



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

2022 Insurance Statistical Report

Message from the Superintendent of Insurance

I am pleased to present the 2022 Insurance Statistical Report of the Superintendent of Insurance for the year ended December 31, 2022.

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,



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, 2022.

DISCLAIMER

The information presented was obtained from the 2022 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, 2022**

<u>License Type</u>	<u>Number of Licenses</u>
Insurance Company	187
Property & Casualty Insurance Broker	225
Property & Casualty Insurance Agent	34
Special Broker	6
Property & Casualty Insurance Representative	4555
Life (Including Accident and Sickness) Insurance Broker	167
Life (Including Accident and Sickness) Insurance Agent	135
Life (Including Accident and Sickness) Insurance Representative	2540
Accident and Sickness Insurance Broker	9
Accident and Sickness Insurance Agent	11
Accident and Sickness Insurance Representative	290
Insurance Adjustment Company	22
Insurance Adjuster	1781
Travel Insurance Agent	22

New Insurance Companies licensed in 2022

1. The Insurance Company of Prince Edward Island
2. Tokio Marince Canada Ltd.

Date Licensed

January 21, 2022
August 10, 2022

Insurance Companies Withdrawn in 2022

1. Axa Equitable Life Insurance Company

Date Withdrawn

September 28, 2022

Insurance Company Changes in 2022

1. Assurant Life of Canada changed its name to TruStage Life of Canada

Date of Change

January 4, 2022

**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 2022.

	<u>2022</u>	<u>2021</u>	<u>Change %</u>
Direct Premiums Written (\$000s)			
Accident & Sickness	550,351	515,066	6.9%
Annuity Considerations	241,232	117,620	105.1%
Life Insurance	329,775	320,060	3.0%
Property & Casualty	1,135,321	1,084,759	4.7%
Disbursements to Policyholders (\$000s)			
Accident & Sickness	465,382	441,104	5.5%
Annuity Considerations	165,438	109,110	51.6%
Life Insurance	178,572	203,328	-12.2%
Property & Casualty	549,097	530,846	3.4%
Loss Ratio (%)			
Accident & Sickness	84.6%	85.6%	-1.1%
Life Insurance	54.1%	63.5%	-9.4%
Property & Casualty	48.4%	48.9%	-0.6%

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, 2022 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
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
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
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
The Insurance Company of Prince Edward Island	14 Great George Street Charlottetown, PE C1A 4J6	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
Jewelers Mutual Insurance Company, SI	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)
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
Motors Insurance Corporation	8500 Leslie Street, Suite 101 Thornhill, ON L3T 7M8	C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
Personal Insurance Company (The)	6300 Boulevard Guillaume-Couture Levis, QC G6V 6P9	B, C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
Sagen Mortgage Insurance Company Canada	2060 Winston Park Drive, Suite 300 Oakville, ON L6H 5R7	C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
Sun Life Assurance Company of Canada	1 York Street Toronto, ON M5J 0B6	A, B

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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 Canada Ltd.	79 Wellington Street, 30th Floor Toronto, ON L3P 6G3	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
TruStage Life of Canada	180 Northfield Drive West, Unit 4, 1st Floor Waterloo, ON N2L 0C7	A, B
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Wynward Insurance Group	1240 One Lombard Place Winnipeg, MB R3B 0V9	C
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 2022 AND 2021

(\$000's)

Type of Insurance	Premium or Annuity Consideration			Disbursement to Policy Holders		
	2022	2021	Variance YOY	2022	2021	Variance YOY
Life	329,775	319,497	3.2%	178,572	203,328	-12.2%
Annuities	241,232	118,232	104.0%	165,438	109,657	50.9%
Accident and Sickness	550,357	515,066	6.9%	465,382	441,104	5.5%
Property						
- Personal	277,699	258,019	7.6%	187,935	142,361	32.0%
- Commercial	172,391	155,318	11.0%	51,489	78,478	-34.4%
Aircraft	6,310	6,359	-0.8%	1,826	800	128.3%
Automobile						
- Liability	299,413	295,813	1.2%	169,554	153,406	10.5%
- Personal Accident	41,803	38,852	7.6%	30,138	22,651	33.1%
- Other	171,017	166,925	2.5%	107,697	87,219	23.5%
Boiler and Machinery	13,984	13,670	2.3%	-4,758	8,470	-156.2%
Fidelity	1,028	1,047	-1.8%	-74	235	-131.5%
Liability	87,007	86,032	1.1%	10,294	34,613	-70.3%
Surety	10,016	9,048	10.7%	-14,580	-7,865	85.4%
Marine	15,185	11,113	36.6%	7,587	11,809	-35.8%
Credit	797	657	21.3%	69	-209	-133.0%
Credit Protection	6,526	6,344	2.9%	408	887	-54.0%
Hail	0	1	0.0%	0	0	0.0%
Legal Expense	250	234	6.8%	136	11	1136.4%
Mortgage	28,244	31,495	-10.3%	518	-3,344	-115.5%
Title	3,651	3,832	-4.7%	828	1,527	-45.8%
Other Approved Products	0	0	0.0%	0	0	0.0%
TOTALS	\$2,256,685	\$2,037,554	10.8%	\$1,358,459	\$1,285,138	5.7%

TABLE 2.2 LIFE INSURANCE (\$000'S)

Year	Premiums	Disbursements	Loss Ratio
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%
2022	329,775	178,572	54.1%

TABLE 2.3 ANNUITIES (\$000'S)

Year	Annuity Consideration	Disbursements
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
2022	241,232	165,438

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

Year	Premiums	Claims	Loss Ratio
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%
2022	550,351	465,382	84.6%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	1,135,321	549,097	48.4%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	277,699	187,965	67.7%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	172,391	51,489	29.9%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	6,310	1,826	28.9%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	299,413	169,554	56.6%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	41,803	30,138	72.1%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	171,017	107,697	63.0%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	13,984	-4,758	-34.0%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	1,028	-74	-7.2%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	87,007	10,294	11.8%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	10,016	-14,580	-145.6%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	15,185	7,587	50.0%

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

Year	Premiums	Claims	Loss Ratio
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%
2022	39,468	1,959	5.0%

3.0 LIFE INSURANCE

TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT

FOR THE YEAR ENDED 31 DECEMBER 2022

(\$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	2,486	998	0	0	3,484
Total	2,486	998	0	0	3,484
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	427	33	0	0	460
Group	144,912	7,665	767	0	151,810
Total	145,339	7,698	767	0	152,270
American Health and Life Insurance Company					
Individual	0	0	0	0	0
Group	70,576	81,938	79,252	0	73,262
Total	70,576	81,938	79,252	0	73,262
American Income Life Insurance Company					
Individual	336,476	75,252	46,021	0	365,707
Group	0	0	0	0	0
Total	336,476	75,252	46,021	0	365,707
Assumption Mutual Life Insurance					
Individual	434,003	52,530	24,929	0	461,604
Group	13,113	3,208	2,265	0	14,056
Total	447,116	55,738	27,194	0	475,660
AXA Equitable Life 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 2022
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Blue Cross Life Insurance Company of Canada					
Individual	101,323	1,298	6,704	0	95,917
Group	2,162,466	305,048	273,361	0	2,194,153
Total	2,263,789	306,346	280,065	0	2,290,070
BMO Life Assurance Company					
Individual	361,725	51,791	19,359	0	394,157
Group	2,792	32	202	0	2,622
Total	364,517	51,823	19,561	0	396,779
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	6,457,193	406,442	357,625	0	6,506,010
Group	12,335,608	207,121	198,799	0	12,343,930
Total	18,792,801	613,563	556,424	0	18,849,940
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	10,144	105,227	41,912	0	73,459
Group	37,303	4,144	3,350	0	38,097
Total	47,447	109,371	45,262	0	111,556
Canassurance Insurance Company					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
Capitale Civil Service Insurer Inc. (La)					
Individual	0	0	0	0	0
Group	15,655	1,777	2,465	0	14,967
Total	15,655	1,777	2,465	0	14,967

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Capitale Financial Security Insurance Company (La)					
Individual	552	0	552	0	0
Group	0	0	0	0	0
Total	552	0	552	0	0
Chubb Life Insurance Company of Canada					
Individual	45,045	0	3,225	0	41,820
Group	29,594	3,229	3,723	0	29,100
Total	74,639	3,229	6,948	0	70,920
CIBC Life Insurance Company Limited					
Individual	11,365	906	897	0	11,374
Group	0	0	0	0	0
Total	11,365	906	897	0	11,374
CIGNA Life Insurance Company of Canada					
Individual	0	0	0	0	0
Group	421	33,325	76	0	33,670
Total	421	33,325	76	0	33,670
Combined Insurance Company of America					
Individual	4,683	214	965	0	3,932
Group	2	0	1	0	1
Total	4,685	214	966	0	3,933
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	2,068,908	98,729	72,607	0	2,095,030
Group	816,175	189,083	118,219	0	887,039
Total	2,885,083	287,812	190,826	0	2,982,069
Desjardins Financial Security Life Assurance Company					
Individual	367,543	16,182	10,315	0	373,410
Group	760,548	50,745	15,661	0	795,632
Total	1,128,091	66,927	25,976	0	1,169,042
Empire Life Insurance Company (The)					
Individual	307,996	36,665	15,381	0	329,280
Group	38,127	6,538	3,389	0	41,276
Total	346,123	43,203	18,770	0	370,556

TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT

FOR THE YEAR ENDED 31 DECEMBER 2022

(\$000'S)

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Equitable Life Insurance Company of Canada (The)					
Individual	340,374	33,798	16,836	0	357,336
Group	20,125	5,173	1,591	0	23,707
Total	360,499	38,971	18,427	0	381,043
First Canadian Insurance Corporation					
Individual	0	0	0	0	0
Group	203,179	30,992	41,525	0	192,646
Total	203,179	30,992	41,525	0	192,646
Foresters Life Insurance Company					
Individual	149,539	37,436	10,249	0	176,726
Group	2,695	0	358	0	2,337
Total	152,234	37,436	10,607	0	179,063
Grand Orange Lodge of British America (The)					
Individual	6,250	363	339	0	6,274
Group	0	0	0	0	0
Total	6,250	363	339	0	6,274
Humania Assurance Inc.					
Individual	20,077	8,102	800	0	27,379
Group	83	28	0	0	111
Total	20,160	8,130	800	0	27,490
Independent Order of Foresters (The)					
Individual	6,656	803	419	0	7,040
Group	0	0	0	0	0
Total	6,656	803	419	0	7,040
Industrial Alliance Insurance and Financial Services Inc.					
Individual	1,810,816	112,911	87,229	0	1,836,498
Group	518,821	40,990	65,727	0	494,084
Total	2,329,637	153,901	152,956	0	2,330,582
Ivari					
Individual	664,070	140,581	53,279	0	751,372
Group	0	0	0	0	0
Total	664,070	140,581	53,279	0	751,372
Knights of Columbus					
Individual	353,614	11,704	10,552	0	354,766
Group	0	0	0	0	0
Total	353,614	11,704	10,552	0	354,766

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
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	6,423,570	379,486	276,214	0	6,526,842
Group	6,811,964	843,127	153,052	0	7,502,039
Total	13,235,534	1,222,613	429,266	0	14,028,881
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	2,853	2,025	1,916	0	2,962
Total	3,157	2,025	1,916	0	3,266
New York Life Insurance Company					
Individual	0	0	0	0	0
Group	842,405	42,225	90,111	0	794,519
Total	842,405	42,225	90,111	0	794,519
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	1,741	0	1,741	0	0
Total	1,741	0	1,741	0	0

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
Primerica Life Insurance Company of Canada					
Individual	835,407	38,768	45,562	0	828,613
Group	0	0	0	0	0
Total	835,407	38,768	45,562	0	828,613
RBC Life Insurance Company					
Individual	871,502	139,444	60,754	0	950,192
Group	209,870	5,320	1,049	0	214,141
Total	1,081,372	144,764	61,803	0	1,164,333
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	63,090	9,347	1,963	0	70,474
Group	139,514	40,462	43,842	0	136,134
Total	202,604	49,809	45,805	0	206,608
Sun Life Assurance Company of Canada					
Individual	8,469,403	705,082	527,071	0	8,647,414
Group	3,214,265	562,394	127,053	2	3,649,608
Total	11,683,668	1,267,476	654,124	2	12,297,022
Sun Life Insurance (Canada) Limited					
Individual	0	0	0	0	0
Group	0	0	0	0	0
Total	0	0	0	0	0
TD Life Insurance Company					
Individual	149,441	50,353	11,914	0	187,880
Group	250	0	0	0	250
Total	149,691	50,353	11,914	0	188,130
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	1,391	811	0	0	2,202
Total	1,391	811	0	0	2,202

**TABLE 3.1 DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	In Effect 1-Jan-20	New Effect & Other Additions	Total Ceased	Currency Revaluation	In Effect 31-Dec-20
TruStage Life of Canada					
Individual	3,176	331	320	0	3,187
Group	2,252	0	100	0	2,152
Total	5,428	331	420	0	5,339
Wawanesa Life Insurance Company (The)					
Individual	50,720	4,042	5,580	0	49,182
Group	83,398	1,275	15,798	0	68,875
Total	134,118	5,317	21,378	0	118,057
TOTALS					
Individual	\$30,725,592	\$2,517,820	\$1,709,573	\$0	\$31,533,839
Group	\$28,484,584	\$2,469,673	\$1,245,393	\$2	\$29,708,866
Total	\$59,210,176	\$4,987,493	\$2,954,966	\$2	\$61,242,705

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
ACTRA Fraternal Benefit Society			
Individual	0	0	0
Group	8	0	8
Total	8	0	8
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	0
American Bankers Life Assurance Company of Florida			
Individual	6	0	6
Group	3,404	0	3,404
Total	3,410	0	3,410
American Health and Life Insurance Company			
Individual	0	0	0
Group	1,268	0	1,268
Total	1,268	0	1,268
American Income Life Insurance Company			
Individual	10,261	0	10,261
Group	0	0	0
Total	10,261	0	10,261
Assumption Mutual Life Insurance Company			
Individual	4,365	378	4,743
Group	61	3	64
Total	4,426	381	4,807
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	4,446	0	4,446
Group	5,350	0	5,350
Total	9,796	0	9,796
BMO Life Assurance Company			
Individual	5,147	725	5,872
Group	11	0	11
Total	5,158	725	5,883
BMO Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Brookfield Annuity 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 2022
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Canada Life Assurance Company (The)			
Individual	50,173	505	50,678
Group	42,088	66	42,154
Total	92,261	571	92,832
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	167	0	167
Group	1,568	0	1,568
Total	1,735	0	1,735
Canassurance			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Capitale Civil Service Insurer Inc. (La)			
Individual	56	1,243	1,299
Group	42	0	42
Total	98	1,243	1,341
Capitale Financial Security Insurance Company (La)			
Individual	5	0	5
Group	0	0	0
Total	5	0	5
Chubb Life Insurance Company of Canada			
Individual	616	0	616
Group	3,971	0	3,971
Total	4,587	0	4,587
CIBC Life Insurance Company Limited			
Individual	151	0	151
Group	0	0	0
Total	151	0	151
CIGNA Life Insurance Company of Canada			
Individual	0	0	0
Group	2	0	2
Total	2	0	2
Combined Insurance Company of America			
Individual	203	0	203
Group	0	0	0
Total	203	0	203
CompCorp Life Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Co-operators Life Insurance Company			
Individual	10,474	1,725	12,199
Group	5,244	51	5,295
Total	15,718	1,776	17,494

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Desjardins Financial Security Life Assurance Company			
Individual	3,059	4,075	7,134
Group	3,777	156,527	160,304
Total	6,836	160,602	167,438
Empire Life Insurance Company (The)			
Individual	1,542	679	2,221
Group	203	0	203
Total	1,745	679	2,424
Equitable Life Insurance Company of Canada (The)			
Individual	3,769	177	3,946
Group	66	1,296	1,362
Total	3,835	1,473	5,308
First Canadian Insurance Corporation			
Individual	0	0	0
Group	1,565	0	1,565
Total	1,565	0	1,565
Foresters Life Insurance Company			
Individual	3,800	0	3,800
Group	26	80	106
Total	3,826	80	3,906
Grand Orange Lodge of British America (The)			
Individual	230	0	230
Group	0	0	0
Total	230	0	230
Humania Assurance Inc.			
Individual	226	0	226
Group	11	0	11
Total	237	0	237
Independent Order of Foresters (The)			
Individual	78	0	78
Group	0	0	0
Total	78	0	78
Industrial Alliance Insurance and Financial Services Inc.			
Individual	12,922	20,675	33,597
Group	2,571	14,881	17,452
Total	15,493	35,556	51,049
Ivari			
Individual	3,321	0	3,321
Group	0	0	0
Total	3,321	0	3,321
Knights of Columbus			
Individual	4,280	0	4,280
Group	0	0	0
Total	4,280	0	4,280
Life Insurance Company of North America			
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 2022
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
LS-Travel, Insurance Company			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
Manufacturers Life Insurance Company (The)			
Individual	42,676	119	42,795
Group	23,143	2,695	25,838
Total	65,819	2,814	68,633
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	3	0	3
Group	27	0	27
Total	30	0	30
New York Life Insurance Company			
Individual	2	0	2
Group	1,987	0	1,987
Total	1,989	0	1,989
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	15	0	15
Total	15	0	15
Primerica Life Insurance Company of Canada			
Individual	2,175	0	2,175
Group	0	0	0
Total	2,175	0	2,175
RBC Life Insurance Company			
Individual	3,757	65	3,822
Group	194	200	394
Total	3,951	265	4,216
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

