



**Government of Newfoundland and Labrador
Government Modernization and Service Delivery
Office of the Superintendent of Insurance**

2023 Insurance Statistical Report



Government of Newfoundland and Labrador
Government Modernization and Service Delivery
Consumer and Financial Services Division

Message from the Superintendent of Insurance

I am pleased to present the 2023 Insurance Statistical Report of the Superintendent of Insurance for the year ended December 31, 2023.

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,

A handwritten signature in black ink that reads "J. Crummey".

Jennifer Crummey, Director
Superintendent of Insurance

The Annual Insurance Statistical Report shows the insurance business transactions in Newfoundland and Labrador for the year ended December 31, 2023.

DISCLAIMER

The information presented was obtained from the 2023 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.

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INTERNATIONAL FINANCIAL REPORTING STANDARD 17

Change of Accounting Standards - Overview

Beginning in 2023, Canadian insurance companies began financial reporting using the new International Financial Reporting Standard 17 (“IFRS 17”). IFRS 17 introduces significant changes in how insurers report their financial results. Under the IFRS 4 Property and Casualty (“P&C”) and Life returns, insurers reported written premiums and incurred losses broken down by province. This data was used to monitor the financial standing of insurers by comparing net losses to premiums (“Loss Ratio”). However, with the adoption of IFRS 17, the Superintendent has shifted focus to the Gross Insurance Service Ratio (GISR), which provides a more comprehensive view by accounting for a wider range of insurance service expenses (e.g. claims, acquisition, and underwriting expenses) relative to insurance revenue. During the 2023 transition year, not all companies reported under IFRS 17 as of December 31, 2023, due to differing fiscal year-end dates. With the 2024 reporting period, all insurance companies licensed in Newfoundland and Labrador will have transitioned to IFRS 17.

While the GISR offers more insight into operational performance than does the Loss Ratio reported in previous Superintendent Annual Reports, it is important to note that the GSIR still does not present a full picture of insurers' operational profitability in Newfoundland and Labrador, as it excludes key financial factors which are not reported at the provincial level. For example, premium investment income, reinsurance premiums, reinsurance proceeds, and certain operational costs are not broken down at the provincial level and therefore are not factored into the GISR.

Key metrics changes from IFRS 4 to IFRS 17

The transition from IFRS 4 to IFRS 17 introduces significant changes to how insurance companies report key financial metrics, with a focus on increased transparency and alignment of revenue and expenses with the actual delivery of insurance services.

One important change is the replacement of Gross Written Premium (GWP) with Insurance Revenue. GWP is no longer included in the profit and loss statement; instead, Insurance Revenue, which is akin to Gross Earned Premium, is recognized over time as services are delivered. This approach provides a clearer representation of revenue tied to the performance of insurance contracts.

Another important change with IFRS 17 is the more detailed presentation of expenses related to insurance contracts, including claims expenses, acquisition costs (such as broker commissions), and administrative expenses related to the servicing of insurance contracts. These expenses are now more closely aligned with the servicing of insurance contracts. They are divided into two categories: Insurance Service Expense (ISE) and Insurance Finance Expense (IFE). ISE covers claims costs, acquisition costs, and other direct costs of providing insurance services. IFE, on the other hand, captures the financial costs related to the time value of money and interest on insurance liabilities. This separation distinguishes core insurance service expenses from financial expense elements.

Gross Insurance Service Ratio (under IFRS 17) versus Loss Ratio (under IFRS 4)

Different metrics are available with IFRS 17 compared to IFRS 4. Although Insurance Revenue is roughly equivalent to Gross Written Premiums, the other metrics are not comparable. A key metric introduced under IFRS 17 is the Gross Insurance Service Ratio (GISR), which measures the profitability of insurance operations before considering reinsurance, general expenses, and finance costs. Unlike the Loss Ratio reported in previous Annual Reports, which included only claims paid, loss reserves and adjusting expenses, the GISR includes all insurance service-related expenses, such as claims, acquisition costs, and operating expenses related to servicing insurance contracts. While the Loss Ratio provided a limited view by focusing mainly on claims costs relative to written

premiums, the GISR captures a wider range of insurance-related costs, making it a more comprehensive measure of operational efficiency and profitability.

Be aware that:

- Bank-owned P&C insurers were exempted for 2023 from reporting under IFRS 17 due to year-end differences. In the tables where this is relevant, the notation “NA” identifies the insurers to which this applies. Because data is incomplete, Insurance Revenue estimates for these insurers are not included in the totals. These insurers will report under IFRS 17 for 2024.
- Data collected under IFRS 17 is not directly comparable to data collected in prior years under IFRS 4, and it will take several years to identify trends in results under IFRS 17.

1.0 GENERAL OVERVIEW

**Table 1.1 SUMMARY OF INSURANCE LICENSED ENTITIES AND INDIVIDUALS
IN NEWFOUNDLAND AND LABRADOR AS AT DECEMBER 31, 2023**

<u>License Type</u>	<u>Number of Licenses</u>
Insurance Company	187
Property & Casualty Insurance Broker	262
Special Broker	6
Property & Casualty Insurance Representative	4658
Life (Including Accident and Sickness) Insurance Broker	325
Life (Including Accident and Sickness) Insurance Representative	2983
Accident and Sickness Insurance Broker	325
Accident and Sickness Insurance Representative	351
Insurance Adjustment Company	24
Insurance Adjuster	1775
Travel Insurance Agent	26

New Insurance Companies licensed in 2023

1. Swiss Re Corporate Solutions America Insurance Corporation
2. GPIC Insurance Company
3. Beneva Inc.

Date Licensed

May 12, 2023
September 8, 2023
January 1, 2023

Insurance Companies Withdrawn in 2023

N/A

Date Withdrawn**Insurance Company Changes in 2023**

1. Omega General Insurance Company changed its name to Accelerant Insurance Company of Canada
2. La Capitale General Insurance Inc. changed its name to Beneva Insurance Company
3. SSQ, Life Insurance Company Inc. and Beneva Inc. amalgamated and continued under the name of Beneva Inc.
4. La Capitale Civil Insurer Inc. and Beneva Inc. amalgamated and continued under the name Beneva Inc.
5. Ascentus Insurance Ltd. and Intact Insurance Company amalgamated and continued under the name Intact Insurance Company

Date of Change

November 8, 2023
January 1, 2023
January 1, 2023
January 1, 2023
January 1, 2023

Table 1.2 SUMMARY OF DIRECT PREMIUMS WRITTEN OR ANNUITY CONSIDERATIONS

Following is a summary of the direct premiums written or annuity considerations as reported by all insurers licensed in Newfoundland and Labrador in 2023.

