
Group	0	0	0	0	0
Total	820,978	55,125	40,696	0	835,407
RBC Life Insurance Company					
Individual	745,888	163,690	38,076	0	871,502
Group	221,248	670	12,048	0	209,870
Total	967,136	164,360	50,124	0	1,081,372
Reliable Life Insurance Company					
Individual	200	0	0	0	200
Group	0	0	0	0	0
Total	200	0	0	0	200
Scotia Life Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
SSQ Life Insurance Company Inc.					
Individual	61,499	5,695	4,104	0	63,090
Group	137,606	43,652	41,744	0	139,514
Total	199,105	49,347	45,848	0	202,604
Sun Life Assurance Company of Canada					
Individual	8,299,015	666,210	495,823	1	8,469,403
Group	3,477,959	25,168	288,861	-1	3,214,265
Total	11,776,974	691,378	784,684	0	11,683,668
Sun Life Insurance (Canada) Limited					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0

TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT

FOR THE YEAR ENDED 31 DECEMBER 2021

(\$000'S)

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
TD Life Insurance Company					
Individual	125,388	28,938	4,885	0	149,441
Group	250	0	0	0	250
Total	125,638	28,938	4,885	0	149,691
Teachers Life Insurance Society (Fraternal)					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Trans Global Life Insurance Company					
Individual	0	0	0	0	0
Group	1,205	186	0	0	1,391
Total	1,205	186	0	0	1,391
Wawanesa Life Insurance Company (The)					
Individual	51,620	2,180	3,080	0	50,720
Group	142,525	2,551	61,678	0	83,398
Total	194,145	4,731	64,758	0	134,118
TOTALS					
Individual	\$29,691,450	\$2,712,946	\$1,678,809	\$1	\$30,725,588
Group	\$27,894,972	\$2,478,264	\$1,888,651	-\$1	\$28,484,584
Total	\$57,586,422	\$5,191,210	\$3,567,460	\$0	\$59,210,172

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
ACTRA Fraternal Benefit Society			
Individual	0	0	0
Group	7	0	7
Total	7	0	7
Aetna Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Allianz Life Insurance Company of North America			
Individual	0	0	0
Group	0	0	0
Total	0	0	#REF!
American Bankers Life Assurance Company of Florida			
Individual	7	0	7
Group	3,247	0	3,247
Total	3,254	0	3,254
American Health and Life Insurance Company			
Individual	0	0	0
Group	1,148	0	1,148
Total	1,148	0	1,148
American Income Life Insurance Company			
Individual	9,555	0	9,555
Group	0	0	0
Total	9,555	0	9,555
Assumption Mutual Life Insurance Company			
Individual	4,187	678	4,865
Group	57	23	80
Total	4,244	701	4,945
Assurant Life of Canada			
Individual	71	227	298
Group	-162	5,310	5,148
Total	-91	5,537	5,446
AXA Equitable Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Blue Cross Life Insurance Company of Canada			
Individual	4,735	0	4,735
Group	6,261	0	6,261
Total	10,996	0	10,996
BMO Life Assurance Company			
Individual	3,769	0	3,769
Group	7	0	7
Total	3,776	0	3,776
BMO Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Brookfield Annuity Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Canada Life Assurance Company (The)			
Individual	48,662	370	49,032
Group	42,976	610	43,586
Total	91,638	980	92,618
Canada Life Insurance Company of Canada (The)			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Canadian Premier Life Insurance Company			
Individual	52	0	52
Group	1,588	0	1,588
Total	1,640	0	1,640
Canassurance			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Capitale Civil Service Insurer Inc. (La)			
Individual	48	612	660
Group	49	0	49
Total	97	612	709
Capitale Financial Security Insurance Company (La)			
Individual	12	0	12
Group	0	0	0
Total	12	0	12
Chubb Life Insurance Company of Canada			
Individual	622	0	622
Group	3,774	0	3,774
Total	4,396	0	4,396
CIBC Life Insurance Company Limited			
Individual	163	0	163
Group	0	0	0
Total	163	0	163
CIGNA Life Insurance Company of Canada			
Individual	0	0	0
Group	2	0	2
Total	2	0	2
Combined Insurance Company of America			
Individual	191	0	191
Group	0	0	0
Total	191	0	191
CompCorp Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Co-operators Life Insurance Company			
Individual	10,141	820	10,961
Group	5,424	0	5,424
Total	15,565	820	16,385
Desjardins Financial Security Life Assurance Company			
Individual	3,127	1,901	5,028
Group	3,441	21,523	24,964
Total	6,568	23,424	29,992
Empire Life Insurance Company (The)			
Individual	1,465	160	1,625
Group	175	0	175
Total	1,640	160	1,800
Equitable Life Insurance Company of Canada (The)			
Individual	3,620	0	3,620
Group	57	1,304	1,361
Total	3,677	1,304	4,981
First Canadian Insurance Corporation			
Individual	0	0	0
Group	1,831	0	1,831
Total	1,831	0	1,831
Foresters Life Insurance Company			
Individual	3,351	0	3,351
Group	42	85	127
Total	3,393	85	3,478
Grand Orange Lodge of British America (The)			
Individual	220	0	220
Group	0	0	0
Total	220	0	220
Humania Assurance Inc.			
Individual	119	0	119
Group	4	0	4
Total	123	0	123
Independent Order of Foresters (The)			
Individual	76	0	76
Group	0	0	0
Total	76	0	76
Industrial Alliance Insurance and Financial Services Inc.			
Individual	12,416	20,055	32,471
Group	2,903	15,493	18,396
Total	15,319	35,548	50,867
Ivari			
Individual	3,204	0	3,204
Group	0	0	0
Total	3,204	0	3,204
Knights of Columbus			
Individual	4,162	0	4,162
Group	0	0	0
Total	4,162	0	4,162

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Liberty Life Assurance Company of Boston			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Life Insurance Company of North America			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
LS-Travel, Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Manufacturers Life Insurance Company (The)			
Individual	41,866	563	42,429
Group	20,856	3,029	23,885
Total	62,722	3,592	66,314
Manulife Assurance Company of Canada			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
MD Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
National Bank Life Insurance Company			
Individual	2	0	2
Group	26	0	26
Total	28	0	28
New York Life Insurance Company			
Individual	3	0	3
Group	2,023	0	2,023
Total	2,026	0	2,026
Order of United Commercial Travelers of America (The)			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Pavonia Life Insurance Company of Michigan			
Individual	0	0	0
Group	18	0	18
Total	18	0	18
Primerica Life Insurance Company of Canada			
Individual	2,162	0	2,162
Group	0	0	0
Total	2,162	0	2,162
RBC Life Insurance Company			
Individual	3,625	7	3,632
Group	182	20,113	20,295
Total	3,807	20,120	23,927

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Reliable Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Scotia Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
SSQ Life Insurance Company Inc.			
Individual	217	2	219
Group	1,816	0	1,816
Total	2,033	2	2,035
Sun Life Assurance Company of Canada			
Individual	45,559	11,471	57,030
Group	13,805	13,876	27,681
Total	59,364	25,347	84,711
Sun Life Insurance (Canada) Limited			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
TD Life Insurance Company			
Individual	226	0	226
Group	0	0	0
Total	226	0	226
Teachers Life Insurance Society (Fraternal)			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Trans Global Life Insurance Company			
Individual	0	0	0
Group	5	0	5
Total	5	0	5
Wawanesa Life Insurance Company (The)			
Individual	227	0	227
Group	73	0	73
Total	300	0	300
<hr/>			
TOTALS			
Individual	\$207,862	\$36,866	\$244,728
Group	\$111,635	\$81,366	\$193,001
Total	\$319,497	\$118,232	\$437,729