**TABLE 3.2 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
SSQ Life Insurance Company Inc.			
Individual	229	0	229
Group	2,084	0	2,084
Total	2,313	0	2,313
Sun Life Assurance Company of Canada			
Individual	47,239	14,302	61,541
Group	15,021	14,242	29,263
Total	62,260	28,544	90,804
Sun Life Insurance (Canada) Limited			
Individual	0	0	0
Group	0	0	0
Total	0	0	0
TD Life Insurance Company			
Individual	209	0	209
Group	0	0	0
Total	209	0	209
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	94	0	94
Total	94	0	94
TruStage Life of Canada			
Individual	63	229	292
Group	37	6,294	6,331
Total	100	6,523	6,623
Wawanesa Life Insurance Company (The)			
Individual	204	0	204
Group	83	0	83
Total	287	0	287
<hr/>			
TOTALS			
Individual	\$215,854	\$44,897	\$260,751
Group	\$113,921	\$196,335	\$310,256
Total	\$329,775	\$241,232	\$571,007

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$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	0	0	0	0
Total	0	0	0	0
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	1	1
Group	453	0	0	453
Total	453	0	1	454
American Health and Life Insurance Company				
Individual	0	0	0	0
Group	232	0	0	232
Total	232	0	0	232
American Income Life Insurance Company				
Individual	2,096	0	0	2,096
Group	0	0	0	0
Total	2,096	0	0	2,096
Assumption Mutual Life Insurance Company				
Individual	1,839	643	48	2,530
Group	-23	3	0	-20
Total	1,816	646	48	2,510
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	4,865	0	0	4,865
Group	4,768	0	0	4,768
Total	9,633	0	0	9,633
BMO Life Assurance Company				
Individual	2,906	477	4	3,387
Group	10	469	0	479
Total	2,916	946	4	3,866
BMO Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Brookfield Annuity Company				
Individual	0	0	0	0
Group	0	2,076	0	2,076
Total	0	2,076	0	2,076

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Canada Life Assurance Company (The)				
Individual	18,147	1,865	8,015	28,027
Group	22,506	119	2,106	24,731
Total	40,653	1,984	10,121	52,758
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	24	0	0	24
Group	221	0	0	221
Total	245	0	0	245
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	20	555	0	575
Group	25	0	0	25
Total	45	555	0	600
Capitale Financial Security Insurance Company (La)				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Chubb Life Insurance Company of Canada				
Individual	-15	0	0	-15
Group	92	0	0	92
Total	77	0	0	77
CIBC Life Insurance Company Limited				
Individual	325	0	0	325
Group	0	0	0	0
Total	325	0	0	325
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	65	0	0	65
Group	0	0	0	0
Total	65	0	0	65
CompCorp Life Insurance Company				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Co-operators Life Insurance Company				
Individual	4,799	2,190	197	7,186
Group	2,169	28	42	2,239
Total	6,968	2,218	239	9,425

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
Desjardins Financial Security Life Assurance Company				
Individual	3,031	1,366	511	4,908
Group	3,277	47,948	-3	51,222
Total	6,308	49,314	508	56,130
Empire Life Insurance Company (The)				
Individual	434	441	143	1,018
Group	131	1	0	132
Total	565	442	143	1,150
Equitable Life Insurance Company of Canada (The)				
Individual	1,829	265	242	2,336
Group	125	290	0	415
Total	1,954	555	242	2,751
First Canadian Insurance Corporation				
Individual	0	0	0	0
Group	375	0	0	375
Total	375	0	0	375
Foresters Life Insurance Company				
Individual	1,399	0	4	1,403
Group	0	428	0	428
Total	1,399	428	4	1,831
Grand Orange Lodge of British America (The)				
Individual	202	0	0	202
Group	0	0	0	0
Total	202	0	0	202
Humania Assurance Inc.				
Individual	0	0	0	0
Group	0	0	0	0
Total	0	0	0	0
Independent Order of Foresters (The)				
Individual	4	0	9	13
Group	0	0	0	0
Total	4	0	9	13
Industrial Alliance Insurance and Financial Services Inc.				
Individual	5,766	17,323	421	23,510
Group	2,267	23,016	278	25,561
Total	8,033	40,339	699	49,071
Ivari				
Individual	1,465	40	0	1,505
Group	0	0	0	0
Total	1,465	40	0	1,505
Knights of Columbus				
Individual	3,144	114	565	3,823
Group	0	0	0	0
Total	3,144	114	565	3,823
Life Insurance Company of North America				
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 2022
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
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	26,411	3,761	4,979	35,151
Group	20,892	10,872	898	32,662
Total	47,303	14,633	5,877	67,813
Manulife Assurance Company of Canada				
Individual	0	8	0	8
Group	0	83	0	83
Total	0	91	0	91
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	0	0	1	1
Group	424	0	1,007	1,431
Total	424	0	1,008	1,432
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	5	0	0	5
Total	5	0	0	5
Primerica Life Insurance Company of Canada				
Individual	1,210	0	0	1,210
Group	0	0	0	0
Total	1,210	0	0	1,210
RBC Life Insurance Company				
Individual	3,146	124	53	3,323
Group	674	1,868	0	2,542
Total	3,820	1,992	53	5,865
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

**TABLE 3.3 DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company or Society	Policyholder Benefits Paid and Incurred		Refunds & Dividends	Grand Total
	Claims	Annuities		
SSQ Life Insurance Company Inc.				
Individual	250	0	0	250
Group	879	0	0	879
Total	1,129	0	0	1,129
Sun Life Assurance Company of Canada				
Individual	26,242	13,817	9,195	49,254
Group	8,718	30,991	224	39,933
Total	34,960	44,808	9,419	89,187
Sun Life Insurance (Canada) Limited				
Individual	10	0	0	10
Group	0	0	0	0
Total	10	0	0	10
TD Life Insurance Company				
Individual	2	0	0	2
Group	0	0	0	0
Total	2	0	0	2
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	2	0	0	2
Total	2	0	0	2
TruStage Life of Canada				
Individual	289	178	0	467
Group	169	4,079	0	4,248
Total	458	4,257	0	4,715
Wawanesa Life Insurance Company (The)				
Individual	163	0	1	164
Group	105	0	0	105
Total	268	0	1	269
TOTALS				
Individual	110,069	\$43,167	\$24,389	\$177,625
Group	68,503	\$122,271	\$4,552	\$195,326
Total	178,572	\$165,438	\$28,941	\$372,951

4.0 ACCIDENT AND SICKNESS INSURANCE

TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED

FOR THE YEAR ENDED 31 DECEMBER 2022

(\$000'S)

Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
ACTRA Fraternal Benefit Society	137	41	29.9%
Aetna Life Insurance Company	3	0	0.0%
AIG Insurance Company of Canada	2,728	-108	-4.0%
Allianz Global Risks US Insurance Company	160	8	5.0%
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	94	0	0.0%
American Bankers Insurance Company of Florida	3,088	350	11.3%
American Bankers Life Assurance Company of Florida	4,484	400	8.9%
American Income Life Insurance Company	2,025	379	18.7%
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	232	154	66.4%
Aviva General Insurance Company	0	0	0.0%
Aviva Insurance Company of Canada	4	0	0.0%
AXIS Reinsurance Company	5	0	0.0%
Belaire Insurance Company Inc.	0	0	0.0%
Berkley Insurance Company	0	-35	0.0%
Blue Cross Life Insurance Company of Canada	11,555	9,798	84.8%
BMO Life Assurance Company	737	165	22.4%
BMO Life Insurance Company	0	0	0.0%
CAA Insurance Company	0	0	0.0%
Canada Life Assurance Company (The)	162,485	180,843	111.3%
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	38	3	7.9%
Canadian Premier Life Insurance Company	2,599	419	16.1%
Canassurance Insurance Company	749	163	21.8%
Capitale Civil Service Insurer Inc. (La)	515	392	76.1%
Capitale Financial Security Insurance Company (La)	1,086	1,325	122.0%
Chubb Insurance Company of Canada	211	-48	-22.7%
Chubb Life Insurance Company of Canada	7,710	379	4.9%
CIBC Life Insurance Company Limited	867	8	0.9%
CIGNA Life Insurance Company of Canada	48	32	66.7%
Combined Insurance Company of America	12,116	7,239	59.7%
CompCorp Life Insurance Company	0	0	0.0%
Continental Casualty Company	0	0	0.0%
Co-operators General Insurance Company	23	0	0.0%
Co-operators Life Insurance Company	7,958	3,714	46.7%
CUMIS General Insurance Company	930	192	20.6%
Desjardins Financial Security Life Assurance Company	41,046	48,392	117.9%
Definity Insurance Company	0	0	0.0%
Echelon Insurance /Échelon Assurance	0	0	0.0%
Elite Insurance Company	0	0	0.0%