	<u>2023</u>	<u>2022</u>	<u>Change %</u>
<u>Direct Premiums Written (\$000s)</u>			
Accident & Sickness	565,966	550,351	2.8%
Annuity Considerations	116,983	241,232	-51.5%
Life Insurance	336,906	329,775	2.2%
Property & Casualty	1,218,139	1,135,321	7.3%

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, 2023 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)
Accelerant Insurance Company of Canada	34 King Street East, Suite 1200 Toronto, ON M5C 2X8	C
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Arch Insurance Canada Ltd.	77 King Street West, Suite 3600 Toronto, ON M5K 1K2	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
Beneva Inc.	625 Jacques-Parizeau Quebec City, QC G1R G5	B, 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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
BMO Life Insurance Company	60 Yonge Street Toronto, ON M5E 1H5	A, B
Boiler Inspection and Insurance Company of Canada (The)	390 Bay Street, Suite 2000 Toronto, ON M5H 2Y2	C
Brookfield Annuity Company	333 Bay Street, Suite 1640 Toronto, ON M5H 2R2	A
CAA Insurance Company	60 Commerce Valley Drive East Thornhill, ON L3T 7P9	B, C
Canada Guaranty Mortgage Insurance Company	1 Toronto Street, Suite 400 Toronto, ON M5C 2V6	C
Canada Life Assurance Company (The)	330 University Avenue Toronto, ON M5G 1R8	A, B
Canada Life Insurance Company of Canada (The)	330 University Avenue Toronto, ON M5G 1R8	A, B
Canadian Egg Industry Reciprocal Alliance	900, 10025 - 102A Ave Edmonton, AB T5J 0Y2	C
Canadian Farm Insurance Corp.	101 Riel Drive, Suite 205 St. Albert, AB T3N 3X4	B, C
Canadian Lawyers Insurance Association	919-11th Avenue S.W., Suite 600 Calgary, AB T2R 1P3	C
Canadian Northern Shield Insurance Company	18 York Street, Suite 800 Toronto, ON M5J 2T8	B, C
Canadian Premier General Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	B, C
Canadian Premier Life Insurance Company	25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6	A, B
Canadian Universities Reciprocal Insurance Exchange	5500 North Service Road, Suite 901 Burlington, ON L7L 6W6	C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Canassurance Insurance Company	550 Sherbrooke Street West Montreal, QC H3A 3S3	A, B, C
Capitale Financial Security Insurance Company (La)	625, Jacques-Parizeau Street Quebec City, QC G1R 2G5	A, B
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
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
Everest Reinsurance Company of Canada	130 King Street West, Suite 2520 Toronto, ON M5X 1C7	B, C
Factory Mutual Insurance Company	100 New Park Place, Suite 200 Vaughan, ON L4K 0H9	C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
GPIC Insurance Company	309-1277 Lynn Valley Road North Vancouver, BC V7J 0A2	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
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
Munich Reinsurance America, Inc.	390 Bay Street, 24thFloor Toronto, ON M5H 2Y2	B, C

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
Optimum Insurance Company	425 De Maisonneuve Boulevard West, Suite 1500 Montreal, QC H3A 3G5	B, C
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
Perth Insurance Company	111 Westmount Road South Waterloo, ON N2L 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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
SCOR UK Company Limited	199 Bay Street, Suite 2800 Toronto, ON M5L 1G1	C
SCOR Insurance - Canadian Branch	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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
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
Sun Life Insurance (Canada) Limited	1 York Street Toronto, ON M5J 0B6	A, B
Swiss Re Corporate Solutions America Insurance Corporation	1000 - 150 King Street West Toronto, ON M5H 1J9	C
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
Unica Insurance Inc.	7150 Derrycrest Drive Mississauga, ON L5W 0E5	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
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

TABLE 1.3 INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

Company or Society	Address of Canadian Head Office	Licenced Class(es)
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
FOR THE YEARS ENDED 31 DECEMBER 2023 AND 2022
(\$000'S)

Type of Insurance	Premium or Annuity Consideration		
	2023	2022	Variance YOY
Life	336,906	329,775	2.2%
Annuities	116,983	241,232	-51.5%
Accident and Sickness	565,966	550,351	2.8%
Property			
- Personal	302,044	277,699	8.8%
- Commercial	182,967	172,391	6.1%
Aircraft	5,864	6,310	-7.1%
Automobile			
- Liability	302,728	299,413	1.1%
- Personal Accident	48,996	41,803	17.2%
- Other	179,113	171,017	4.7%
Boiler and Machinery	18,410	13,984	31.7%
Fidelity	1,064	1,028	3.5%
Liability	94,022	87,007	8.1%
Surety	12,017	10,016	20.0%
Marine	14,824	15,185	-2.4%
Credit	886	797	11.2%
Credit Protection	6,740	6,526	3.3%
Hail	0	0	0.0%
Legal Expense	275	250	10.0%
Mortgage	22,507	28,244	-20.3%
Title	909	3,651	-75.1%
Other Approved Products	27	0	0.0%
TOTALS	\$2,213,248	\$2,256,679	-1.9%

TABLE 2.2 LIFE INSURANCE (\$000'S)

Year	Premiums
2014	293,659
2015	296,771
2016	300,679
2017	315,978
2018	319,026
2019	319,771
2020	320,695
2021	320,060
2022	329,775
2023	336,906

TABLE 2.3 ANNUITIES (\$000'S)

Year	Annuity Consideration
2014	82,454
2015	205,530
2016	75,840
2017	114,500
2018	97,530
2019	233,974
2020	154,918
2021	117,620
2022	241,232
2023	116,983

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

Year	Premiums
2014	469,974
2015	486,894
2016	491,368
2017	514,542
2018	535,418
2019	534,944
2020	520,981
2021	515,066
2022	550,351
2023	565,966

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

Year	Premiums
2014	776,637
2015	808,603
2016	832,222
2017	856,685
2018	909,297
2019	945,858
2020	1,009,819
2021	1,084,759
2022	1,135,321
2023	1,218,139

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

Year	Premiums
2014	154,317
2015	166,052
2016	177,601
2017	187,785
2018	202,982
2019	220,801
2020	240,412
2021	258,019
2022	277,699
2023	302,044

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

Year	Premiums
2014	100,053
2015	100,613
2016	100,386
2017	112,556
2018	125,628
2019	121,726
2020	141,925
2021	155,318
2022	172,391
2023	182,967

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

Year	Premiums
2014	5,242
2015	3,802
2016	3,472
2017	4,128
2018	3,387
2019	4,268
2020	5,952
2021	6,359
2022	6,310
2023	5,864

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

Year	Premiums
2014	244,663
2015	254,806
2016	263,278
2017	261,690
2018	268,619
2019	279,365
2020	284,721
2021	295,813
2022	299,413
2023	302,728

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

Year	Premiums
2014	30,319
2015	30,529
2016	31,708
2017	31,281
2018	32,303
2019	34,814
2020	37,092
2021	38,852
2022	41,803
2023	48,996

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

Year	Premiums
2014	123,655
2015	132,549
2016	138,864
2017	142,467
2018	147,832
2019	153,416
2020	159,776
2021	166,925
2022	171,017
2023	179,113

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

Year	Premiums
2014	12,791
2015	7,277
2016	6,926
2017	7,544
2018	11,729
2019	9,518
2020	10,114
2021	13,670
2022	13,984
2023	18,410

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

Year	Premiums
2014	630
2015	638
2016	635
2017	645
2018	704
2019	762
2020	801
2021	1,047
2022	1,028
2023	1,064

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

Year	Premiums
2014	62,249
2015	65,673
2016	64,915
2017	64,983
2018	68,536
2019	69,647
2020	75,030
2021	86,032
2022	87,007
2023	94,022

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

Year	Premiums
2014	13,299
2015	11,702
2016	10,416
2017	15,236
2018	9,022
2019	13,497
2020	9,264
2021	9,048
2022	10,016
2023	12,017

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

Year	Premiums
2014	6,998
2015	9,551
2016	12,550
2017	4,602
2018	15,311
2019	12,092
2020	12,831
2021	11,113
2022	15,185
2023	14,824