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
ACTRA Fraternal Benefit Society				
Individual	0	0	0	0
Group	15	0	0	15
Total	15	0	0	15
Aetna Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Allianz Life Insurance Company of North America				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
American Bankers Life Assurance Company of Florida				
Individual	0	0	3	3
Group	456	0	0	456
Total	456	0	3	459
American Health and Life Insurance Company				
Individual	0	0	0	0
Group	306	0	0	306
Total	306	0	0	306
American Income Life Insurance Company				
Individual	1,631	0	0	1,631
Group	0	0	0	0
Total	1,631	0	0	1,631
Assumption Mutual Life Insurance Company				
Individual	1,934	307	42	2,283
Group	144	22	0	166
Total	2,078	329	42	2,449
Assurant Life of Canada				
Individual	217	179	0	396
Group	231	3,419	0	3,650
Total	448	3,598	0	4,046
AXA Equitable Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Blue Cross Life Insurance Company of Canada				
Individual	3,662	0	0	3,662
Group	3,282	0	-232	3,050
Total	6,944	0	-232	6,712
BMO Life Assurance Company				
Individual	2,052	444	4	2,500
Group	30	317	0	347
Total	2,082	761	4	2,847
BMO Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Brookfield Annuity Company				
Individual	0	0	0	0
Group	0	1,687	0	1,687
Total	0	1,687	0	1,687
Canada Life Assurance Company (The)				
Individual	24,877	2,712	7,342	34,931
Group	22,521	106	-870	21,757
Total	47,398	2,818	6,472	56,688
Canada Life Insurance Company of Canada (The)				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Canadian Premier Life Insurance Company				
Individual	30	0	0	30
Group	156	0	0	156
Total	186	0	0	186
Canassurance Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Capitale Civil Service Insurer Inc. (La)				
Individual	0	547	0	547
Group	27	0	0	27
Total	27	547	0	574
Capitale Financial Security Insurance Company (La)				
Individual	16	0	0	16
Group	0	0	0	0
Total	16	0	0	16
Chubb Life Insurance Company of Canada				
Individual	200	0	0	200
Group	24	0	0	24
Total	224	0	0	224
CIBC Life Insurance Company Limited				
Individual	246	0	0	246
Group	0	0	0	0
Total	246	0	0	246
CIGNA Life Insurance Company of Canada				
Individual	0	0	0	0
Group	1	0	0	1
Total	1	0	0	1
Combined Insurance Company of America				
Individual	85	0	0	85
Group	0	0	0	0
Total	85	0	0	85
CompCorp Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Co-operators Life Insurance Company				
Individual	5,098	2,324	174	7,596
Group	1,766	35	258	2,059
Total	6,864	2,359	432	9,655
Desjardins Financial Security Life Assurance Company				
Individual	2,354	886	500	3,740
Group	1,877	330	-1	2,206
Total	4,231	1,216	499	5,946
Empire Life Insurance Company (The)				
Individual	490	625	132	1,247
Group	135	1	0	136
Total	625	626	132	1,383
Equitable Life Insurance Company of Canada (The)				
Individual	1,774	267	163	2,204
Group	70	121	0	191
Total	1,844	388	163	2,395
First Canadian Insurance Corporation				
Individual	0	0	0	0
Group	459	0	0	459
Total	459	0	0	459
Foresters Life Insurance Company				
Individual	1,073	0	4	1,077
Group	0	369	0	369
Total	1,073	369	4	1,446
Grand Orange Lodge of British America (The)				
Individual	330	0	0	330
Group	0	0	0	0
Total	330	0	0	330
Humania Assurance Inc.				
Individual	4	0	0	4
Group	0	0	0	0
Total	4	0	0	4
Independent Order of Foresters (The)				
Individual	0	0	8	8
Group	0	0	0	0
Total	0	0	8	8
Industrial Alliance Insurance and Financial Services Inc.				
Individual	8,554	18,407	403	27,364
Group	910	22,977	274	24,161
Total	9,464	41,384	677	51,525
Ivari				
Individual	826	49	0	875
Group	0	0	0	0
Total	826	49	0	875
Knights of Columbus				
Individual	2,335	69	625	3,029
Group	0	0	0	0
Total	2,335	69	625	3,029

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Liberty Life Insurance Company of Boston				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Life Insurance Company of North America				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
LS-Travel, Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Manufacturers Life Insurance Company (The)				
Individual	33,264	4,293	4,703	42,260
Group	13,306	13,052	1,854	28,212
Total	46,570	17,345	6,557	70,472
Manulife Assurance Company of Canada				
Individual	0	3	0	3
Group	0	83	0	83
Total	0	86	0	86
MD Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
National Bank Life Insurance Company				
Individual	1	0	0	1
Group	6	0	0	6
Total	7	0	0	7
New York Life Insurance Company				
Individual	21	0	1	22
Group	555	0	1,021	1,576
Total	576	0	1,022	1,598
Order of United Commercial Travelers of America (The)				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Pavonia Life Insurance Company of Michigan				
Individual	0	0	0	0
Group	-1	0	0	-1
Total	-1	0	0	-1
Primerica Life Insurance Company of Canada				
Individual	1,805	0	0	1,805
Group	0	0	0	0
Total	1,805	0	0	1,805
RBC Life Insurance Company				
Individual	2,294	107	54	2,455
Group	1,679	488	0	2,167
Total	3,973	595	54	4,622

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Reliable Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Scotia Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
SSQ Life Insurance Company Inc.				
Individual	2	0	0	2
Group	1,406	0	6	1,412
Total	1,408	0	6	1,414
Sun Life Assurance Company of Canada				
Individual	26,066	16,144	8,545	50,755
Group	7,036	19,287	59	26,382
Total	33,102	35,431	8,604	77,137
Sun Life Insurance (Canada) Limited				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
TD Life Insurance Company				
Individual	101	0	0	101
Group	0	0	0	0
Total	101	0	0	101
Teachers Life Insurance Society (Fraternal)				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Trans Global Life Insurance Company				
Individual	0	0	0	0
Group	1	0	0	1
Total	1	0	0	1
Wawanesa Life Insurance Company (The)				
Individual	149	0	1	150
Group	366	0	0	366
Total	515	0	1	516
<hr/>				
TOTALS				
Individual	121,491	\$47,363	\$22,704	\$191,558
Group	56,764	\$62,294	\$2,369	\$121,427
Total	178,255	\$109,657	\$25,073	\$312,985

4.0 ACCIDENT AND SICKNESS INSURANCE

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2020
(\$000'S)**

Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
ACTRA Fraternal Benefit Society	106	70	66.0%
Aetna Life Insurance Company	0	0	0.0%
AIG Insurance Company of Canada	2,121	-319	-15.0%
Allianz Global Risks US Insurance Company	141	9	6.4%
Allianz Life Insurance Company of North America	0	0	0.0%
Allied World Specialty Insurance Company	0	0	0.0%
Allstate Insurance Company of Canada	81	30	37.0%
American Bankers Insurance Company of Florida	3,051	417	13.7%
American Bankers Life Assurance Company of Florida	4,499	439	9.8%
American Income Life Insurance Company	2,014	410	20.4%
Arch Insurance Canada Ltd.	0	0	0.0%
Ascentus Insurance Ltd.	0	0	0.0%
Aspen Insurance UK Limited	0	0	0.0%
Assumption Mutual Life Insurance Company	168	156	92.9%
Assurant Life of Canada	0	0	0.0%
Aviva General Insurance Company	0	0	0.0%
Aviva Insurance Company of Canada	8	0	0.0%
AXA Equitable Life Insurance Company	0	0	0.0%
AXIS Reinsurance Company	5	-6	-120.0%
Berkley Insurance Company	21	53	252.4%
Blue Cross Life Insurance Company of Canada	11,950	8,813	73.7%
BMO Life Assurance Company	793	127	16.0%
BMO Life Insurance Company	0	0	0.0%
CAA Insurance Company	0	0	0.0%
Canada Life Assurance Company (The)	159,713	161,144	100.9%
Canada Life Insurance Company of Canada (The)	0	0	0.0%
Canadian Farm Insurance Corp.	0	0	0.0%
Canadian Northern Shield Insurance Company	0	0	0.0%
Canadian Premier General Insurance Company	24	0	0.0%
Canadian Premier Life Insurance Company	2,397	433	18.1%
Canassurance Insurance Company	388	96	24.7%
Capitale Civil Service Insurer Inc. (La)	513	402	78.4%
Capitale Financial Security Insurance Company (La)	1,146	825	72.0%
Chubb Insurance Company of Canada	65	10	15.4%
Chubb Life Insurance Company of Canada	7,556	1,171	15.5%
CIBC Life Insurance Company Limited	906	69	7.6%
CIGNA Life Insurance Company of Canada	45	70	155.6%
Combined Insurance Company of America	12,465	9,617	77.2%
CompCorp Life Insurance Company	0	0	0.0%
Continental Casualty Company	0	0	0.0%
Co-operators General Insurance Company	22	0	0.0%
Co-operators Life Insurance Company	7,741	3,541	45.7%
CUMIS General Insurance Company	173	51	29.5%
Desjardins Financial Security Life Assurance Company	67,578	66,529	98.4%
Definity Insurance Company	0	0	0.0%
Echelon Insurance /Échelon Assurance	0	0	0.0%