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2022**

(\$000'S)

Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Empire Life Insurance Company (The)	1,719	1,332	77.5%
Employers Insurance Company of Wausau	0	0	0.0%
Equitable Life Insurance Company of Canada (The)	603	304	50.4%
Everest Insurance Company of Canada	1	4	400.0%
Federal Insurance Company	0	0	0.0%
First Canadian Insurance Corporation	2,448	509	20.8%
First North American Insurance Company	0	0	0.0%
Foresters Life Insurance Company	52	57	109.6%
GMS Insurance Inc.	266	312	117.3%
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	6,641	5,461	82.2%
Hartford Fire Insurance Company	0	0	0.0%
HDI Global Specialty SE	3	5	166.7%
Humania Assurance Inc.	40	27	67.5%
Independent Order of Foresters (The)	0	0	0.0%
Industrial Alliance Insurance and Financial Services Inc.	7,970	5,261	66.0%
Industrial Alliance Pacific General Insurance Corporation	0	0	0.0%
Intact Insurance Company	2	1	50.0%
Ivari	17	1	5.9%
Knights of Columbus	176	170	96.6%
Liberty Mutual Insurance Company	0	0	0.0%
Life Insurance Company of North America	0	179	0.0%
Lloyd's Underwriters	655	541	82.6%
LS-Travel, Insurance Company	97	23	23.7%
Manufacturers Life Insurance Company (The)	114,386	85,924	75.1%
Medavie Inc.	52,621	35,109	66.7%
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	5	18.5%
National Liability & Fire Insurance Company	68	5	7.4%
New York Life Insurance Company	4	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	2,036	1,968	96.7%
Optimum Insurance Company	0	0	0.0%
Order of United Commercial Travelers of America (The)	0	0	0.0%
Orion Travel Insurance Company	149	48	32.2%
Pavonia Life Insurance Company of Michigan	8	1	12.5%
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	764	98	12.8%
RBC Life Insurance Company	4,520	3,790	83.8%
Reliable Life Insurance Company	16	0	0.0%

**TABLE 4.1 DIRECT PREMIUMS WRITTEN AND CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2022**

(\$000'S)

Company or Society	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Royal & Sun Alliance Insurance Company of Canada	1,453	2	0.1%
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.	3,769	2,722	72.2%
Starr Insurance & Reinsurance Limited	17	59	347.1%
Sun Life Assurance Company of Canada	81,325	66,095	81.3%
Sun Life Insurance (Canada) Limited	0	0	0.0%
TD General Insurance Company	0	0	0.0%
TD Life Insurance Company	849	75	8.8%
Teachers Life Insurance Society (Fraternal)	0	0	0.0%
Temple Insurance Company	2	-8	-400.0%
Tokio Marine Canada Ltd.	0	0	0.0%
Traders General Insurance Company	0	0	0.0%
Trafalgar Insurance Company of Canada	0	0	0.0%
Trans Global Life Insurance Company	44	0	0.0%
Travelers Insurance Company of Canada	0	0	0.0%
Trisura Guarantee Insurance Company	705	33	4.7%
Triton Insurance Company	2,503	776	31.0%
TruStage Life of Canada	0	0	0.0%
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)	586	304	51.9%
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	182	-16	-8.8%
TOTALS	550,357	465,382	84.6%