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

Year	Premiums
2014	22,415
2015	25,411
2016	21,470
2017	23,768
2018	23,247
2019	25,952
2020	31,895
2021	42,563
2022	39,468
2023	31,317

3.0 LIFE INSURANCE

**TABLE 3.1 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$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
American Bankers Life Assurance Company of Florida			
Individual	6	0	6
Group	3,501	0	3,501
Total	3,507	0	3,507
American Health and Life Insurance Company			
Individual	0	0	0
Group	1,218	0	1,218
Total	1,218	0	1,218
American Income Life Insurance Company			
Individual	10,921	0	10,921
Group	0	0	0
Total	10,921	0	10,921
Beneva Inc.			
Individual	326	840	1,166
Group	2,505	0	2,505
Total	2,831	840	3,671
Blue Cross Life Insurance Company of Canada			
Individual	4,155	0	4,155
Group	5,376	0	5,376
Total	9,531	0	9,531
BMO Life Assurance Company			
Individual	4,377	366	4,743
Group	0	137	137
Total	4,377	503	4,880
BMO Life Insurance Company			
Individual	0	0	0
Group	0	38	38
Total	0	38	38
Canada Life Assurance Company			
Individual	51,704	60	51,764
Group	41,206	0	41,206
Total	92,910	60	92,970
Canadian Premier Life Insurance Company			
Individual	458	0	458
Group	5,759	0	5,759
Total	6,217	0	6,217

**TABLE 3.1 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Chubb Life Insurance Company of Canada			
Individual	608	0	608
Group	4,675	0	4,675
Total	5,283	0	5,283
CIBC Life Insurance Company Limited			
Individual	148	0	148
Group	0	0	0
Total	148	0	148
CIGNA Life Insurance Company of Canada			
Individual	0	0	0
Group	1	0	1
Total	1	0	1
Combined Insurance Company of America			
Individual	229	0	229
Group	0	0	0
Total	229	0	229
Co-operators Life Insurance Company			
Individual	10,775	0	10,775
Group	5,365	827	6,192
Total	16,140	827	16,967
Desjardins Financial Security Life Assurance Company			
Individual	3,104	4,675	7,779
Group	3,604	241	3,845
Total	6,708	4,916	11,624
Empire Life Insurance Company			
Individual	1,672	1,661	3,333
Group	227	0	227
Total	1,899	1,661	3,560
Equitable Life Insurance Company of Canada			
Individual	4,273	215	4,488
Group	65	1,426	1,491
Total	4,338	1,641	5,979
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	4,096	0	4,096
Group	24	69	93
Total	4,120	69	4,189
Grand Orange Lodge of British America			
Individual	222	0	222
Group	0	0	0
Total	222	0	222

**TABLE 3.1 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
Humania Assurance Inc.			
Individual	334	0	334
Group	12	0	12
Total	346	0	346
Independent Order of Foresters			
Individual	100	11	111
Group	0	0	0
Total	100	11	111
Industrial Alliance Insurance and Financial Services Inc.			
Individual	12,834	30,999	43,833
Group	2,407	10,176	12,583
Total	15,241	41,175	56,416
ivari			
Individual	3,597	0	3,597
Group	0	0	0
Total	3,597	0	3,597
Knights of Columbus			
Individual	3,919	0	3,919
Group	0	0	0
Total	3,919	0	3,919
Manufacturers Life Insurance Company			
Individual	45,098	25	45,123
Group	22,370	0	22,370
Total	67,468	25	67,493
National Bank Life Insurance Company			
Individual	3	0	3
Group	28	0	28
Total	31	0	31
New York Life Insurance Company			
Individual	2	0	2
Group	1,845	0	1,845
Total	1,847	0	1,847
Primerica Life Insurance Company of Canada			
Individual	2,203	0	2,203
Group	0	0	0
Total	2,203	0	2,203
RBC Life Insurance Company			
Individual	3,895	293	4,188
Group	315	212	527
Total	4,210	505	4,715
Sun Life Assurance Company of Canada			
Individual	54,688	29,639	84,327
Group	10,198	21,185	31,383
Total	64,886	50,824	115,710

**TABLE 3.1 LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company or Society	Life Insurance Premiums	Considerations for Annuities	Grand Total
TD Life Insurance Company			
Individual	300	0	300
Group	0	0	0
Total	300	0	300
Teachers Life Insurance Society			
Individual	16	0	16
Group	0	0	0
Total	16	0	16
Trans Global Life Insurance Company			
Individual	0	0	0
Group	10	0	10
Total	10	0	10
TruStage Life of Canada			
Individual	110	162	272
Group	127	13,725	13,852
Total	237	13,887	14,124
Wawanesa Life Insurance Company			
Individual	217	1	218
Group	105	0	105
Total	322	1	323
TOTALS			
Individual	\$224,390	\$68,947	\$293,003
Group	\$112,516	\$48,036	\$160,552
Total	\$336,906	\$116,983	\$453,555

4.0 ACCIDENT AND SICKNESS INSURANCE

TABLE 4.1 INSURANCE AND REVENUE EXPENSES FOR PROPERTY AND CASUALTY INSURERS

FOR THE YEAR ENDED 31 DECEMBER 2023

(\$000'S)

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
AIG Insurance Company of Canada	2,453	1,483	2,487	60.5%
Allianz Global Risks US Insurance Company	60	45	70	75.9%
Allstate Insurance Company of Canada	101	95	101	94.1%
American Bankers Insurance Company of Florida	3,342	904	3,342	27.0%
Aviva Insurance Company of Canada	2	2	2	100.0%
AXIS Reinsurance Company (Canadian Branch)	6	4	6	66.7%
Berkley Insurance Company	12	2	12	16.7%
Canadian Premier General Insurance Company	33	0	21	0.0%
Canassurance Insurance Company	62	80	64	129.0%
Chubb Insurance Company of Canada	254	96	253	37.8%
Co-operators General Insurance Company	24	4	25	16.7%
CUMIS General Insurance Company	1,239	1,407	1,166	113.6%
Everest Insurance Company of Canada	6	-2	0	-33.3%
Everest Reinsurance Company	0	-1	0	0.0%
GMS Insurance Inc.	105	70	105	66.7%
Green Shield Canada	7,722	6,807	7,722	88.2%
HDI Global Specialty SE	1	0	1	0.0%
Intact Insurance Company	2	15	2	750.0%
Lloyd's Underwriters	546	601	580	110.1%
National Bank Life Insurance Company	NA	NA	1	NA
National Liability & Fire Insurance Company	114	154	162	135.1%
Old Republic Insurance Company of Canada	1,907	1,669	2,194	87.5%
Orion Travel Insurance	170	96	142	56.5%
RBC Insurance Company of Canada	NA	NA	1,055	NA
Royal & Sun Alliance Insurance Company of Canada	1,368	563	1,464	41.2%
Starr Insurance & Reinsurance Limited	39	56	35	143.6%
Temple Insurance Company	0	-2	1	0.0%
Trisura Guarantee Insurance Company	624	501	631	80.3%
Triton Insurance Company	2,075	2,144	2,615	103.3%
Zurich Insurance Company Ltd	235	143	592	60.9%
TOTALS	\$22,502	\$16,936	\$24,851	75.3%