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2020
(\$000'S)**

Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Elite Insurance Company	0	0	0.0%
Empire Life Insurance Company (The)	1,365	1,069	78.3%
Employers Insurance Company of Wausau	0	0	0.0%
Equitable Life Insurance Company of Canada (The)	581	348	59.9%
Everest Insurance Company of Canada	0	1	0.0%
Federal Insurance Company	0	0	0.0%
First Canadian Insurance Corporation	2,618	587	22.4%
First North American Insurance Company	0	0	0.0%
Foresters Life Insurance Company	32	11	34.4%
GMS Insurance Inc.	249	375	150.6%
Gore Mutual Insurance Company	0	0	0.0%
Grand Orange Lodge of British America (The)	0	0	0.0%
Great American Insurance Company	0	0	0.0%
Green Shield Canada	5,763	4,760	82.6%
Hartford Fire Insurance Company	0	0	0.0%
HDI Global Specialty SE	2	1	50.0%
Humania Assurance Inc.	28	25	89.3%
Independent Order of Foresters (The)	0	0	0.0%
Industrial Alliance Insurance and Financial Services Inc.	7,790	5,015	64.4%
Industrial Alliance Pacific General Insurance Corporation	0	0	0.0%
Intact Insurance Company	1	1	100.0%
Ivari	20	28	140.0%
Knights of Columbus	181	196	108.3%
Liberty Life Assurance Company of Boston	0	0	0.0%
Liberty Mutual Insurance Company	0	0	0.0%
Life Insurance Company of North America	0	179	0.0%
Lloyd's Underwriters	468	27	5.8%
LS-Travel, Insurance Company	41	0	0.0%
Manufacturers Life Insurance Company (The)	75,968	75,756	99.7%
Medavie Inc.	52,166	34,645	66.4%
Missisquoi Insurance Company (The)	0	0	0.0%
Mitsui Sumitomo Insurance Company, Limited	0	0	0.0%
Munich Reinsurance America, Inc.	0	0	0.0%
National Bank Life Insurance Company	27	7	25.9%
National Liability & Fire Insurance Company	0	0	0.0%
New York Life Insurance Company	3	0	0.0%
Nordic Insurance Company of Canada (The)	0	0	0.0%
Northbridge General Insurance Corporation	0	0	0.0%
Novex Insurance Company	0	0	0.0%
Old Republic Insurance Company of Canada	1,687	283	16.8%
Optimum Insurance Company	0	0	0.0%
Order of United Commercial Travelers of America (The)	0	0	0.0%
Orion Travel Insurance Company	34	1	2.9%
Pavonia Life Insurance Company of Michigan	10	3	30.0%
Personal Insurance Company (The)	0	0	0.0%
Primerica Life Insurance Company of Canada	0	0	0.0%
Primum Insurance Company	0	0	0.0%
Protective Insurance Company	0	0	0.0%
Quebec Assurance Company	0	0	0.0%
RBC Insurance Company of Canada	767	-433	-56.5%

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2020
(\$000'S)**

Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
RBC Life Insurance Company	4,308	3,688	85.6%
Reliable Life Insurance Company	16	0	0.0%
Royal & Sun Alliance Insurance Company of Canada	1,151	0	0.0%
S&Y Insurance Company	0	0	0.0%
Scotia General Insurance Company	0	0	0.0%
Scotia Life Insurance Company	0	0	0.0%
Security National Insurance Company	0	0	0.0%
Sovereign General Insurance Company (The)	0	0	0.0%
SSQ Life Insurance Company Inc.	3,239	2,195	67.8%
Starr Insurance & Reinsurance Limited	-31	10	-32.3%
Sun Life Assurance Company of Canada	66,458	56,507	85.0%
Sun Life Insurance (Canada) Limited	0	0	0.0%
Sunderland Marine Insurance Company Limited	0	0	0.0%
TD General Insurance Company	0	0	0.0%
TD Life Insurance Company	754	152	20.2%
Teachers Life Insurance Society (Fraternal)	0	0	0.0%
Temple Insurance Company	19	2	10.5%
Traders General Insurance Company	0	0	0.0%
Trafalgar Insurance Company of Canada	0	0	0.0%
Trans Global Life Insurance Company	32	0	0.0%
Travelers Insurance Company of Canada	0	0	0.0%
Trisura Guarantee Insurance Company	889	25	2.8%
Triton Insurance Company	2,048	979	47.8%
Unica Insurance Inc.	0	0	0.0%
Unifund Assurance Company	0	0	0.0%
Verassure Insurance Company	0	0	0.0%
Wawanesa Life Insurance Company (The)	589	460	78.1%
Wawanesa Mutual Insurance Company (The)	0	0	0.0%
Western Assurance Company	0	0	0.0%
Westport Insurance Corporation	0	0	0.0%
XL Reinsurance America Inc.	0	0	0.0%
XL Specialty Insurance Company	0	0	0.0%
Zenith Insurance Company	0	0	0.0%
Zurich Insurance Company Ltd	103	41	39.8%
TOTALS	515,066	441,101	85.6%