5.0 PROPERTY AND CASUALTY INSURANCE

TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE

FOR THE YEAR ENDED 31 DECEMBER 2022

(\$000's)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	1,930	1,578	81.8%
AIG Insurance Company of Canada	10,243	-20,486	-200.0%
Allianz Global Risks US Insurance Company	2,583	-1,431	-55.4%
Allied World Specialty Insurance Company	2,067	-161	-7.8%
Allstate Insurance Company of Canada	0	0	0.0%
American Bankers Insurance Company of Florida	6,883	962	14.0%
American Road Insurance Company (The)	74	311	420.3%
Arch Insurance Canada Ltd.	3,361	1,975	58.8%
Ascentus Insurance Ltd.	0	0	0.0%
Aspen Insurance UK Limited	0	0	0.0%
Associated Electric & Gas Insurance Services Limited	3,608	924	25.6%
Atlantic Insurance Company Limited	0	-228	0.0%
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	175	-6	-3.4%
Aviva General Insurance Company	41,027	24,261	59.1%
Aviva Insurance Company of Canada	49,096	12,489	25.4%
AXIS Reinsurance Company	836	508	60.8%
Belair Insurance Company Inc.	0	0	0.0%
Berkley Insurance Company	743	113	15.2%
Boiler Inspection and Insurance Company of Canada (The)	2,279	-112	-4.9%
CAA Insurance Company	0	0	0.0%
Canada Guaranty Mortgage Insurance Company	10,185	279	2.7%
Canadian Egg Industry Reciprocal Alliance	70	0	0.0%
Canadian Farm Insurance Corp.	1	0	0.0%
Canadian Lawyers Insurance Association	535	535	100.0%
Canadian Northern Shield Insurance Company	0	0	0.0%
Canadian Premier General Insurance Company	51	0	0.0%
Canadian Universities Reciprocal Insurance Exchange	899	-293	-32.6%
Canassurance Insurance Company	5	0	0.0%
Capitale General Insurance Inc. (La)	0	0	0.0%
Chicago Title Insurance Company	642	144	22.4%
Chubb Insurance Company of Canada	5,291	391	7.4%
Compagnie Française d'Assurance pour le Commerce Extérieur	79	0	0.0%
Continental Casualty Company	2,422	588	24.3%
Co-operators General Insurance Company	113,867	62,456	54.8%
CorePointe Insurance Company	0	0	0.0%
CUMIS General Insurance Company	2,499	1,146	45.9%
Definity Insurance Company	3,394	344	10.1%
Dominion of Canada General Insurance Company (The)	47,573	18,478	38.8%
Ecclesiastical Insurance Office Public Limited Company	5,166	2,967	57.4%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Echelon Insurance	1,804	1,169	64.8%
Electric Insurance Company	0	-219	0.0%
Elite Insurance Company	5,484	2,281	41.6%
Employers Insurance Company of Wausau	0	0	0.0%
Euler Hermes North America Insurance Company	641	223	34.8%
Everest Insurance Company of Canada	1,302	353	27.1%
Factory Mutual Insurance Company	9,494	-47	-0.5%
FCT Insurance Company Ltd.	2,740	577	21.1%
Federal Insurance Company	0	2	0.0%
Federated Insurance Company of Canada	971	181	18.6%
Fenchurch General Insurance Company	0	0	0.0%
First American Title Insurance Company	0	0	0.0%
First North American Insurance Company	176	35	19.9%
GMS Insurance Inc.	0	0	0.0%
Gore Mutual Insurance Company	63	38	60.3%
Great American Insurance Company	1,384	525	37.9%
Hartford Fire Insurance Company	402	0	0.0%
HDI Global SE	1,289	347	26.9%
HDI Global Specialty SE	2,297	1,228	53.5%
Healthcare Insurance Reciprocal of Canada	7,400	-5,104	-69.0%
Hudson Insurance Company	0	0	0.0%
Industrial Alliance Pacific General Insurance Corporation	430	5	1.2%
The Insurance Company of Prince Edward Island	0	0	0.0%
Intact Insurance Company	132,444	64,892	49.0%
Jevco Insurance Company	0	-3	0.0%
Jewelers Mutual Insurance Company, SI	119	30	25.2%
Lawyers' Professional Indemnity Company	0	0	0.0%
Liberty Mutual Insurance Company	9,700	8,075	83.2%
Lloyd's Underwriters	43,584	4,654	10.7%
L'Unique General Insurance Inc.	0	0	0.0%
Millennium Insurance Corporation	1,074	173	16.1%
Missisquoi Insurance Company (The)	0	0	0.0%
Mitsui Sumitomo Insurance Company, Limited	291	185	63.6%
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	3,573	1,091	30.5%
Nordic Insurance Company of Canada (The)	0	0	0.0%
Northbridge General Insurance Corporation	50,950	20,284	39.8%
Novex Insurance Company	141,464	101,843	72.0%
Old Republic Insurance Company of Canada	1,152	440	38.2%
Omega General Insurance Company	11,439	8,168	71.4%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Optimum Insurance Company	0	0	0.0%
Orion Travel Insurance Company	30	9	30.0%
Personal Insurance Company (The)	15,061	9,328	61.9%
Perth Insurance Company	0	0	0.0%
Petline Insurance Company	427	324	75.9%
Portage la Prairie Mutual Insurance Company (The)	0	12	0.0%
Primum Insurance Company	25,814	15,076	58.4%
Protective Insurance Company	0	0	0.0%
Quebec Assurance Company	0	0	0.0%
RBC Insurance Company of Canada	158	31	19.6%
Royal & Sun Alliance Insurance Company of Canada	11,859	15,946	134.5%
S&Y Insurance Company	21,201	19,002	89.6%
Safety National Casualty Corporation	0	0	0.0%
Sagen Mortgage Insurance Company Canada	18,024	240	1.3%
SCOR UK Company Limited	129	-363	-281.4%
Scotia General Insurance Company	0	0	0.0%
Scottish & York Insurance Co. Limited	0	-442	0.0%
Security National Insurance Company	38,243	19,776	51.7%
Sentry Insurance Company	9	-2	-22.2%
Sompo Japan Insurance Inc.	0	0	0.0%
Sonnet Insurance Company	0	0	0.0%
Sovereign General Insurance Company (The)	14,677	7,766	52.9%
St. Paul Fire and Marine Insurance Company	83	-296	-356.6%
Starr Insurance & Reinsurance Limited	4,825	1,691	35.0%
Stewart Title Guaranty Company	403	127	31.5%
TD General Insurance Company	0	0	0.0%
TD Home and Auto Insurance Company	1,422	724	50.9%
Technology Insurance Company, Inc.	1	0	0.0%
Temple Insurance Company	3,487	6,481	185.9%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	194	55	28.4%
Tokio Marine Canada Ltd.	410	28	6.8%
Traders General Insurance Company	36,281	23,482	64.7%
Trafalgar Insurance Company of Canada	0	0	0.0%
Trans Global Insurance Company	113	1	0.9%
Travelers Insurance Company of Canada	2,397	-2,816	-117.5%
Trisura Guarantee Insurance Company	4,582	396	8.6%
Triton Insurance Company	313	33	10.5%
Unica Insurance Inc.	0	0	0.0%
Unifund Assurance Company	150,224	103,162	68.7%
United States Liability Insurance Company	198	208	105.1%
Verassure Insurance Company	0	333	0.0%
Waterloo Insurance Company	0	0	0.0%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Wawanesa Mutual Insurance Company (The)	2	-55	-2750.0%
Western Assurance Company	0	0	0.0%
Western Surety Company	1,474	3,094	209.9%
Westport Insurance Corporation	5,655	2,464	43.6%
Wynward Insurance Group	2,583	22	0.9%
XL Reinsurance America Inc.	321	366	114.0%
XL Specialty Insurance Company	5,774	2,906	50.3%
Zenith Insurance Company	0	0	0.0%
Zurich Insurance Company Ltd	19,693	830	4.2%
TOTALS	\$1,135,321	\$549,097	48.4%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company			
Personal	0	0	0.0%
Commercial	1,803	-139	-7.7%
Total	1,803	-139	-7.7%
AIG Insurance Company of Canada			
Personal	0	-18	0.0%
Commercial	5,928	-461	-7.8%
Total	5,928	-479	-8.1%
Allianz Global Risks US Insurance Company			
Personal	331	77	23.3%
Commercial	-265	-175	66.0%
Total	66	-98	-148.5%
Allied World Specialty Insurance Company			
Personal	0	0	0.0%
Commercial	1,923	-269	-14.0%
Total	1,923	-269	-14.0%
American Bankers Insurance Company of Florida			
Personal	979	444	45.4%
Commercial	0	0	0.0%
Total	979	444	45.4%
Arch Insurance Canada Ltd.			
Personal	32	33	0.0%
Commercial	1,625	1,302	80.1%
Total	1,657	1,335	80.6%
Associated Electric & Gas Insurance Services Limited			
Personal	0	0	0.0%
Commercial	1,739	578	33.2%
Total	1,739	578	33.2%
Atlantic Insurance Company Limited			
Personal	0	0	0.0%
Commercial	0	-14	0.0%
Total	0	-14	0.0%
Aviva General Insurance Company			
Personal	7,943	4,452	56.0%
Commercial	0	0	0.0%
Total	7,943	4,452	56.0%
Aviva Insurance Company of Canada			
Personal	19,332	8,834	45.7%
Commercial	11,386	776	6.8%
Total	30,718	9,610	31.3%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AXIS Reinsurance Company			
Personal	233	30	0.0%
Commercial	0	-5	0.0%
Total	233	25	0.0%
Berkley Insurance Company			
Personal	0	0	0.0%
Commercial	3	0	0.0%
Total	3	0	0.0%
Boiler Inspection and Insurance Company of Canada (The)			
Personal	0	0	0.0%
Commercial	1,009	-212	-21.0%
Total	1,009	-212	-21.0%
Canadian Egg Industry Reciprocal Alliance			
Personal	0	0	0.0%
Commercial	70	0	0.0%
Total	70	0	0.0%
Canadian Farm Insurance Corp.			
Personal	0	0	0.0%
Commercial	1	0	0.0%
Total	1	0	0.0%
Canadian Universities Reciprocal Insurance Exchange			
Personal	0	0	0.0%
Commercial	593	-166	-28.0%
Total	593	-166	-28.0%
Canassurance Insurance Company			
Personal	5	0	0.0%
Commercial	0	0	0.0%
Total	5	0	0.0%
Chubb Insurance Company of Canada			
Personal	23	1	0.0%
Commercial	452	32	7.1%
Total	475	33	6.9%
Continental Casualty Company			
Personal	0	0	0.0%
Commercial	668	280	41.9%
Total	668	280	41.9%
Co-operators General Insurance Company			
Personal	46,023	29,097	63.2%
Commercial	9,726	5,273	54.2%
Total	55,749	34,370	61.7%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
CUMIS General Insurance Company			
Personal	1,014	464	45.8%
Commercial	243	84	34.6%
Total	1,257	548	43.6%
Definity Insurance Company			
Personal	0	0	0.0%
Commercial	2,715	744	27.4%
Total	2,715	744	27.4%
Dominion of Canada General Insurance Company (The)			
Personal	7,045	2,452	34.8%
Commercial	10,199	3,637	35.7%
Total	17,244	6,089	35.3%
Ecclesiastical Insurance Office Public Limited Company			
Personal	0	0	0.0%
Commercial	3,631	1,732	47.7%
Total	3,631	1,732	47.7%
Echelon Insurance			
Personal	562	174	31.0%
Commercial	808	943	116.7%
Total	1,370	1,117	81.5%
Elite Insurance Company			
Personal	3,010	1,029	34.2%
Commercial	0	0	0.0%
Total	3,010	1,029	34.2%
Everest Insurance Company of Canada			
Personal	0	0	0.0%
Commercial	386	-103	-26.7%
Total	386	-103	-26.7%
Factory Mutual Insurance Company			
Personal	0	0	0.0%
Commercial	7,096	3	0.0%
Total	7,096	3	0.0%
Federal Insurance Company			
Personal	0	0	0.0%
Commercial	0	-1	0.0%
Total	0	-1	0.0%
Federated Insurance Company of Canada			
Personal	0	0	0.0%
Commercial	832	182	21.9%
Total	832	182	21.9%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
First North American Insurance Company			
Personal	175	35	20.0%
Commercial	0	0	0.0%
Total	175	35	20.0%
Gore Mutual Insurance Company			
Personal	0	20	0.0%
Commercial	44	-9	-20.5%
Total	44	11	25.0%
Great American Insurance Company			
Personal	0	0	0.0%
Commercial	393	23	5.9%
Total	393	23	5.9%
Hartford Fire Insurance Company			
Personal	0	0	0.0%
Commercial	23	0	0.0%
Total	23	0	0.0%
HDI Global SE			
Personal	0	0	0.0%
Commercial	928	258	27.8%
Total	928	258	27.8%
HDI Global Specialty SE			
Personal	1	0	0.0%
Commercial	913	673	73.7%
Total	914	673	73.6%
Healthcare Insurance Reciprocal of Canada			
Personal	0	0	0.0%
Commercial	175	-479	-273.7%
Total	175	-479	-273.7%
Industrial Alliance Pacific General Insurance Corporation			
Personal	420	7	0.0%
Commercial	0	0	0.0%
Total	420	7	1.7%
Intact Insurance Company			
Personal	34,731	21,513	61.9%
Commercial	19,292	8,215	42.6%
Total	54,023	29,728	55.0%
Jewelers Mutual Insurance Company, SI			
Personal	25	2	8.0%
Commercial	66	28	42.4%
Total	91	30	33.0%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Liberty Mutual Insurance Company			
Personal	0	0	0.0%
Commercial	5,161	5,874	113.8%
Total	5,161	5,874	113.8%
Lloyd's Underwriters			
Personal	1,268	393	31.0%
Commercial	18,575	-1,982	-10.7%
Total	19,843	-1,589	-8.0%
Millennium Insurance Corporation			
Personal	74	5	6.8%
Commercial	0	0	0.0%
Total	74	5	6.8%
Mitsui Sumitomo Insurance Company, Limited			
Personal	0	0	0.0%
Commercial	0	154	0.0%
Total	0	154	0.0%
National Liability & Fire Insurance Company			
Personal	0	0	0.0%
Commercial	966	319	33.0%
Total	966	319	33.0%
Northbridge General Insurance Corporation			
Personal	119	83	69.7%
Commercial	20,217	7,037	34.8%
Total	20,336	7,120	35.0%
Novex Insurance Company			
Personal	49,378	38,335	77.6%
Commercial	48	22	45.8%
Total	49,426	38,357	77.6%
Old Republic Insurance Company of Canada			
Personal	0	0	0.0%
Commercial	82	8	9.8%
Total	82	8	9.8%
Omega General Insurance Company			
Personal	11,376	8,123	71.4%
Commercial	37	34	91.9%
Total	11,413	8,157	71.5%
Orion Travel Insurance Company			
Personal	30	9	30.0%
Commercial	0	0	0.0%
Total	30	9	30.0%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Personal Insurance Company (The)			
Personal	4,682	4,511	96.3%
Commercial	0	0	0.0%
Total	4,682	4,511	96.3%
Petline Insurance Company			
Personal	427	324	75.9%
Commercial	0	0	0.0%
Total	427	324	75.9%
Primum Insurance Company			
Personal	8,969	8,575	95.6%
Commercial	0	0	0.0%
Total	8,969	8,575	95.6%
RBC Insurance Company of Canada			
Personal	158	31	19.6%
Commercial	0	0	0.0%
Total	158	31	19.6%
Royal & Sun Alliance Insurance Company of Canada			
Personal	1,085	3,394	312.8%
Commercial	5,425	2,868	52.9%
Total	6,510	6,262	96.2%
SCOR UK Company Limited			
Personal	0	0	0.0%
Commercial	115	-26	-22.6%
Total	115	-26	-22.6%
Security National Insurance Company			
Personal	14,877	11,448	77.0%
Commercial	0	0	0.0%
Total	14,877	11,448	77.0%
Sovereign General Insurance Company (The)			
Personal	414	-3	-0.7%
Commercial	5,798	1,056	18.2%
Total	6,212	1,053	17.0%
St. Paul Fire and Marine Insurance Company			
Personal	0	0	0.0%
Commercial	9	-4	-44.4%
Total	9	-4	-44.4%
Starr Insurance & Reinsurance Limited			
Personal	1	7	0.0%
Commercial	4,219	1,176	27.9%
Total	4,220	1,183	28.0%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
TD Home and Auto Insurance Company			
Personal	489	972	198.8%
Commercial	0	0	0.0%
Total	489	972	198.8%
Temple Insurance Company			
Personal	0	0	0.0%
Commercial	1,607	8,389	522.0%
Total	1,607	8,389	522.0%
Tokio Marine & Nichido Fire Insurance Co., Ltd.			
Personal	0	0	0.0%
Commercial	157	60	38.2%
Total	157	60	38.2%
Tokio Marine Canada Ltd.			
Personal	0	0	0.0%
Commercial	79	6	0.0%
Total	79	6	7.6%
Traders General Insurance Company			
Personal	8,295	3,483	42.0%
Commercial	0	0	0.0%
Total	8,295	3,483	42.0%
Travelers Insurance Company of Canada			
Personal	0	-45	0.0%
Commercial	246	-250	-101.6%
Total	246	-295	-119.9%
Trisura Guarantee Insurance Company			
Personal	0	0	0.0%
Commercial	669	-10	-1.5%
Total	669	-10	-1.5%
Triton Insurance Company			
Personal	313	33	10.5%
Commercial	0	0	0.0%
Total	313	33	10.5%
Unifund Assurance Company			
Personal	53,761	39,647	73.7%
Commercial	0	0	0.0%
Total	53,761	39,647	73.7%
United States Liability Insurance Company			
Personal	0	0	0.0%
Commercial	89	180	0.0%
Total	89	180	202.2%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Wawanesa Mutual Insurance Company (The)			
Personal	2	0	0.0%
Commercial	0	-34	0.0%
Total	2	-34	0.0%
Westport Insurance Corporation			
Personal	0	0	0.0%
Commercial	4,730	2,288	48.4%
Total	4,730	2,288	48.4%
Wynward Insurance Group			
Personal	25	0	0.0%
Commercial	1,805	-131	-7.3%
Total	1,830	-131	-7.2%
XL Specialty Insurance Company			
Personal	72	-6	-8.3%
Commercial	3,311	1,444	43.6%
Total	3,383	1,438	42.5%
Zurich Insurance Company Ltd			
Personal	0	0	0.0%
Commercial	14,641	281	1.9%
Total	14,641	281	1.9%
TOTALS			
Personal	\$277,699	\$187,965	67.7%
Commercial	\$172,391	\$51,489	29.9%
Total	\$450,090	\$239,454	53.2%