**TABLE 4.2 ACCIDENT AND SICKNESS INSURANCE PREMIUMS FOR LIFE INSURERS
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Written Premiums
ACTRA Fraternal Benefit Society	143
Aetna Life Insurance Company	3
American Bankers Life Assurance Company of Florida	4,566
American Income Life Insurance Company	2,002
Beneva Inc.	4,439
Blue Cross Life Insurance Company of Canada	12,203
BMO Life Assurance Company	613
Canada Life Assurance Company (The)	161,437
Canadian Premier Life Insurance Company	9,354
Chubb Life Insurance Company of Canada	8,421
CIBC Life Insurance Company Limited	806
CIGNA Life Insurance Company of Canada	22
Combined Insurance Company of America	11,856
Co-operators Life Insurance Company	8,505
Desjardins Financial Security Life Assurance Company	28,082
Empire Life Insurance Company (The)	1,977
Equitable Life Insurance Company of Canada	700
First Canadian Insurance Corporation	2,376
Foresters Life Insurance Company	60
Humania Assurance Inc.	39
Independent Order of Foresters (The)	2
Industrial Alliance Insurance and Financial Services Inc.	9,393
ivari	15
Knights of Columbus	178
La Capitale Securite Financiere, Compagnie D'Assurance	1,024
Manufacturers Life Insurance Company (The)	141,446
Medavie Inc.	55,002
National Bank Life Insurance Company	27
New York Life Insurance Company	4
RBC Life Insurance Company	5,479
Reliable Life Insurance Company	12
Sun Life Assurance Company of Canada	69,251
TD Life Insurance Company	939
Trans Global Life Insurance Company	61
Wawanesa Life Insurance Company (The)	678
TOTALS	\$541,115

5.0 PROPERTY AND CASUALTY INSURANCE

TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE

FOR THE YEAR ENDED 31 DECEMBER 2023

(\$000's)

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Accelerant Insurance Company of Canada	16,067	14,602	16,444	90.9%
Affiliated FM Insurance Company	2,005	118	1,907	5.9%
AIG Insurance Company of Canada	14,217	-2,247	14,816	-15.8%
Allianz Global Risks US Insurance Company	4,943	1,362	5,821	27.6%
Allied World Specialty Insurance Company	2,520	5,972	2,827	237.0%
Allstate Insurance Company of Canada	101	95	101	94.1%
American Bankers Insurance Company of Florida	10,498	5,236	10,341	49.9%
American Road Insurance Company (The)	105	32	105	30.5%
Arch Insurance Canada Ltd.	3,946	2,889	3,994	73.2%
Associated Electric & Gas Insurance Services Limited (AEGIS)	3,665	-2,877	3,651	-78.5%
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	167	144	163	86.2%
Aviva General Insurance Company	40,287	40,456	40,827	100.4%
Aviva Insurance Company of Canada	52,311	43,269	53,635	82.7%
AXIS Reinsurance Company (Canadian Branch)	719	188	771	26.1%
Berkley Insurance Company	1,140	213	1,054	18.7%
Boiler Inspection and Insurance Company of Canada	1,902	410	2,629	21.6%
Canada Guaranty Mortgage Insurance Company	6,822	207	9,654	3.0%
Canadian Egg Industry Reciprocal Alliance	67	11	67	
Canadian Farm Insurance Corp.	1	0	1	0.0%
Canadian Lawyers Insurance Association	582	-1,143	584	-196.4%
Canadian Premier General Insurance Company	110	46	96	41.8%
Canadian Universities Reciprocal Insurance Exchange	1,009	831	1,009	82.4%
Canassurance Insurance Company	70	85	72	121.4%
Chicago Title Insurance Company	431	254	457	58.9%
Chubb Insurance Company of Canada	5,120	1,616	5,446	31.6%
Compagnie Française d'Assurance pour le Commerce Extérieur	80	47	61	58.8%
Continental Casualty Company	3,288	3,132	3,772	95.3%
Co-operators General Insurance Company	117,484	82,937	121,416	70.6%
CUMIS General Insurance Company	4,387	3,876	4,434	88.4%
Definity Insurance Company	3,637	1,443	3,871	39.7%
Dominion of Canada General Insurance Company (The)	48,438	59,841	48,014	123.5%
Ecclesiastical Insurance Office Public Limited Company	5,354	2,690	5,231	50.2%
Echelon Insurance	3,424	2,029	3,909	59.3%
Electric Insurance Company	0	-723	0	0.0%
Elite Insurance Company	6,075	4,542	5,927	74.8%
Euler Hermes North America Insurance Company	1,203	693	1,623	57.6%
Everest Insurance Company of Canada	1,467	549	2,206	37.4%
Everest Reinsurance Company	0	86	0	0.0%
Factory Mutual Insurance Company	10,329	1,492	9,702	14.4%
FCT Insurance Company Ltd.	2,324	1,841	2,591	79.2%
Federated Insurance Company of Canada	1,352	684	1,528	50.6%
First American Title Insurance Company	18	19	128	105.6%

**TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000's)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
First North American Insurance Company	181	173	199	95.6%
Gore Mutual Insurance Company	268	205	691	76.5%
Great American Insurance Company	1,359	4,823	1,249	354.9%
Green Shield Canada	7,722	6,807	7,722	88.2%
Hartford Fire Insurance Company	407	78	515	19.2%
HDI Global SE Canada Branch	1,396	-212	1,429	-15.2%
HDI Global Specialty SE	1,999	1,701	2,073	85.1%
Healthcare Insurance Reciprocal of Canada	6,672	1,525	6,685	22.9%
Industrial Alliance Pacific General Insurance Corporation	183	81	524	44.3%
Intact Insurance Company	143,515	113,898	147,272	79.4%
Jevco Insurance Company	0	-2	0	0.0%
Jewelers Mutual Insurance Company SI	123	57	129	46.3%
Liberty Mutual Insurance Company	9,705	9,182	9,471	94.6%
Lloyd's Underwriters	50,897	24,743	53,405	48.6%
Millenium Insurance Corporation	1,619	1,666	1,558	102.9%
Mitsui Sumitomo Insurance Company Limited	248	34	250	13.7%
Motors Insurance Corporation	0	0	4	0.0%
National Bank Life Insurance Company	NA	NA	1	NA
National Liability & Fire Insurance Company	4,200	567	4,360	13.5%
Northbridge General Insurance Corporation	53,607	35,743	56,946	66.7%
Novex Insurance Company	143,713	138,216	145,273	96.2%
Old Republic Insurance Company of Canada	2,757	2,664	3,355	96.6%
Orion Travel Insurance	231	160	198	69.3%
Personal Insurance Company (The)	15,927	17,624	16,963	110.7%
Petline Insurance Company	465	447	469	96.1%
Portage la Prairie Mutual Insurance Company (The)	0	-18	0	0.0%
Primum Insurance Company	NA	NA	30,112	NA
Protective Insurance Company	0	3	0	0.0%
RBC Insurance Company of Canada	NA	NA	1,221	NA
Royal & Sun Alliance Insurance Company of Canada	12,950	6,834	3,407	52.8%
S&Y Insurance Company	20,190	20,670	20,944	102.4%
Sagen Mortgage Insurance Company Canada	12,361	2,735	12,819	22.1%
SCOR Insurance - Canadian Branch	271	-647	111	-238.7%
Scottish & York Insurance Co. Limited	0	-63	0	0.0%
Security National Insurance Company	NA	NA	42,934	NA
Sentry Insurance Company	7	3	7	42.9%
Sompo Japan Insurance Inc.	1	1	28	100.0%
Sonnet Insurance Company	310	146	0	47.1%
Sovereign General Insurance Company (The)	16,240	13,879	16,759	85.5%
St. Paul Fire and Marine Insurance Company	32	-51	16	-159.4%
Starr Insurance & Reinsurance Limited	3,980	1,697	2,967	42.6%
Stewart Title Guaranty Company	317	184	324	58.0%
Swiss Re Corporate Solutions America Insurance Corporation	4,357	3,291	5,986	75.5%
TD Home and Auto Insurance Company	NA	NA	1,489	NA
Technology Insurance Company Inc.	4	7	7	175.0%