5.0 PROPERTY AND CASUALTY INSURANCE

TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE

FOR THE YEAR ENDED 31 DECEMBER 2021

(\$000's)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	1,738	225	12.9%
AIG Insurance Company of Canada	9,378	5,804	61.9%
Allianz Global Risks US Insurance Company	3,664	925	25.2%
Allied World Specialty Insurance Company	1,471	-15	-1.0%
Allstate Insurance Company of Canada	0	0	0.0%
American Bankers Insurance Company of Florida	6,954	1,310	18.8%
American Road Insurance Company (The)	49	47	95.9%
Arch Insurance Canada Ltd.	2,664	1,207	45.3%
Ascentus Insurance Ltd.	0	0	0.0%
Aspen Insurance UK Limited	158	439	277.8%
Associated Electric & Gas Insurance Services Limited	1,606	150	9.3%
Atlantic Insurance Company Limited	0	-25	0.0%
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	248	4	1.6%
Aviva General Insurance Company	39,773	20,381	51.2%
Aviva Insurance Company of Canada	52,030	19,460	37.4%
AXIS Reinsurance Company	859	216	25.1%
Belair Insurance Company Inc.	0	0	0.0%
Berkley Insurance Company	1,205	192	15.9%
Boiler Inspection and Insurance Company of Canada (The)	1,898	95	5.0%
CAA Insurance Company	0	0	0.0%
Canada Guaranty Mortgage Insurance Company	11,219	-1,014	-9.0%
Canadian Egg Industry Reciprocal Alliance	92	-96	-104.3%
Canadian Farm Insurance Corp.	0	0	0.0%
Canadian Lawyers Insurance Association	325	10	3.1%
Canadian Northern Shield Insurance Company	0	0	0.0%
Canadian Premier General Insurance Company	49	1	2.0%
Canadian Universities Reciprocal Insurance Exchange	838	191	22.8%
Canassurance Insurance Company	3	0	0.0%
Capitale General Insurance Inc. (La)	0	0	0.0%
Chicago Title Insurance Company	608	534	87.8%
Chubb Insurance Company of Canada	5,411	88	1.6%
Compagnie Française d'Assurance pour le Commerce Extérieur	89	0	0.0%
Continental Casualty Company	1,748	806	46.1%
Co-operators General Insurance Company	112,352	51,980	46.3%
CorePointe Insurance Company	1	0	0.0%
CUMIS General Insurance Company	1,736	869	50.1%
Definity Insurance Company	3,169	349	11.0%
Dominion of Canada General Insurance Company (The)	43,952	25,448	57.9%
Ecclesiastical Insurance Office Public Limited Company	4,762	4,300	90.3%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Echelon Insurance	1,472	-1,209	-82.1%
Electric Insurance Company	18	93	516.7%
Elite Insurance Company	5,044	2,243	44.5%
Employers Insurance Company of Wausau	0	0	0.0%
Euler Hermes North America Insurance Company	606	121	20.0%
Everest Insurance Company of Canada	1,268	299	23.6%
Factory Mutual Insurance Company	9,072	0	0.0%
FCT Insurance Company Ltd.	2,879	812	28.2%
Federal Insurance Company	0	0	0.0%
Federated Insurance Company of Canada	707	184	26.0%
Fenchurch General Insurance Company	0	0	0.0%
First American Title Insurance Company	2	65	3250.0%
First North American Insurance Company	84	34	40.5%
GMS Insurance Inc.	0	0	0.0%
Gore Mutual Insurance Company	25	0	0.0%
Great American Insurance Company	1,344	2,943	219.0%
Hartford Fire Insurance Company	391	0	0.0%
HDI Global SE	1,096	484	44.2%
HDI Global Specialty SE	2,638	1,652	62.6%
Healthcare Insurance Reciprocal of Canada	7,089	18,416	259.8%
Hudson Insurance Company	0	0	0.0%
Industrial Alliance Pacific General Insurance Corporation	449	6	1.3%
Intact Insurance Company	96,766	47,453	49.0%
Jevco Insurance Company	0	-3	0.0%
Jewelers Mutual Insurance Company, SI	108	4	3.7%
Lawyers' Professional Indemnity Company	0	0	0.0%
Liberty Mutual Insurance Company	9,096	7,367	81.0%
Lloyd's Underwriters	39,706	12,824	32.3%
L'Unique General Insurance Inc.	0	0	0.0%
Millennium Insurance Corporation	581	165	28.4%
Missisquoi Insurance Company (The)	0	0	0.0%
Mitsui Sumitomo Insurance Company, Limited	230	-11	-4.8%
Motors Insurance Corporation	3	0	0.0%
Munich Reinsurance America, Inc.	0	0	0.0%
National Bank Life Insurance Company	0	0	0.0%
National Liability & Fire Insurance Company	3,498	743	21.2%
Nordic Insurance Company of Canada (The)	0	0	0.0%
Northbridge General Insurance Corporation	48,266	20,023	41.5%
Novex Insurance Company	137,432	79,873	58.1%
Old Republic Insurance Company of Canada	1,324	921	69.6%
Omega General Insurance Company	8,016	5,243	65.4%
Optimum Insurance Company	0	0	0.0%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Orion Travel Insurance Company	7	4	57.1%
Personal Insurance Company (The)	13,772	12,093	87.8%
Perth Insurance Company	0	0	0.0%
Petline Insurance Company	422	277	65.6%
Portage la Prairie Mutual Insurance Company (The)	0	-29	0.0%
Primum Insurance Company	25,024	11,890	47.5%
Protective Insurance Company	0	-4	0.0%
Quebec Assurance Company	0	0	0.0%
RBC Insurance Company of Canada	188	1	0.5%
Royal & Sun Alliance Insurance Company of Canada	46,291	25,806	55.7%
S&Y Insurance Company	25,783	13,473	52.3%
Safety National Casualty Corporation	0	-1	0.0%
Sagen Mortgage Insurance Company Canada	20,248	-2,329	-11.5%
SCOR UK Company Limited	589	447	75.9%
Scotia General Insurance Company	0	0	0.0%
Scottish & York Insurance Co. Limited	0	-169	0.0%
Security National Insurance Company	36,099	18,432	51.1%
Sentry Insurance Company	10	15	150.0%
Sompo Japan Insurance Inc.	0	0	0.0%
Sonnet Insurance Company	0	0	0.0%
Sovereign General Insurance Company (The)	13,771	4,395	31.9%
St. Paul Fire and Marine Insurance Company	73	-175	-239.7%
Starr Insurance & Reinsurance Limited	1,624	828	51.0%
Stewart Title Guaranty Company	466	143	30.7%
Sunderland Marine Insurance Company Limited	0	0	0.0%
TD General Insurance Company	0	0	0.0%
TD Home and Auto Insurance Company	1,473	-3,320	-225.4%
Technology Insurance Company, Inc.	2	1	50.0%
Temple Insurance Company	4,160	4,367	105.0%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	184	14	7.6%
Traders General Insurance Company	25,477	12,103	47.5%
Trafalgar Insurance Company of Canada	0	0	0.0%
Trans Global Insurance Company	82	0	0.0%
Travelers Insurance Company of Canada	1,807	1,488	82.3%
Trisura Guarantee Insurance Company	3,061	488	15.9%
Triton Insurance Company	297	31	10.4%
Unica Insurance Inc.	0	0	0.0%
Unifund Assurance Company	146,470	86,704	59.2%
United States Liability Insurance Company	189	48	25.4%
Verassure Insurance Company	0	669	0.0%
Virginia Surety Company, Inc.	0	0	0.0%
Waterloo Insurance Company	0	0	0.0%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Wawanesa Mutual Insurance Company (The)	57	122	214.0%
Western Assurance Company	0	0	0.0%
Western Surety Company	1,531	491	32.1%
Westport Insurance Corporation	7,410	2,799	37.8%
Wynward Insurance Group	2,218	2,403	108.3%
XL Reinsurance America Inc.	278	35	12.6%
XL Specialty Insurance Company	2,790	2,962	106.2%
Zenith Insurance Company	0	0	0.0%
Zurich Insurance Company Ltd	13,647	-79	-0.6%
TOTALS	\$1,084,759	\$531,049	49.0%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company			
Personal	0	0	0.0%
Commercial	1,681	225	13.4%
Total	1,681	225	13.4%
AIG Insurance Company of Canada			
Personal	0	-14	0.0%
Commercial	5,585	12,782	228.9%
Total	5,585	12,768	228.6%
Allianz Global Risks US Insurance Company			
Personal	310	2	0.6%
Commercial	-168	-337	200.6%
Total	142	-335	-235.9%
Allied World Specialty Insurance Company			
Personal	0	0	0.0%
Commercial	1,400	66	4.7%
Total	1,400	66	4.7%
American Bankers Insurance Company of Florida			
Personal	1,294	453	35.0%
Commercial	0	0	0.0%
Total	1,294	453	35.0%
Arch Insurance Canada Ltd.			
Personal	20	-154	0.0%
Commercial	1,384	539	38.9%
Total	1,404	385	27.4%