**TABLE 5.3 AIRCRAFT INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	619	291	47.0%
Allianz Global Risks US Insurance Company	157	32	20.4%
Aviva Insurance Company of Canada	165	0	0.0%
Chubb Insurance Company of Canada	400	9	2.3%
Great American Insurance Company	40	-8	-20.0%
HDI Global Specialty SE	325	190	58.5%
Lloyd's Underwriters	880	111	12.6%
Mitsui Sumitomo Insurance Company, Limited	227	8	3.5%
National Liability & Fire Insurance Company	375	235	62.7%
Northbridge General Insurance Corporation	560	-10	-1.8%
Starr Insurance & Reinsurance Limited	375	37	9.9%
Temple Insurance Company	1,074	867	80.7%
Westport Insurance Corporation	-10	-5	50.0%
XL Specialty Insurance Company	1,123	69	6.1%
TOTALS	\$6,310	\$1,826	28.9%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000's)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada			
Liability	441	-15	-3.4%
Personal Accident	135	19	14.1%
Other	95	15	15.8%
Total	671	19	2.8%
Allianz Global Risks US Insurance Company			
Liability	0	-6	0.0%
Personal Accident	0	1	0.0%
Other	0	0	0.0%
Total	0	-5	0.0%
American Road Insurance Company (The)			
Liability	0	0	0.0%
Personal Accident	0	0	0.0%
Other	74	311	420.3%
Total	74	311	420.3%
Arch Insurance Canada Ltd.			
Liability	35	0	0.0%
Personal Accident	20	0	0.0%
Other	29	0	0.0%
Total	84	0	0.0%
Atlantic Insurance Company Limited			
Liability	0	77	0.0%
Personal Accident	0	11	0.0%
Other	0	0	0.0%
Total	0	88	0.0%
Aviva General Insurance Company			
Liability	20,557	11,386	55.4%
Personal Accident	3,591	2,753	76.7%
Other	8,889	5,654	63.6%
Total	33,037	19,793	59.9%
Aviva Insurance Company of Canada			
Liability	6,752	1,432	21.2%
Personal Accident	983	48	4.9%
Other	2,884	1,193	41.4%
Total	10,619	2,673	25.2%
Chubb Insurance Company of Canada			
Liability	912	181	19.8%
Personal Accident	16	-13	-81.3%
Other	109	105	96.3%
Total	1,037	273	26.3%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Continental Casualty Company			
Liability	100	44	44.0%
Personal Accident	10	13	130.0%
Other	53	25	47.2%
Total	163	82	50.3%
Co-operators General Insurance Company			
Liability	30,094	15,841	52.6%
Personal Accident	4,585	3,674	80.1%
Other	18,585	11,207	60.3%
Total	53,264	30,722	57.7%
CUMIS General Insurance Company			
Liability	512	182	35.5%
Personal Accident	71	18	25.4%
Other	339	281	82.9%
Total	922	481	52.2%
Dominion of Canada General Insurance Company (The)			
Liability	15,634	7,338	46.9%
Personal Accident	1,789	1,048	58.6%
Other	8,309	3,981	47.9%
Total	25,732	12,367	48.1%
Definity Insurance Company			
Liability	80	-619	-773.8%
Personal Accident	11	7	63.6%
Other	29	25	86.2%
Total	120	-587	-489.2%
Electric Insurance Company			
Liability	0	-13	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
Total	0	-13	0.0%
Elite Insurance Company			
Liability	342	489	143.0%
Personal Accident	57	113	198.2%
Other	1,280	359	28.0%
Total	1,679	961	57.2%
Evereat Insurance Company of Canada			
Liability	21	5	0.0%
Personal Accident	0	0	0.0%
Other	17	0	0.0%
Total	38	5	0.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Federal Insurance Company			
Liability	0	0	0.0%
Personal Accident	0	3	0.0%
Other	0	0	0.0%
Total	0	3	0.0%
Federated Insurance Company of Canada			
Liability	2	1	50.0%
Personal Accident	0	0	0.0%
Other	1	0	0.0%
Total	3	1	33.3%
Hartford Fire Insurance Company			
Liability	1	0	0.0%
Personal Accident	1	0	0.0%
Other	1	0	0.0%
Total	3	0	0.0%
Intact Insurance Company			
Liability	40,225	17,379	43.2%
Personal Accident	5,300	3,349	63.2%
Other	21,451	11,577	54.0%
Total	66,976	32,305	48.2%
Liberty Mutual Insurance Company			
Liability	385	-39	-10.1%
Personal Accident	33	55	166.7%
Other	78	25	32.1%
Total	496	41	8.3%
Lloyd's Underwriters			
Liability	301	467	155.1%
Personal Accident	37	-92	-248.6%
Other	190	10	5.3%
Total	528	385	72.9%
Mitsui Sumitomo Insurance Company, Limited			
Liability	63	20	31.7%
Personal Accident	0	0	0.0%
Other	1	1	100.0%
Total	64	21	32.8%
National Liability & Fire Insurance Company			
Liability	153	89	0.0%
Personal Accident	0	0	0.0%
Other	62	79	0.0%
Total	215	168	0.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Northbridge General Insurance Corporation			
Liability	11,824	5,734	48.5%
Personal Accident	946	297	31.4%
Other	5,001	2,485	49.7%
Total	17,771	8,516	47.9%
Novex Insurance Company			
Liability	54,227	32,099	59.2%
Personal Accident	6,718	6,852	102.0%
Other	31,012	24,998	80.6%
Total	91,957	63,949	69.5%
Old Republic Insurance Company of Canada			
Liability	353	250	70.8%
Personal Accident	17	4	23.5%
Other	174	-94	-54.0%
Total	544	160	29.4%
Personal Insurance Company (The)			
Liability	5,927	2,169	36.6%
Personal Accident	983	310	31.5%
Other	3,469	2,338	67.4%
Total	10,379	4,817	46.4%
Portage la Prairie Mutual Insurance Company (The)			
Liability	0	18	0.0%
Personal Accident	0	-6	0.0%
Other	0	0	0.0%
Total	0	12	0.0%
Primum Insurance Company			
Liability	10,409	1,463	14.1%
Personal Accident	1,127	789	70.0%
Other	5,309	4,249	80.0%
Total	16,845	6,501	38.6%
Royal & Sun Alliance Insurance Company of Canada			
Liability	2,390	2,624	109.8%
Personal Accident	268	720	268.7%
Other	916	2,199	240.1%
Total	3,574	5,543	155.1%
S&Y Insurance Company			
Liability	11,824	12,060	102.0%
Personal Accident	2,120	1,821	85.9%
Other	7,257	5,121	70.6%
Total	21,201	19,002	89.6%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Scottish & York Insurance Co. Limited			
Liability	0	-361	0.0%
Personal Accident	0	-47	0.0%
Other	0	-19	0.0%
Total	0	-427	0.0%
Security National Insurance Company			
Liability	14,202	2,146	15.1%
Personal Accident	1,443	1,059	73.4%
Other	7,721	5,123	66.4%
Total	23,366	8,328	35.6%
Sentry Insurance Company			
Liability	7	-4	-57.1%
Personal Accident	0	0	0.0%
Other	2	2	0.0%
Total	9	-2	-22.2%
Sovereign General Insurance Company (The)			
Liability	2,684	5,918	220.5%
Personal Accident	192	78	40.6%
Other	2,186	1,119	51.2%
Total	5,062	7,115	140.6%
St. Paul Fire and Marine Insurance Company			
Liability	-2	-302	15100.0%
Personal Accident	0	-28	0.0%
Other	-1	54	0.0%
Total	-3	-276	9200.0%
Starr Insurance & Reinsurance Limited			
Liability	12	40	333.3%
Personal Accident	1	0	0.0%
Other	3	27	0.0%
Total	16	67	418.8%
TD Home and Auto Insurance Company			
Liability	159	85	53.5%
Personal Accident	23	47	204.3%
Other	89	90	101.1%
Total	271	222	81.9%
Tokio Marine & Nichido Fire Insurance Co., Ltd.			
Liability	9	-2	-22.2%
Personal Accident	3	-1	-33.3%
Other	3	-3	-100.0%
Total	15	-6	-40.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Traders General Insurance Company			
Liability	14,669	11,263	76.8%
Personal Accident	2,409	2,685	111.5%
Other	10,896	6,051	55.5%
Total	27,974	19,999	71.5%
Travelers Insurance Company of Canada			
Liability	147	54	36.7%
Personal Accident	33	24	72.7%
Other	57	-15	-26.3%
Total	237	63	26.6%
Unifund Assurance Company			
Liability	53,377	39,904	74.8%
Personal Accident	8,781	4,546	51.8%
Other	34,305	19,065	55.6%
Total	96,463	63,515	65.8%
XL Specialty Insurance Company			
Liability	23	0	0.0%
Personal Accident	0	0	0.0%
Other	0	0	0.0%
Total	23	0	0.0%
Zurich Insurance Company Ltd			
Liability	562	157	27.9%
Personal Accident	100	-19	-19.0%
Other	142	59	41.5%
Total	804	197	24.5%
TOTALS			
Liability	\$299,413	\$169,554	56.6%
Personal Accident	\$41,803	\$30,138	72.1%
Other	\$171,017	\$107,697	63.0%
Total	\$512,233	\$307,389	60.0%