TABLE 5.1 TOTALS FOR ALL CLASSES OF INSURANCE

FOR THE YEAR ENDED 31 DECEMBER 2023

(\$000'S)

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Temple Insurance Company	3,726	-3,138	3,307	-84.2%
Tokio Marine & Nichido Fire Insurance Co. Ltd.	164	21	143	12.8%
Tokio Marine Canada Ltd.	210	127	397	60.5%
Traders General Insurance Company	37,356	39,469	40,869	105.7%
Trans Global Insurance Company	158	62	159	39.2%
Travelers Insurance Company of Canada	3,209	3,795	2,728	118.3%
Trisura Guarantee Insurance Company	6,010	3,000	7,322	49.9%
Triton Insurance Company	2,328	2,342	2,933	100.6%
Unifund Assurance Company	152,823	129,901	152,288	85.0%
United States Liability Insurance Company	189	58	182	30.7%
Verassure Insurance Company	0	272	0	0.0%
Wawanesa Mutual Insurance Company	3	-88	3	-2933.3%
Western Surety Company	1,450	1,082	1,487	74.6%
Wynward Insurance Group	2,558	3,696	2,489	144.5%
XL Reinsurance America Inc.	340	329	365	96.8%
XL Specialty Insurance Company	3,232	-1,546	2,719	-47.8%
Zurich Insurance Company Ltd	13,067	3,023	9,991	23.1%
TOTALS	\$1,122,702	\$868,203	\$1,218,139	77.3%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Accelerant Insurance Company of Canada				
Personal	16,006	14,602	16,381	91.2%
Commercial	38	0	40	0.0%
Total	16,044	14,602	16,421	91.0%
Affiliated FM Insurance Company				
Personal	0	0	0	0.0%
Commercial	1,866	118	1,765	6.3%
Total	1,866	118	1,765	6.3%
AIG Insurance Company of Canada				
Personal	0	-5	0	0.0%
Commercial	7,347	723	8,012	9.8%
Total	7,347	718	8,012	9.8%
Allianz Global Risks US Insurance Company				
Personal	140	268	141	191.7%
Commercial	364	58	491	15.9%
Total	503	326	632	64.7%
Allied World Specialty Insurance Company				
Personal	0	0	0	0.0%
Commercial	2,485	5,984	2,814	240.8%
Total	2,485	5,984	2,814	240.8%
American Bankers Insurance Company of Florida				
Personal	1,046	726	886	69.4%
Commercial	0	0	0	0.0%
Total	1,046	726	886	69.4%
Arch Insurance Canada Ltd.				
Personal	31	29	85	93.5%
Commercial	1,901	1,294	1,900	68.1%
Total	1,932	1,323	1,985	68.5%
Associated Electric & Gas Insurance Services Limited (AEGIS)				
Personal	0	0	0	0.0%
Commercial	1,639	-34	1,437	-2.1%
Total	1,639	-34	1,437	-2.1%
Atlantic Insurance Company Limited				
Personal	NA	NA	0	NA
Commercial	NA	NA	0	NA
Total	NA	NA	0	NA
Aviva General Insurance Company				
Personal	8,360	6,935	8,787	83.0%
Commercial	0	0	0	0.0%
Total	8,360	6,935	8,787	83.0%
Aviva Insurance Company of Canada				
Personal	20,377	15,085	19,830	74.0%
Commercial	11,950	8,796	13,185	73.6%
Total	32,327	23,881	33,015	73.9%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
AXIS Reinsurance Company (Canadian Branch)				
Personal	354	21	380	5.9%
Commercial	0	-2	0	0.0%
Total	354	19	380	5.4%
Berkley Insurance Company				
Personal	0	0	0	0.0%
Commercial	3	0	3	0.0%
Total	3	0	3	0.0%
Boiler Inspection and Insurance Company of Canada				
Personal	0	0	0	0.0%
Commercial	852	56	1,177	6.6%
Total	852	56	1,177	6.6%
Canadian Egg Industry Reciprocal Alliance				
Personal	0	0	0	0.0%
Commercial	67	11	67	16.4%
Total	67	11	67	16.4%
Canadian Farm Insurance Corp.				
Personal	0	0	0	0.0%
Commercial	1	0	1	0.0%
Total	1	0	1	0.0%
Canadian Universities Reciprocal Exchange				
Personal	0	0	0	0.0%
Commercial	615	507	615	82.4%
Total	615	507	615	82.4%
Canassurance Insurance Company				
Personal	8	5	8	62.5%
Commercial	0	0	0	0.0%
Total	8	5	8	62.5%
Chubb Insurance Company of Canada				
Personal	224	242	419	108.0%
Commercial	361	223	398	61.8%
Total	585	465	817	79.5%
Continental Casualty Company				
Personal	0	0	0	0.0%
Commercial	1,041	986	1,083	94.7%
Total	1,041	986	1,083	94.7%
Co-operators General Insurance Company				
Personal	47,646	34,934	49,583	73.3%
Commercial	10,284	7,741	10,883	75.3%
Total	57,930	42,675	60,466	73.7%
CUMIS General Insurance Company				
Personal	1,508	1,344	1,515	89.1%
Commercial	266	349	269	131.2%
Total	1,774	1,693	1,784	95.4%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Definity Insurance Company				
Personal	0	0	0	0.0%
Commercial	2,918	1,670	3,161	57.2%
Total	2,918	1,670	3,161	57.2%
Dominion of Canada General Insurance Company (The)				
Personal	7,422	6,172	7,469	83.2%
Commercial	10,201	13,193	10,290	129.3%
Total	17,623	19,365	17,759	109.9%
Ecclesiastical Insurance Office Public Limited Company				
Personal	0	0	0	0.0%
Commercial	3,732	2,602	3,562	69.7%
Total	3,732	2,602	3,562	69.7%
Echelon Insurance				
Personal	409	238	431	58.2%
Commercial	2,770	1,714	3,342	61.9%
Total	3,179	1,952	3,773	61.4%
Elite Insurance Company				
Personal	3,259	2,131	3,209	65.4%
Commercial	0	0	0	0.0%
Total	3,259	2,131	3,209	65.4%
Everest Insurance Company of Canada				
Personal	0	0	0	0.0%
Commercial	489	147	948	30.1%
Total	489	147	948	30.1%
Everest Reinsurance Company				
Personal	0	0	0	0.0%
Commercial	0	-15	0	0.0%
Total	0	-15	0	0.0%
Factory Mutual Insurance Company				
Personal	0	0	0	0.0%
Commercial	7,617	1,103	7,224	14.5%
Total	7,617	1,103	7,224	14.5%
Federated Insurance Company of Canada				
Personal	0	0	0	0.0%
Commercial	991	218	1,065	22.0%
Total	991	218	1,065	22.0%
First North American Insurance Company				
Personal	180	172	198	95.6%
Commercial	0	0	0	0.0%
Total	180	172	198	95.6%
Gore Mutual Insurance Company				
Personal	42	24	55	57.1%
Commercial	170	112	542	65.9%