Associated Electric & Gas Insurance Services Limited			
Personal	0	0	0.0%
Commercial	1,039	27	2.6%
Total	1,039	27	2.6%
Atlantic Insurance Company Limited			
Personal	0	-18	0.0%
Commercial	0	52	0.0%
Total	0	34	0.0%
Aviva General Insurance Company			
Personal	6,849	5,589	81.6%
Commercial	0	0	0.0%
Total	6,849	5,589	81.6%
Aviva Insurance Company of Canada			
Personal	21,137	11,840	56.0%
Commercial	10,094	5,821	57.7%
Total	31,231	17,661	56.5%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AXIS Reinsurance Company			
Personal	0	0	0.0%
Commercial	0	-48	0.0%
Total	0	-48	0.0%
Berkley Insurance Company			
Personal	0	0	0.0%
Commercial	18	0	0.0%
Total	18	0	0.0%
Boiler Inspection and Insurance Company of Canada (The)			
Personal	0	0	0.0%
Commercial	823	-7	-0.9%
Total	823	-7	-0.9%
Canadian Egg Industry Reciprocal Alliance			
Personal	0	0	0.0%
Commercial	92	-96	0.0%
Total	92	-96	-104.3%
Canadian Universities Reciprocal Insurance Exchange			
Personal	0	0	0.0%
Commercial	555	46	8.3%
Total	555	46	8.3%
Canassurance Insurance Company			
Personal	3	0	0.0%
Commercial	0	0	0.0%
Total	3	0	0.0%
Chubb Insurance Company of Canada			
Personal	0	-2	0.0%
Commercial	575	-10	-1.7%
Total	575	-12	-2.1%
Continental Casualty Company			
Personal	0	0	0.0%
Commercial	383	-189	-49.3%
Total	383	-189	-49.3%
Co-operators General Insurance Company			
Personal	43,363	20,467	47.2%
Commercial	8,904	3,825	43.0%
Total	52,267	24,292	46.5%
CUMIS General Insurance Company			
Personal	403	198	49.1%
Commercial	264	86	32.6%
Total	667	284	42.6%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Dominion of Canada General Insurance Company (The)			
Personal	5,788	2,988	51.6%
Commercial	10,050	9,010	89.7%
Total	15,838	11,998	75.8%
Ecclesiastical Insurance Office Public Limited Company			
Personal	0	0	0.0%
Commercial	3,350	2,675	79.9%
Total	3,350	2,675	79.9%
Echelon Insurance			
Personal	143	-1,647	-1151.7%
Commercial	1,298	366	28.2%
Total	1,441	-1,281	-88.9%
Definity Insurance Company			
Personal	-2	0	0.0%
Commercial	2,670	543	20.3%
Total	2,668	543	20.4%
Elite Insurance Company			
Personal	2,825	1,503	53.2%
Commercial	0	1	0.0%
Total	2,825	1,504	53.2%
Everest Insurance Company of Canada			
Personal	0	0	0.0%
Commercial	361	45	12.5%
Total	361	45	12.5%
Factory Mutual Insurance Company			
Personal	0	0	0.0%
Commercial	6,966	0	0.0%
Total	6,966	0	0.0%
Federated Insurance Company of Canada			
Personal	0	0	0.0%
Commercial	596	134	22.5%
Total	596	134	22.5%
First North American Insurance Company			
Personal	84	34	40.5%
Commercial	0	0	0.0%
Total	84	34	40.5%
Gore Mutual Insurance Company			
Personal	0	0	0.0%
Commercial	14	0	0.0%
Total	14	0	0.0%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Great American Insurance Company			
Personal	0	0	
Commercial	341	1,786	523.8%
Total	341	1,786	523.8%
Hartford Fire Insurance Company			
Personal	0	0	0.0%
Commercial	22	0	0.0%
Total	22	0	0.0%
HDI Global SE			
Personal	0	0	0.0%
Commercial	734	236	32.2%
Total	734	236	32.2%
HDI Global Specialty SE			
Personal	13	9	0.0%
Commercial	1,532	1,093	71.3%
Total	1,545	1,102	71.3%
Healthcare Insurance Reciprocal of Canada			
Personal	0	0	0.0%
Commercial	205	1,619	789.8%
Total	205	1,619	789.8%
Industrial Alliance Pacific General Insurance Corporation			
Personal	410	7	0.0%
Commercial	0	0	0.0%
Total	410	7	1.7%
Intact Insurance Company			
Personal	25,375	16,047	63.2%
Commercial	16,514	6,202	37.6%
Total	41,889	22,249	53.1%
Jewelers Mutual Insurance Company, SI			
Personal	20	4	20.0%
Commercial	60	0	0.0%
Total	80	4	5.0%
Liberty Mutual Insurance Company			
Personal	0	0	0.0%
Commercial	4,736	5,254	110.9%
Total	4,736	5,254	110.9%
Lloyd's Underwriters			
Personal	1,255	1,133	90.3%
Commercial	17,889	6,344	35.5%
Total	19,144	7,477	39.1%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Millennium Insurance Corporation			
Personal	61	24	39.3%
Commercial	0	0	0.0%
Total	61	24	39.3%
Mitsui Sumitomo Insurance Company, Limited			
Personal	0	0	0.0%
Commercial	0	23	#DIV/0!
Total	0	23	#DIV/0!
National Liability & Fire Insurance Company			
Personal	0	0	0.0%
Commercial	1,442	-332	-23.0%
Total	1,442	-332	-23.0%
Northbridge General Insurance Corporation			
Personal	102	58	56.9%
Commercial	18,892	6,605	35.0%
Total	18,994	6,663	35.1%
Novex Insurance Company			
Personal	46,305	28,680	61.9%
Commercial	15	91	606.7%
Total	46,320	28,771	62.1%
Old Republic Insurance Company of Canada			
Personal	0	0	0.0%
Commercial	90	3	3.3%
Total	90	3	3.3%
Omega General Insurance Company			
Personal	7,961	5,243	65.9%
Commercial	31	1	3.2%
Total	7,992	5,244	65.6%
Orion Travel Insurance Company			
Personal	7	4	57.1%
Commercial	0	0	0.0%
Total	7	4	57.1%
Personal Insurance Company (The)			
Personal	4,089	2,540	62.1%
Commercial	0	0	0.0%
Total	4,089	2,540	62.1%
Petline Insurance Company			
Personal	422	277	65.6%
Commercial	0	0	0.0%
Total	422	277	65.6%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Primum Insurance Company			
Personal	7,844	4,092	52.2%
Commercial	0	0	0.0%
Total	7,844	4,092	52.2%
RBC Insurance Company of Canada			
Personal	188	1	0.5%
Commercial	0	0	0.0%
Total	188	1	0.5%
Royal & Sun Alliance Insurance Company of Canada			
Personal	9,958	6,472	65.0%
Commercial	8,363	4,174	49.9%
Total	18,321	10,646	58.1%
SCOR UK Company Limited			
Personal	0	0	0.0%
Commercial	96	19	19.8%
Total	96	19	19.8%
Security National Insurance Company			
Personal	13,010	6,987	53.7%
Commercial	0	0	0.0%
Total	13,010	6,987	53.7%
Sovereign General Insurance Company (The)			
Personal	304	0	0.0%
Commercial	5,475	1,841	33.6%
Total	5,779	1,841	31.9%
St. Paul Fire and Marine Insurance Company			
Personal	0	0	0.0%
Commercial	17	-7	-41.2%
Total	17	-7	-41.2%
Starr Insurance & Reinsurance Limited			
Personal	0	0	0.0%
Commercial	997	611	61.3%
Total	997	611	61.3%
TD Home and Auto Insurance Company			
Personal	533	-3,390	-636.0%
Commercial	0	0	0.0%
Total	533	-3,390	-636.0%
Temple Insurance Company			
Personal	0	0	0.0%
Commercial	1,916	1,197	62.5%
Total	1,916	1,197	62.5%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Tokio Marine & Nichido Fire Insurance Co., Ltd.			
Personal	0	0	0.0%
Commercial	126	7	5.6%
Total	126	7	5.6%
Traders General Insurance Company			
Personal	4,140	2,605	62.9%
Commercial	0	0	0.0%
Total	4,140	2,605	62.9%
Travelers Insurance Company of Canada			
Personal	0	15	0.0%
Commercial	259	125	48.3%
Total	259	140	54.1%
Trisura Guarantee Insurance Company			
Personal	0	0	0.0%
Commercial	306	70	22.9%
Total	306	70	22.9%
Triton Insurance Company			
Personal	297	31	10.4%
Commercial	0	0	0.0%
Total	297	31	10.4%
Unifund Assurance Company			
Personal	53,273	30,160	56.6%
Commercial	0	0	0.0%
Total	53,273	30,160	56.6%
United States Liability Insurance Company			
Personal	0	0	0.0%
Commercial	95	5	0.0%
Total	95	5	5.3%
Wawanesa Mutual Insurance Company (The)			
Personal	2	0	0.0%
Commercial	40	102	0.0%
Total	42	102	0.0%
Westport Insurance Corporation			
Personal	0	0	0.0%
Commercial	6,296	2,126	33.8%
Total	6,296	2,126	33.8%
Wynward Insurance Group			
Personal	27	0	0.0%
Commercial	1,597	2,192	137.3%
Total	1,624	2,192	135.0%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
XL Specialty Insurance Company			
Personal	206	123	59.7%
Commercial	446	1,730	387.9%
Total	652	1,853	284.2%
Zurich Insurance Company Ltd			
Personal	0	0	0.0%
Commercial	8,852	-195	-2.2%
Total	8,852	-195	-2.2%
TOTALS			
Personal	\$258,019	\$142,361	55.2%
Commercial	\$155,318	\$78,478	50.5%
Total	\$413,337	\$220,839	53.4%