**TABLE 5.5 BOILER AND MACHINERY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Affiliated FM Insurance Company	127	1,717	1352.0%
AIG Insurance Company of Canada	561	35	6.2%
Allianz Global Risks US Insurance Company	2,048	-96	-4.7%
Arch Insurance Canada Ltd.	13	0	0.0%
Aviva Insurance Company of Canada	484	80	16.5%
Boiler Inspection and Insurance Company of Canada (The)	1,270	100	7.9%
Chubb Insurance Company of Canada	3	4	133.3%
Continental Casualty Company	486	60	12.3%
Co-operators General Insurance Company	185	23	12.4%
CUMIS General Insurance Company	12	0	0.0%
Definity Insurance Company	139	0	0.0%
Dominion of Canada General Insurance Company (The)	449	-2	-0.4%
Echelon Insurance /Échelon Assurance	1	0	0.0%
Ecclesiastical Insurance Office Public Limited Company	138	0	0.0%
Everest Insurance Company of Canada	0	-1	0.0%
Factory Mutual Insurance Company	2,398	-50	-2.1%
Federated Insurance Company of Canada	16	0	0.0%
Gore Mutual Insurance Company	4	8	200.0%
Great American Insurance Company	6	1	16.7%
Intact Insurance Company	570	66	11.6%
Liberty Mutual Insurance Company	2	5	250.0%
Lloyd's Underwriters	771	-7,353	-953.7%
Millennium Insurance Corporation	997	168	16.9%
National Liability & Fire Insurance Company	1,089	92	0.0%
Northbridge General Insurance Corporation	739	-192	-26.0%
Novex Insurance Company	1	0	0.0%
Royal & Sun Alliance Insurance Company of Canada	526	6	1.1%
Sovereign General Insurance Company (The)	323	16	5.0%
Temple Insurance Company	35	478	1365.7%
Travelers Insurance Company of Canada	7	-1	-14.3%
Trisura Guarantee Insurance Company	347	30	8.6%
United States Liability Insurance Company	5	-2	-40.0%
Wynward Insurance Group	56	45	80.4%
Zurich Insurance Company Ltd	176	5	2.8%
TOTALS	\$13,984	-\$4,758	-34.0%

TABLE 5.6 FIDELITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	211	-163	-77.3%
Arch Insurance Canada Ltd.	24	0	0.0%
Aviva Insurance Company of Canada	3	0	0.0%
Chubb Insurance Company of Canada	33	-13	-39.4%
Continental Casualty Company	1	0	0.0%
CUMIS General Insurance Company	167	3	1.8%
Dominion of Canada General Insurance Company (The)	4	2	50.0%
First North American Insurance Company	1	0	0.0%
Great American Insurance Company	11	2	18.2%
Intact Insurance Company	29	2	6.9%
Liberty Mutual Insurance Company	160	25	15.6%
Lloyd's Underwriters	82	-12	-14.6%
Northbridge General Insurance Corporation	159	50	31.4%
Royal & Sun Alliance Insurance Company of Canada	10	14	140.0%
Sovereign General Insurance Company (The)	6	0	0.0%
Starr Insurance & Reinsurance Limited	0	-1	0.0%
Travelers Insurance Company of Canada	50	17	34.0%
Trisura Guarantee Insurance Company	36	0	0.0%
United States Liability Insurance Company	1	0	0.0%
Wynward Insurance Corporation	19	0	0.0%
Zurich Insurance Company Ltd	21	0	0.0%
TOTALS	\$1,028	-\$74	-7.2%