Total	212	136	597	64.2%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Great American Insurance Company				
Personal	0	0	0	0.0%
Commercial	458	8	475	1.7%
Total	458	8	475	1.7%
Hartford Fire Insurance Company				
Personal	0	0	0	0.0%
Commercial	23	4	24	17.4%
Total	23	4	24	17.4%
HDI Global SE Canada Branch				
Personal	0	0	0	0.0%
Commercial	1,029	-292	1,079	-28.4%
Total	1,029	-292	1,079	-28.4%
HDI Global Specialty SE				
Personal	4	4	6	100.0%
Commercial	732	711	762	97.1%
Total	736	715	768	97.1%
Health Care Insurance Reciprocal of Canada				
Personal	0	0	0	0.0%
Commercial	186	87	199	46.8%
Total	186	87	199	46.8%
Industrial Alliance Pacific General Insurance Company				
Personal	158	67	503	42.4%
Commercial	0	0	0	0.0%
Total	158	67	503	42.4%
Intact Insurance Company				
Personal	35,727	31,827	36,224	89.1%
Commercial	22,003	11,489	26,807	52.2%
Total	57,730	43,316	63,031	75.0%
Jewelers Mutual Insurance Company SI				
Personal	27	17	31	63.0%
Commercial	67	27	67	40.3%
Total	94	44	98	46.8%
Liberty Mutual Insurance Company				
Personal	0	0	0	0.0%
Commercial	5,396	1,443	5,662	26.7%
Total	5,396	1,443	5,662	26.7%
Lloyd's Underwriters				
Personal	1,361	2,042	1,435	150.0%
Commercial	21,522	9,189	22,575	42.7%
Total	22,883	11,231	24,010	49.1%
Millenium Insurance Corporation				
Personal	22	0	59	0.0%
Commercial	0	0	0	0.0%
Total	22	0	59	0.0%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
National Liability & Fire Insurance Company				
Personal	3	6	5	200.0%
Commercial	1,471	394	1,864	26.8%
Total	1,474	400	1,869	27.1%
Northbridge General Insurance Corporation				
Personal	126	98	133	77.8%
Commercial	21,675	20,536	23,591	94.7%
Total	21,801	20,634	23,724	94.6%
Novex Insurance Company				
Personal	50,970	52,115	52,480	102.2%
Commercial	35	12	31	34.3%
Total	51,005	52,127	52,511	102.2%
Old Republic Insurance Company of Canada				
Personal	0	0	0	0.0%
Commercial	65	14	77	21.5%
Total	65	14	77	21.5%
Orion Travel Insurance				
Personal	61	64	56	104.9%
Commercial	0	0	0	0.0%
Total	61	64	56	104.9%
Personal Insurance Company (The)				
Personal	5,065	4,284	5,555	84.6%
Commercial	0	0	0	0.0%
Total	5,065	4,284	5,555	84.6%
Petline Insurance Company				
Personal	465	447	469	96.1%
Commercial	0	0	0	0.0%
Total	465	447	469	96.1%
Primum Insurance Company				
Personal	NA	NA	10,720	0.0%
Commercial	NA	NA	0	0.0%
Total	NA	NA	10,720	0.0%
RBC Insurance Company of Canada				
Personal	NA	NA	166	0.0%
Commercial	NA	NA	0	0.0%
Total	NA	NA	166	0.0%
Royal & Sun Alliance Insurance Company of Canada				
Personal	1,113	-71	1,149	-6.4%
Commercial	8,452	6,513	1,454	77.1%
Total	9,565	6,442	2,603	67.3%
S&Y Insurance Company				
Personal	165	11	0	6.7%
Commercial	0	-1	0	0.0%
Total	165	10	0	6.1%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
SCOR Insurance - Canadian Branch				
Personal	0	0	0	0.0%
Commercial	317	9	138	2.8%
Total	317	9	138	2.8%
Scottish & York Insurance Co. Limited				
Personal	0	38	0	0.0%
Commercial	0	0	0	0.0%
Total	0	38	0	0.0%
Security National Insurance Company				
Personal	NA	NA	17,296	0.0%
Commercial	NA	NA	5	0.0%
Total	NA	NA	17,301	0.0%
Sompo Japan Insurance Inc.				
Personal	0	0	0	0.0%
Commercial	0	1	26	0.0%
Total	0	1	26	0.0%
Sonnet Insurance Company				
Personal	5	0	0	0.0%
Commercial	251	165	0	65.7%
Total	256	165	0	64.5%
Sovereign General Insurance Company (The)				
Personal	439	150	462	34.2%
Commercial	6,084	4,594	6,286	75.5%
Total	6,523	4,744	6,748	72.7%
St. Paul Fire and Marine Insurance Company				
Personal	0	0	0	0.0%
Commercial	10	0	10	0.0%
Total	10	0	10	0.0%
Starr Insurance & Reinsurance Limited				
Personal	1	1	1	100.0%
Commercial	3,487	1,403	2,413	40.2%
Total	3,488	1,404	2,414	40.3%
Swiss Re Corporate Solutions America Insurance Corporation				
Personal	0	0	0	0.0%
Commercial	3,806	788	4,700	20.7%
Total	3,806	788	4,700	20.7%
TD Home and Auto Insurance Company				
Personal	NA	NA	519	0.0%
Commercial	NA	NA	0	0.0%
Total	NA	NA	519	0.0%
Temple Insurance Company				
Personal	0	0	0	0.0%
Commercial	1,702	-3,240	1,315	-190.4%
Total	1,702	-3,240	1,315	-190.4%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Tokio Marine & Nichido Fire Insurance Co. Ltd.				
Personal	0	0	0	0.0%
Commercial	120	2	95	1.7%
Total	120	2	95	1.7%
Tokio Marine Canada Ltd.				
Personal	0	0	0	0.0%
Commercial	99	58	90	58.6%
Total	99	58	90	58.6%
Traders General Insurance Company				
Personal	9,056	11,340	10,074	125.2%
Commercial	0	6	0	0.0%
Total	9,056	11,346	10,074	125.3%
Travelers Insurance Company of Canada				
Personal	0	-30	0	0.0%
Commercial	484	191	534	39.5%
Total	484	161	534	33.3%
Trisura Guarantee Insurance Company				
Personal	0	0	0	0.0%
Commercial	950	276	1,249	29.1%
Total	950	276	1,249	29.1%
Triton Insurance Company				
Personal	253	198	318	78.3%
Commercial	0	0	0	0.0%
Total	253	198	318	78.3%
Unifund Assurance Company				
Personal	54,288	39,342	54,975	72.5%
Commercial	0	0	0	0.0%
Total	54,288	39,342	54,975	72.5%
United States Liability Insurance Company				
Personal	0	0	0	0.0%
Commercial	83	21	78	25.3%
Total	83	21	78	25.3%
Wawanesa Mutual Insurance Company				
Personal	3	1	3	33.3%
Commercial	0	-89	0	0.0%
Total	3	-88	3	-2933.3%
Wynward Insurance Group				
Personal	27	10	28	37.0%
Commercial	1,790	2,607	1,752	145.6%
Total	1,817	2,617	1,780	144.0%
XL Specialty Insurance Company				
Personal	0	-33	0	0.0%
Commercial	1,363	-2,854	944	-209.4%
Total	1,363	-2,887	944	-211.8%