**TABLE 5.3 AIRCRAFT INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	615	-251	-40.8%
Allianz Global Risks US Insurance Company	176	33	18.8%
Chubb Insurance Company of Canada	332	0	0.0%
Great American Insurance Company	40	-46	-115.0%
HDI Global Specialty SE	367	200	54.5%
Lloyd's Underwriters	1,216	146	12.0%
Mitsui Sumitomo Insurance Company, Limited	179	7	3.9%
National Liability & Fire Insurance Company	373	288	77.2%
Northbridge General Insurance Corporation	451	5	1.1%
Starr Insurance & Reinsurance Limited	436	81	18.6%
Temple Insurance Company	1,023	-3	-0.3%
Westport Insurance Corporation	-17	-3	17.6%
XL Specialty Insurance Company	1,168	343	29.4%
TOTALS	\$6,359	\$800	12.6%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada			
Liability	279	-682	-244.4%
Personal Accident	55	-674	-1225.5%
Other	35	-11	-31.4%
Total	369	-1,367	-370.5%
Allianz Global Risks US Insurance Company			
Liability	2	0	0.0%
Personal Accident	0	-1	0.0%
Other	2	2	100.0%
Total	4	1	25.0%
American Road Insurance Company (The)			
Liability	0	0	0.0%
Personal Accident	0	0	0.0%
Other	49	47	95.9%
Total	49	47	95.9%
Arch Insurance Canada Ltd.			
Liability	24	0	0.0%
Personal Accident	7	0	0.0%
Other	5	0	0.0%
Total	36	0	0.0%
Atlantic Insurance Company Limited			
Liability	0	-431	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
Total	0	-431	0.0%
Aviva General Insurance Company			
Liability	21,082	8,626	40.9%
Personal Accident	3,149	2,169	68.9%
Other	8,650	3,997	46.2%
Total	32,881	14,792	45.0%
Aviva Insurance Company of Canada			
Liability	5,770	4,047	70.1%
Personal Accident	504	-315	-62.5%
Other	2,197	785	35.7%
Total	8,471	4,517	53.3%
Chubb Insurance Company of Canada			
Liability	800	179	22.4%
Personal Accident	18	-4	-22.2%
Other	129	-11	-8.5%
Total	947	164	17.3%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Continental Casualty Company			
Liability	33	-3	-9.1%
Personal Accident	5	1	20.0%
Other	34	14	41.2%
Total	72	12	16.7%
Co-operators General Insurance Company			
Liability	31,641	10,396	32.9%
Personal Accident	4,825	3,128	64.8%
Other	18,930	9,898	52.3%
Total	55,396	23,422	42.3%
CUMIS General Insurance Company			
Liability	432	312	72.2%
Personal Accident	59	33	55.9%
Other	270	202	74.8%
Total	761	547	71.9%
Dominion of Canada General Insurance Company (The)			
Liability	14,602	8,425	57.7%
Personal Accident	1,576	1,455	92.3%
Other	7,562	3,359	44.4%
Total	23,740	13,239	55.8%
Definity Insurance Company			
Liability	44	-171	-388.6%
Personal Accident	8	-43	-537.5%
Other	12	-15	-125.0%
Total	64	-229	-357.8%
Electric Insurance Company			
Liability	10	109	1090.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
Total	10	109	1090.0%
Elite Insurance Company			
Liability	301	-38	-12.6%
Personal Accident	34	-42	-123.5%
Other	1,134	559	49.3%
Total	1,469	479	32.6%
Evereat Insurance Company of Canada			
Liability	1	2	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
Total	1	2	0.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Hartford Fire Insurance Company			
Liability	3	0	0.0%
Personal Accident	2	0	0.0%
Other	1	0	0.0%
Total	6	0	0.0%
Intact Insurance Company			
Liability	27,664	13,505	48.8%
Personal Accident	3,825	2,706	70.7%
Other	14,725	8,095	55.0%
Total	46,214	24,306	52.6%
Liberty Mutual Insurance Company			
Liability	291	-38	-13.1%
Personal Accident	27	-21	-77.8%
Other	90	55	61.1%
Total	408	-4	-1.0%
Lloyd's Underwriters			
Liability	262	23	8.8%
Personal Accident	46	-14	-30.4%
Other	52	50	96.2%
Total	360	59	16.4%
Mitsui Sumitomo Insurance Company, Limited			
Liability	50	5	10.0%
Personal Accident	0	0	0.0%
Other	1	1	100.0%
Total	51	6	11.8%
National Liability & Fire Insurance Company			
Liability	136	100	0.0%
Personal Accident	0	0	0.0%
Other	54	29	0.0%
Total	190	129	0.0%
Northbridge General Insurance Corporation			
Liability	11,573	5,043	43.6%
Personal Accident	909	266	29.3%
Other	4,621	2,079	45.0%
Total	17,103	7,388	43.2%
Novex Insurance Company			
Liability	53,614	28,654	53.4%
Personal Accident	5,692	4,105	72.1%
Other	31,739	18,329	57.7%
Total	91,045	51,088	56.1%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Old Republic Insurance Company of Canada			
Liability	389	82	21.1%
Personal Accident	17	3	17.6%
Other	199	244	122.6%
Total	605	329	54.4%
Personal Insurance Company (The)			
Liability	6,245	6,864	109.9%
Personal Accident	835	822	98.4%
Other	2,603	1,867	71.7%
Total	9,683	9,553	98.7%
Portage la Prairie Mutual Insurance Company (The)			
Liability	0	-24	0.0%
Personal Accident	0	-5	0.0%
Other	0	0	0.0%
Total	0	-29	0.0%
Primum Insurance Company			
Liability	10,777	2,913	27.0%
Personal Accident	1,154	1,226	106.2%
Other	5,249	3,659	69.7%
Total	17,180	7,798	45.4%
Protective Insurance Company			
Liability	0	-4	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
Total	0	-4	0.0%
Royal & Sun Alliance Insurance Company of Canada			
Liability	13,870	9,548	68.8%
Personal Accident	1,915	1,117	58.3%
Other	8,603	4,695	54.6%
Total	24,388	15,360	63.0%
S&Y Insurance Company			
Liability	14,632	6,341	43.3%
Personal Accident	2,142	2,311	107.9%
Other	9,009	4,821	53.5%
Total	25,783	13,473	52.3%
Scottish & York Insurance Co. Limited			
Liability	0	-106	0.0%
Personal Accident	0	-35	0.0%
Other	0	-30	0.0%
Total	0	-171	0.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Security National Insurance Company			
Liability	14,215	6,186	43.5%
Personal Accident	1,428	1,217	85.2%
Other	7,446	4,042	54.3%
Total	23,089	11,445	49.6%
Sentry Insurance Company			
Liability	8	13	162.5%
Personal Accident	0	0	0.0%
Other	2	2	0.0%
Total	10	15	150.0%
Sovereign General Insurance Company (The)			
Liability	3,026	206	6.8%
Personal Accident	210	-80	-38.1%
Other	1,860	996	53.5%
Total	5,096	1,122	22.0%
St. Paul Fire and Marine Insurance Company			
Liability	2	39	1950.0%
Personal Accident	0	-1	0.0%
Other	1	-1	0.0%
Total	3	37	1233.3%
Starr Insurance & Reinsurance Limited			
Liability	3	21	700.0%
Personal Accident	0	1	0.0%
Other	0	3	0.0%
Total	3	25	833.3%
TD Home and Auto Insurance Company			
Liability	185	-108	-58.4%
Personal Accident	27	43	159.3%
Other	103	56	54.4%
Total	315	-9	-2.9%
Tokio Marine & Nichido Fire Insurance Co., Ltd.			
Liability	10	2	20.0%
Personal Accident	3	-1	-33.3%
Other	4	2	50.0%
Total	17	3	17.6%
Traders General Insurance Company			
Liability	11,525	4,801	41.7%
Personal Accident	1,599	662	41.4%
Other	8,209	4,035	49.2%
Total	21,333	9,498	44.5%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Travelers Insurance Company of Canada			
Liability	146	5	3.4%
Personal Accident	24	-1	-4.2%
Other	37	63	170.3%
Total	207	67	32.4%
Unifund Assurance Company			
Liability	51,399	38,745	75.4%
Personal Accident	8,637	2,639	30.6%
Other	33,161	15,160	45.7%
Total	93,197	56,544	60.7%
XL Specialty Insurance Company			
Liability	39	64	164.1%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
Total	39	64	164.1%
Zurich Insurance Company Ltd			
Liability	728	-245	-33.7%
Personal Accident	120	-16	-13.3%
Other	147	141	95.9%
Total	995	-120	-12.1%
TOTALS			
Liability	\$295,813	\$153,406	51.9%
Personal Accident	\$38,852	\$22,651	58.3%
Other	\$166,925	\$87,219	52.3%
Total	\$501,590	\$263,276	52.5%