**TABLE 5.7 LIABILITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	1,611	-2,055	-127.6%
Allianz Global Risks US Insurance Company	274	-431	-157.3%
Allied World Specialty Insurance Company	144	108	75.0%
Arch Insurance Canada Ltd.	1,510	767	50.8%
Associated Electric & Gas Insurance Services Limited	1,844	346	18.8%
Atlantic Insurance Company Limited	0	-302	0.0%
Aviva Insurance Company of Canada	5,847	217	3.7%
AXIS Reinsurance Company	603	483	80.1%
Berkley Insurance Company	715	112	15.7%
Canadian Lawyers Insurance Association	535	535	100.0%
Canadian Universities Reciprocal Insurance Exchange	306	-127	-41.5%
Chubb Insurance Company of Canada	3,319	109	3.3%
Continental Casualty Company	693	-212	-30.6%
Co-operators General Insurance Company	4,654	-2,659	-57.1%
CUMIS General Insurance Company	141	114	80.9%
Dominion of Canada General Insurance Company (The)	4,144	116	2.8%
Ecclesiastical Insurance Office Public Limited Company	1,397	1,235	88.4%
Echelon Insurance	432	59	13.7%
Definity Insurance Company	420	187	44.5%
Electric Insurance Company	0	-206	0.0%
Everest Insurance Company of Canada	878	452	51.5%
FCT Insurance Company Ltd.	99	21	21.2%
Federated Insurance Company of Canada	120	-2	-1.7%
Gore Mutual Insurance Company	15	19	126.7%
Great American Insurance Company	269	40	14.9%
Hartford Fire Insurance Company	283	0	0.0%
HDI Global SE	319	67	21.0%
HDI Global Specialty SE	1,039	366	35.2%
Healthcare Insurance Reciprocal of Canada	7,225	-4,625	-64.0%
Intact Insurance Company	6,284	896	14.3%
Jevco Insurance Company	0	-3	0.0%
Jewelers Mutual Insurance Company, SI	28	0	0.0%
Liberty Mutual Insurance Company	1,476	785	53.2%
Lloyd's Underwriters	15,423	10,922	70.8%
Mitsui Sumitomo Insurance Company, Limited	0	2	0.0%
Motors Insurance Corporation	3	0	0.0%
National Liability & Fire Insurance Company	928	278	30.0%
Northbridge General Insurance Corporation	10,084	3,669	36.4%
Novex Insurance Company	78	-465	-596.2%
Old Republic Insurance Company of Canada	526	272	51.7%
Omega General Insurance Company	27	11	40.7%
Royal & Sun Alliance Insurance Company of Canada	1,184	4,091	345.5%

**TABLE 5.7 LIABILITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)**

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
SCOR UK Company Limited	42	20	47.6%
Scottish & York Insurance Co. Limited	0	-15	0.0%
Sovereign General Insurance Company (The)	2,659	-436	-16.4%
St. Paul Fire and Marine Insurance Company	0	-8	0.0%
Starr Insurance & Reinsurance Limited	193	381	197.4%
TD Home and Auto Insurance Company	662	-470	-71.0%
Temple Insurance Company	758	-3,367	-444.2%
Travelers Insurance Company of Canada	950	-2,535	-266.8%
Trisura Guarantee Insurance Company	2,435	465	19.1%
United States Liability Insurance Company	103	30	29.1%
Verassure Insurance Company	0	333	0.0%
Wawanesa Mutual Insurance Company (The)	0	-21	0.0%
Westport Insurance Corporation	748	167	22.3%
Wynward Insurance Group	678	108	15.9%
XL Reinsurance America Inc.	321	366	114.0%
XL Specialty Insurance Company	816	438	53.7%
Zurich Insurance Company Ltd	1,765	-354	-20.1%
TOTALS	\$87,007	\$10,294	11.8%

TABLE 5.8 SURETY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	-9	-19,005	211167%
Arch Insurance Canada Ltd.	75	0	0.0%
Aviva Insurance Company of Canada	1,239	-92	-7.4%
Berkley Insurance Company	25	1	4.0%
Chubb Insurance Company of Canada	24	-22	-91.7%
Continental Casualty Company	17	16	94.1%
Co-operators General Insurance Company	13	0	0.0%
Dominion of Canada General Insurance Company (The)	0	-94	0.0%
Echelon Insurance	0	-7	0.0%
Euler Hermes North America Insurance Company	265	235	88.7%
Hartford Fire Insurance Company	93	0	0.0%
Industrial Alliance Pacific General Insurance Corporation	10	-2	-20.0%
Intact Insurance Company	2,396	1,744	72.8%
Liberty Mutual Insurance Company	718	-497	-69.2%
Lloyd's Underwriters	171	-180	-105.3%
National Liability & Fire Insurance Company	0	-1	0.0%
Northbridge General Insurance Corporation	19	67	352.6%
Royal & Sun Alliance Insurance Company of Canada	3	0	0.0%
Sovereign General Insurance Company (The)	370	8	2.2%
Tokio Marine Canada Ltd.	331	22	6.6%
Travelers Insurance Company of Canada	801	-79	-9.9%
Trisura Guarantee Insurance Company	638	-105	-16.5%
Western Surety Company	1,474	3,094	209.9%
Westport Insurance Corporation	187	14	7.5%
Zurich Insurance Company Ltd	1,156	303	26.2%
TOTALS	\$10,016	-\$14,580	-145.6%

TABLE 5.9 MARINE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2022
(\$000'S)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
AIG Insurance Company of Canada	501	792	158.1%
Allianz Global Risks US Insurance Company	38	-833	-2192.1%
Associated Electric & Gas Insurance Services Limited	25	0	0.0%
Aviva General Insurance Company	47	16	34.0%
Aviva Insurance Company of Canada	21	1	4.8%
Chubb Insurance Company of Canada	0	-2	0.0%
Continental Casualty Company	394	362	91.9%
Elite Insurance Company	795	291	36.6%
Great American Insurance Company	665	467	70.2%
HDI Global SE	42	22	52.4%
HDI Global Specialty SE	1	-5	-500.0%
Intact Insurance Company	1,962	139	7.1%
Liberty Mutual Insurance Company	1,687	1,842	109.2%
Lloyd's Underwriters	5,859	2,358	40.2%
Northbridge General Insurance Corporation	1,282	1,064	83.0%
Royal & Sun Alliance Insurance Company of Canada	52	30	57.7%
SCOR UK Company Limited	-28	-357	1275.0%
Sovereign General Insurance Company (The)	45	10	22.2%
St. Paul Fire and Marine Insurance Company	77	-8	-10.4%
Starr Insurance & Reinsurance Limited	21	24	114.3%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	22	1	4.5%
Traders General Insurance Company	12	0	0.0%
Travelers Insurance Company of Canada	106	14	13.2%
XL Specialty Insurance Company	429	961	224.0%
Zurich Insurance Company Ltd	1,130	398	35.2%
TOTALS	\$15,185	\$7,587	50.0%

TABLE 5.10 MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED)

FOR THE YEAR ENDED 31 DECEMBER 2022

(\$000'S)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
CREDIT INSURANCE			
AIG Insurance Company of Canada	150	79	52.7%
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	175	-6	-3.4%
Compagnie Française d'Assurance pour le Commerce Extérieur	79	0	0.0%
Euler Hermes North America Insurance Company	376	-12	-3.2%
Intact Insurance Company	17	8	47.1%
CREDIT INSURANCE TOTALS	\$797	\$69	8.7%
CREDIT PROTECTION INSURANCE			
American Bankers Insurance Company of Florida	5,904	518	8.8%
Arch Insurance Canada Ltd.	-2	-127	6350.0%
Canadian Premier General Insurance Company	51	0	0.0%
Millennium Insurance Corporation	3	0	0.0%
Trans Global Insurance Company	113	1	0.0%
Trisura Guarantee Insurance Company	457	16	3.5%
CREDIT PROTECTION INSURANCE TOTALS	\$6,526	\$408	6.3%
LEGAL EXPENSE INSURANCE			
Co-operators General Insurance Company	2	0	0.0%
Echelon Insurance	1	0	0.0%
HDI Global Specialty SE	18	4	22.2%
Intact Insurance Company	187	4	2.1%
Lloyd's Underwriters	27	12	44.4%
Novex Insurance Company	2	2	0.0%
Omega General Insurance Company	-1	0	0.0%
Technology Insurance Company, Inc.	1	0	0.0%
Temple Insurance Company	13	114	876.9%
LEGAL EXPENSE INSURANCE TOTALS	\$250	\$136	54.4%
MORTGAGE INSURANCE			
Canada Guaranty Mortgage Insurance Company	10,185	279	2.7%
FCT Insurance Company Ltd.	35	-1	-2.9%
Sagen Mortgage Insurance Company Canada	18,024	240	1.3%
MORTGAGE INSURANCE TOTALS	\$28,244	\$518	1.8%
TITLE INSURANCE			
Chicago Title Insurance Company	642	144	22.4%
FCT Insurance Company Ltd.	2,606	557	21.4%
Stewart Title Guaranty Company	403	127	31.5%
TITLE INSURANCE TOTALS	\$3,651	\$828	22.7%
MISCELLANEOUS INSURANCE TOTALS	\$39,468	\$1,959	5.0%