**TABLE 5.2 PROPERTY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Zurich Insurance Company Ltd				
Personal	0	0	0	0.0%
Commercial	8,009	935	4,391	11.7%
Total	8,009	935	4,391	11.7%
TOTALS				
Personal	\$266,351	\$224,851	\$302,044	84.4%
Commercial	\$181,637	\$102,561	\$182,967	56.5%
Total	\$447,987	\$327,412	\$485,011	73.1%

**TABLE 5.3 AIRCRAFT INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000's)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
AIG Insurance Company of Canada	523	-36	475	-6.9%
Allianz Global Risks US Insurance Company	116	289	131	250.1%
Aviva Insurance Company of Canada	216	61	230	28.2%
Chubb Insurance Company of Canada	504	206	682	40.9%
Everest Insurance Company of Canada	36	8	249	22.2%
Great American Insurance Company	40	-11	40	-27.5%
HDI Global Specialty SE	254	149	279	58.7%
Lloyd's Underwriters	541	-273	553	-50.5%
Mitsui Sumitomo Insurance Company Limited	173	0	173	0.0%
National Liability & Fire Insurance Company	342	6	341	1.8%
Northbridge General Insurance Corporation	169	33	400	19.5%
Old Republic Insurance Company of Canada	130	22	196	16.9%
Starr Insurance & Reinsurance Limited	253	129	206	51.0%
Swiss Re Corporate Solutions America Insurance Corporation	10	2,021	0	20210.0%
Temple Insurance Company	954	-59	936	-6.2%
XL Specialty Insurance Company	956	64	973	6.7%
TOTALS	\$5,217	\$2,609	\$5,864	50.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
AIG Insurance Company of Canada				
Liability	449	103	352	22.9%
Personal Accident	188	25	133	13.3%
Other	110	16	114	14.5%
Total	747	144	599	19.3%
Allianz Global Risks US Insurance Company				
Liability	0	0	0	0.0%
Personal Accident	0	0	0	0.0%
Other	0.1	0	0.2	50.0%
Total	0.1	0	0.2	50.0%
American Road Insurance Company (The)				
Liability	0	0	0	0.0%
Personal Accident	0	0	0	0.0%
Other	105	32	105	30.5%
Total	105	32	105	30.5%
Arch Insurance Canada Ltd.				
Liability	64	55	68	85.9%
Personal Accident	28	25	30	89.3%
Other	50	45	54	90.0%
Total	142	125	152	88.0%
Aviva General Insurance Company				
Liability	19,799	19,908	19,535	100.6%
Personal Accident	3,169	4,369	3,181	137.9%
Other	8,910	9,176	9,272	103.0%
Total	31,878	33,453	31,988	104.9%
Aviva Insurance Company of Canada				
Liability	7,108	5,946	8,425	83.7%
Personal Accident	872	255	1,184	29.2%
Other	4,463	5,863	3,710	131.4%
Total	12,443	12,064	13,319	97.0%
Chubb Insurance Company of Canada				
Liability	788	252	745	32.0%
Personal Accident	15	0	15	0.0%
Other	98	62	96	63.3%
Total	901	314	856	34.9%
Continental Casualty Company				
Liability	293	213	302	72.7%
Personal Accident	20	14	21	70.0%
Other	98	86	91	87.8%
Total	411	313	414	76.2%
Co-operators General Insurance Company				
Liability	30,815	15,702	31,760	51.0%
Personal Accident	4,644	5,011	4,639	107.9%
Other	19,128	17,393	19,573	90.9%
Total	54,587	38,106	55,972	69.8%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023**
(\$000's)

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
CUMIS General Insurance Company				
Liability	587	301	656	51.3%
Personal Accident	80	107	88	133.8%
Other	365	243	397	66.6%
Total	1,032	651	1,141	63.1%
Definity Insurance Company				
Liability	87	-59	60	-67.8%
Personal Accident	12	-136	7	-1133.3%
Other	32	20	28	62.5%
Total	131	-175	95	-133.6%
Dominion of Canada General Insurance Company (The)				
Liability	15,937	28,726	15,557	180.2%
Personal Accident	1,811	1,548	1,784	85.5%
Other	8,533	6,592	8,502	77.3%
Total	26,281	36,866	25,843	140.3%
Echelon Insurance				
Liability	5	2	5	40.0%
Personal Accident	0	0	0	0.0%
Other	0	0	0	0.0%
Total	5	2	5	40.0%
Electric Insurance Company				
Liability	0	-619	0	0.0%
Personal Accident	0	0	0	0.0%
Other	0	0	0	0.0%
Total	0	-619	0	0.0%
Elite Insurance Company				
Liability	331	447	351	135.0%
Personal Accident	46	92	51	200.0%
Other	1,578	1,588	1,392	100.6%
Total	1,955	2,127	1,794	108.8%
Everest Insurance Company of Canada				
Liability	22	10	23	45.5%
Personal Accident	0	0	0	0.0%
Other	18	2	25	11.1%
Total	40	12	48	30.0%
Federated Insurance Company of Canada				
Liability	96	146	144	152.1%
Personal Accident	8	1	13	12.5%
Other	94	285	136	303.2%
Total	198	432	293	218.2%
Hartford Fire Insurance Company				
Liability	2	0	2	0.0%
Personal Accident	1	0	1	0.0%
Other	1	0	1	0.0%
Total	4	0	4	0.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023**
(\$000's)

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Intact Insurance Company				
Liability	43,676	36,669	41,860	84.0%
Personal Accident	5,706	3,855	5,475	67.6%
Other	23,994	22,857	24,242	95.3%
Total	73,376	63,381	71,577	86.4%
Liberty Mutual Insurance Company				
Liability	207	128	280	61.8%
Personal Accident	72	31	31	43.1%
Other	32	19	85	59.4%
Total	311	178	396	57.2%
Lloyd's Underwriters				
Liability	316	323	342	102.2%
Personal Accident	39	17	40	43.6%
Other	197	99	202	50.3%
Total	552	439	584	79.5%
Mitsui Sumitomo Insurance Company Limited				
Liability	71	37	73	52.1%
Personal Accident	1	0	1	0.0%
Other	3	1	3	33.3%
Total	75	38	77	50.7%
National Liability & Fire Insurance Company				
Liability	173	140	180	80.9%
Personal Accident	0	0	0	0.0%
Other	105	60	120	57.1%
Total	278	200	300	71.9%
Northbridge General Insurance Corporation				
Liability	12,065	6,474	12,349	53.7%
Personal Accident	996	698	1,040	70.1%
Other	5,343	4,882	5,731	91.4%
Total	18,404	12,054	19,120	65.5%
Novex Insurance Company				
Liability	54,682	47,117	54,582	86.2%
Personal Accident	6,604	4,146	6,521	62.8%
Other	31,316	34,795	31,520	111.1%
Total	92,602	86,058	92,623	92.9%
Old Republic Insurance Company of Canada				
Liability	290	364	387	125.5%
Personal Accident	12	3	15	25.0%
Other	154	168	196	109.1%
Total	456	535	598	117.3%
Personal Insurance Company (The)				
Liability	6,213	7,806	6,526	125.6%
Personal Accident	1,020	1,415	1,062	138.7%
Other	3,629	4,119	3,820	113.5%
Total	10,862	13,340	11,408	122.8%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023**
(\$000's)