**TABLE 5.5 BOILER AND MACHINERY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	57	0	0.0%
AIG Insurance Company of Canada	260	30	11.5%
Allianz Global Risks US Insurance Company	3,012	968	32.1%
Aviva Insurance Company of Canada	484	196	40.5%
Berkley Insurance Company	1	0	0.0%
Boiler Inspection and Insurance Company of Canada (The)	1,075	102	9.5%
Chubb Insurance Company of Canada	1	16	1600.0%
Continental Casualty Company	294	248	84.4%
Co-operators General Insurance Company	171	-15	-8.8%
CUMIS General Insurance Company	11	4	36.4%
Dominion of Canada General Insurance Company (The)	452	-14	-3.1%
Echelon Insurance /Échelon Assurance	1	0	0.0%
Ecclesiastical Insurance Office Public Limited Company	149	-2	-1.3%
Definity Insurance Company	18	0	0.0%
Everest Insurance Company of Canada	0	-2	0.0%
Factory Mutual Insurance Company	2,106	0	0.0%
Federated Insurance Company of Canada	12	2	16.7%
Gore Mutual Insurance Company	2	0	0.0%
Great American Insurance Company	6	1	16.7%
Intact Insurance Company	396	6	1.5%
Liberty Mutual Insurance Company	7	-5	-71.4%
Lloyd's Underwriters	1,870	6,239	333.6%
Millennium Insurance Corporation	518	141	27.2%
National Liability & Fire Insurance Company	380	70	0.0%
Northbridge General Insurance Corporation	693	73	10.5%
Novex Insurance Company	1	20	2000.0%
Royal & Sun Alliance Insurance Company of Canada	724	6	0.8%
Sovereign General Insurance Company (The)	312	9	2.9%
Temple Insurance Company	83	346	416.9%
Travelers Insurance Company of Canada	10	1	10.0%
Trisura Guarantee Insurance Company	449	34	7.6%
United States Liability Insurance Company	5	2	40.0%
Wawanesa Mutual Insurance Company (The)	2	0	0.0%
Wynward Insurance Group	52	8	15.4%
Zurich Insurance Company Ltd	56	-14	-25.0%
TOTALS	\$13,670	\$8,470	62.0%

TABLE 5.6 FIDELITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	189	288	152.4%
Arch Insurance Canada Ltd.	24	51	212.5%
Aviva Insurance Company of Canada	15	0	0.0%
Berkley Insurance Company	1	0	0.0%
Chubb Insurance Company of Canada	27	-20	-74.1%
CUMIS General Insurance Company	163	34	20.9%
Dominion of Canada General Insurance Company (The)	2	-2	-100.0%
Definity Insurance Company	1	0	0.0%
Great American Insurance Company	9	3	33.3%
Intact Insurance Company	29	7	24.1%
Liberty Mutual Insurance Company	292	-93	-31.8%
Lloyd's Underwriters	46	-14	-30.4%
Northbridge General Insurance Corporation	131	8	6.1%
Royal & Sun Alliance Insurance Company of Canada	22	13	59.1%
Sovereign General Insurance Company (The)	3	0	0.0%
Travelers Insurance Company of Canada	34	-24	-70.6%
Trisura Guarantee Insurance Company	35	2	5.7%
United States Liability Insurance Company	2	0	0.0%
Wynward Insurance Corporation	3	0	0.0%
Zurich Insurance Company Ltd	19	-18	-94.7%
TOTALS	\$1,047	\$235	22.4%

**TABLE 5.7 LIABILITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	1,737	-5,096	-293.4%
Allianz Global Risks US Insurance Company	302	-107	-35.4%
Allied World Specialty Insurance Company	71	12	16.9%
Arch Insurance Canada Ltd.	1,203	756	62.8%
Aspen Insurance UK Limited	148	439	296.6%
Associated Electric & Gas Insurance Services Limited	553	123	22.2%
Atlantic Insurance Company Limited	0	372	0.0%
Aviva Insurance Company of Canada	10,443	2,636	25.2%
AXIS Reinsurance Company	859	264	30.7%
Berkley Insurance Company	1,187	190	16.0%
Canadian Lawyers Insurance Association	325	10	3.1%
Canadian Universities Reciprocal Insurance Exchange	283	145	51.2%
Chubb Insurance Company of Canada	3,392	-42	-1.2%
Continental Casualty Company	670	500	74.6%
Co-operators General Insurance Company	4,499	4,360	96.9%
CUMIS General Insurance Company	134	0	0.0%
Dominion of Canada General Insurance Company (The)	3,920	226	5.8%
Ecclesiastical Insurance Office Public Limited Company	1,263	1,627	128.8%
Echelon Insurance	30	17	56.7%
Definity Insurance Company	418	35	8.4%
Electric Insurance Company	8	-16	-200.0%
Everest Insurance Company of Canada	906	254	28.0%
FCT Insurance Company Ltd.	95	28	29.5%
Federated Insurance Company of Canada	99	48	48.5%
Gore Mutual Insurance Company	9	0	0.0%
Great American Insurance Company	272	-17	-6.3%
Hartford Fire Insurance Company	352	0	0.0%
HDI Global SE	307	241	78.5%
HDI Global Specialty SE	727	349	48.0%
Healthcare Insurance Reciprocal of Canada	6,884	16,797	244.0%
Intact Insurance Company	4,652	690	14.8%
Jevco Insurance Company	0	-3	0.0%
Jewelers Mutual Insurance Company, SI	28	0	0.0%
Liberty Mutual Insurance Company	1,524	912	59.8%
Lloyd's Underwriters	14,574	-2,408	-16.5%
Mitsui Sumitomo Insurance Company, Limited	0	-47	0.0%
Motors Insurance Corporation	3	0	0.0%
National Liability & Fire Insurance Company	1,192	601	50.4%
Northbridge General Insurance Corporation	9,183	2,926	31.9%
Novex Insurance Company	65	-11	-16.9%
Old Republic Insurance Company of Canada	629	589	93.6%
Omega General Insurance Company	24	-1	-4.2%

**TABLE 5.7 LIABILITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Royal & Sun Alliance Insurance Company of Canada	2,722	-226	-8.3%
Safety National Casualty Corporation	0	-1	0.0%
SCOR UK Company Limited	79	-2	-2.5%
Scottish & York Insurance Co. Limited	0	2	0.0%
Sovereign General Insurance Company (The)	2,362	1,376	58.3%
St. Paul Fire and Marine Insurance Company	0	-222	0.0%
Starr Insurance & Reinsurance Limited	170	100	58.8%
TD Home and Auto Insurance Company	625	79	12.6%
Temple Insurance Company	979	2,805	286.5%
Travelers Insurance Company of Canada	917	1,253	136.6%
Trisura Guarantee Insurance Company	1,381	345	25.0%
United States Liability Insurance Company	87	41	47.1%
Verassure Insurance Company	0	669	0.0%
Wawanesa Mutual Insurance Company (The)	13	20	153.8%
Westport Insurance Corporation	898	591	65.8%
Wynward Insurance Group	539	203	37.7%
XL Reinsurance America Inc.	278	35	12.6%
XL Specialty Insurance Company	544	612	112.5%
Zurich Insurance Company Ltd	1,468	-466	-31.7%
TOTALS	\$86,032	\$34,613	40.2%

TABLE 5.8 SURETY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	141	-663	-470%
Aspen Insurance UK Limited	10	0	0.0%
Aviva Insurance Company of Canada	1,366	-5,557	-406.8%
Berkley Insurance Company	-2	2	-100.0%
Chubb Insurance Company of Canada	137	-19	-13.9%
Continental Casualty Company	21	24	114.3%
Co-operators General Insurance Company	17	0	0.0%
CorePointe Insurance Company	1	0	0.0%
Dominion of Canada General Insurance Company (The)	0	1	0.0%
Echelon Insurance	0	55	0.0%
Euler Hermes North America Insurance Company	415	168	40.5%
Hartford Fire Insurance Company	11	0	0.0%
Industrial Alliance Pacific General Insurance Corporation	39	-1	-2.6%
Intact Insurance Company	1,750	236	13.5%
Liberty Mutual Insurance Company	666	-3,127	-469.5%
Lloyd's Underwriters	184	101	54.9%
National Liability & Fire Insurance Company	0	-5	0.0%
Northbridge General Insurance Corporation	448	119	26.6%
Royal & Sun Alliance Insurance Company of Canada	3	0	0.0%
Sovereign General Insurance Company (The)	174	13	7.5%
Travelers Insurance Company of Canada	259	43	16.6%
Trisura Guarantee Insurance Company	336	23	6.8%
Western Surety Company	1,531	491	32.1%
Westport Insurance Corporation	228	85	37.3%
Zurich Insurance Company Ltd	1,313	146	11.1%
TOTALS	\$9,048	-\$7,865	-86.9%

TABLE 5.9 MARINE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2021
(\$000'S)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	366	168	45.9%
Allianz Global Risks US Insurance Company	28	365	1303.6%
Associated Electric & Gas Insurance Services Limited	14	0	0.0%
Aviva General Insurance Company	43	0	0.0%
Aviva Insurance Company of Canada	20	7	35.0%
Chubb Insurance Company of Canada	0	1	0.0%
Continental Casualty Company	308	211	68.5%
Co-operators General Insurance Company	0	-79	0.0%
Elite Insurance Company	750	260	34.7%
Great American Insurance Company	676	1,216	179.9%
HDI Global SE	55	7	12.7%
HDI Global Specialty SE	-1	1	-100.0%
Intact Insurance Company	1,793	-41	-2.3%
Liberty Mutual Insurance Company	1,463	4,430	302.8%
Lloyd's Underwriters	2,271	1,241	54.6%
National Liability & Fire Insurance Company	-79	-8	10.1%
Northbridge General Insurance Corporation	1,263	2,841	224.9%
Royal & Sun Alliance Insurance Company of Canada	111	7	6.3%
SCOR UK Company Limited	414	430	103.9%
Sovereign General Insurance Company (The)	45	34	75.6%
St. Paul Fire and Marine Insurance Company	53	17	32.1%
Starr Insurance & Reinsurance Limited	18	11	61.1%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	41	4	9.8%
Traders General Insurance Company	4	0	0.0%
Travelers Insurance Company of Canada	121	8	6.6%
Westport Insurance Corporation	5	0	0.0%
XL Specialty Insurance Company	387	90	23.3%
Zurich Insurance Company Ltd	944	588	62.3%
TOTALS	\$11,113	\$11,809	106.3%

TABLE 5.10 MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED)

FOR THE YEAR ENDED 31 DECEMBER 2021

(\$000'S)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
CREDIT INSURANCE			
AIG Insurance Company of Canada	116	-73	-62.9%
Allied World Speciality Insurance Company	0	-93	0.0%
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	248	4	1.6%
Compagnie Française d'Assurance pour le Commerce Extérieur	89	0	0.0%
Euler Hermes North America Insurance Company	191	-47	-24.6%
Intact Insurance Company	13	0	0.0%
TOTAL CREDIT INSURANCE	\$657	-\$209	-31.8%
CREDIT PROTECTION INSURANCE			
American Bankers Insurance Company of Florida	5,660	857	15.1%
Arch Insurance Canada Ltd.	-3	15	-500.0%
Canadian Premier General Insurance Company	49	1	2.0%
Millennium Insurance Corporation	2	0	0.0%
Trans Global Insurance Company	82	0	0.0%
Trisura Guarantee Insurance Company	554	14	2.5%
TOTAL CREDIT PROTECTION INSURANCE	\$6,344	\$887	14.0%
HAIL INSURANCE			
Novex Insurance Company	1	0	0.0%
TOTAL HAIL INSURANCE	\$1	\$0	0.0%
LEGAL EXPENSE INSURANCE			
Co-operators General Insurance Company	2	0	0.0%
Intact Insurance Company	30	0	0.0%
Lloyd's Underwriters	41	-17	-41.5%
Novex Insurance Company	0	5	0.0%
Technology Insurance Company, Inc.	2	1	50.0%
Temple Insurance Company	159	22	13.8%
TOTAL LEGAL EXPENSE INSURANCE	\$234	\$11	4.7%
MORTGAGE INSURANCE			
Canada Guaranty Mortgage Insurance Company	11,219	-1,014	-9.0%
FCT Insurance Company Ltd.	28	-1	-3.6%
Sagen Mortgage Insurance Company Canada	20,248	-2,329	-11.5%
TOTAL MORTGAGE INSURANCE	\$31,495	-\$3,344	-10.6%
TITLE INSURANCE			
Chicago Title Insurance Company	608	534	87.8%
FCT Insurance Company Ltd.	2,756	785	28.5%
First American Title Insurance Company	2	65	3250.0%
Stewart Title Guaranty Company	466	143	30.7%
TOTAL TITLE INSURANCE	\$3,832	\$1,527	39.8%
TOTAL MISCELLANEOUS INSURANCE	\$42,563	-\$1,128	-2.7%