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Portage la Prairie Mutual Insurance Company (The)				
Liability	0	-13	0	0.0%
Personal Accident	0	-2	0	0.0%
Other	0	0	0	0.0%
Total	0	-15	0	0.0%
Primum Insurance Company				
Liability	NA	NA	12,022	NA
Personal Accident	NA	NA	1,284	NA
Other	NA	NA	6,086	NA
Total	NA	NA	19,392	NA
Protective Insurance Company				
Liability	0	3	0	0.0%
Personal Accident	0	0	0	0.0%
Other	0	0	0	0.0%
Total	0	3	0	0.0%
Royal & Sun Alliance Insurance Company of Canada				
Liability	-111	753	-746	-678.4%
Personal Accident	-22	-90	-99	409.1%
Other	266	-356	-285	-133.8%
Total	133	307	-1,130	230.8%
S&Y Insurance Company				
Liability	11,313	9,647	12,038	85.3%
Personal Accident	1,693	2,366	1,851	139.8%
Other	7,019	8,647	7,055	123.2%
Total	20,025	20,660	20,944	103.2%
Scottish & York Insurance Co. Limited				
Liability	0	-227	0	0.0%
Personal Accident	0	8	0	0.0%
Other	0	114	0	0.0%
Total	0	-105	0	0.0%
Security National Insurance Company				
Liability	NA	NA	15,546	NA
Personal Accident	NA	NA	1,537	NA
Other	NA	NA	8,542	NA
Total	NA	NA	25,625	NA
Sentry Insurance Company				
Liability	6	0	6	0.0%
Personal Accident	0	0	0	0.0%
Other	1	3	1	300.0%
Total	7	3	7	42.9%
Sompo Japan Insurance Inc.				
Liability	1	0	2	0.0%
Personal Accident	0	0	0	0.0%
Other	0	0	0	0.0%
Total	1	0	2	0.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Sonnet Insurance Company				
Liability	7	-32	0	-457.1%
Personal Accident	1	25	0	2500.0%
Other	3	-1	0	-33.3%
Total	11	-8	0	-72.7%
Sovereign General Insurance Company (The)				
Liability	3,099	4,121	3,394	133.0%
Personal Accident	285	102	283	35.8%
Other	2,553	1,496	3,008	58.6%
Total	5,937	5,719	6,685	96.3%
St. Paul Fire and Marine Insurance Company				
Liability	0	-13	0	0.0%
Personal Accident	0	1	0	0.0%
Other	0	-2	0	0.0%
Total	0	-14	0	0.0%
Starr Insurance & Reinsurance Limited				
Liability	24	9	156	37.5%
Personal Accident	1	1	5	100.0%
Other	6	6	20	100.0%
Total	31	16	181	51.6%
TD Home and Auto Insurance Company				
Liability	NA	NA	149	NA
Personal Accident	NA	NA	21	NA
Other	NA	NA	87	NA
Total	NA	NA	257	NA
Technology Insurance Company Inc.				
Liability	0	3	0	0.0%
Personal Accident	0	0	0	0.0%
Other	0	0	0	0.0%
Total	0	3	0	0.0%
Temple Insurance Company				
Liability	0	2	0	0.0%
Personal Accident	0	0	0	0.0%
Other	0	0	0	0.0%
Total	0	2	0	0.0%
Tokio Marine & Nichido Fire Insurance Co. Ltd.				
Liability	6	7	6	116.7%
Personal Accident	2	3	1	150.0%
Other	2	-1	1	-50.0%
Total	10	9	8	90.0%
Tokio Marine Canada Ltd.				
Liability	1	0	3	0.0%
Personal Accident	0	0	0	0.0%
Other	0	0	1	0.0%
Total	1	0	4	0.0%

**TABLE 5.4 AUTOMOBILE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Traders General Insurance Company				
Liability	15,068	13,143	16,556	87.2%
Personal Accident	2,261	3,294	2,554	145.7%
Other	10,960	11,627	11,675	106.1%
Total	28,289	28,064	30,785	99.2%
Travelers Insurance Company of Canada				
Liability	192	175	274	91.1%
Personal Accident	39	32	49	82.1%
Other	55	29	49	52.7%
Total	286	236	372	82.5%
Unifund Assurance Company				
Liability	48,629	54,192	48,012	111.4%
Personal Accident	16,230	7,630	16,033	47.0%
Other	33,676	28,737	33,268	85.3%
Total	98,535	90,559	97,313	91.9%
XL Specialty Insurance Company				
Liability	30	-10	0	-33.3%
Personal Accident	0	0	28	0.0%
Other	0	0	0	0.0%
Total	30	-10	28	-33.3%
Zurich Insurance Company Ltd				
Liability	667	1,026	746	153.8%
Personal Accident	106	39	117	36.8%
Other	162	177	190	109.3%
Total	935	1,242	1,053	132.8%
TOTALS				
Liability	\$273,008	\$252,977	\$302,728	92.7%
Personal Accident	\$45,940	\$34,885	\$48,996	75.9%
Other	\$163,059	\$158,879	\$179,113	97.4%
Total	\$482,007	\$446,741	\$530,837	92.7%

TABLE 5.5 BOILER AND MACHINERY INSURANCE

FOR THE YEAR ENDED 31 DECEMBER 2023

(\$000's)

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Affiliated FM Insurance Company	139	0	142	0.0%
AIG Insurance Company of Canada	563	-222	668	-39.4%
Allianz Global Risks US Insurance Company	3,865	613	4,504	15.9%
Arch Insurance Canada Ltd.	8	8	8	100.0%
Aviva Insurance Company of Canada	531	215	599	40.5%
Boiler Inspection and Insurance Company of Canada	1,050	354	1,452	33.7%
Chubb Insurance Company of Canada	2	3	2	150.0%
Continental Casualty Company	527	307	562	58.3%
Co-operators General Insurance Company	184	93	189	50.5%
CUMIS General Insurance Company	13	2	13	15.4%
Definity Insurance Company	152	19	168	12.5%
Dominion of Canada General Insurance Company (The)	458	201	438	43.9%
Ecclesiastical Insurance Office Public Limited Company	143	0	138	0.0%
Echelon Insurance	1	0	1	0.0%
Factory Mutual Insurance Company	2,712	389	2,478	14.3%
Federated Insurance Company of Canada	18	8	18	44.4%
Great American Insurance Company	5	-2	4	-40.0%
Intact Insurance Company	726	307	1,012	42.3%
Liberty Mutual Insurance Company	2	2	2	100.0%
Lloyd's Underwriters	1,401	808	1,780	57.7%
Millenium Insurance Corporation	1,593	1,666	1,496	104.6%
National Liability & Fire Insurance Company	1,028	4	704	0.4%
Northbridge General Insurance Corporation	799	346	847	43.3%
Novex Insurance Company	1	-1	1	-100.0%
Royal & Sun Alliance Insurance Company of Canada	442	151	229	34.2%
Sonnet Insurance Company	0	-3	0	0.0%
Sovereign General Insurance Company (The)	533	565	366	106.0%
Temple Insurance Company	28	4	28	14.3%
Travelers Insurance Company of Canada	15	5	13	33.3%
Trisura Guarantee Insurance Company	446	49	367	11.0%
United States Liability Insurance Company	4	1	4	25.0%
Wynward Insurance Group	56	18	56	32.1%
Zurich Insurance Company Ltd	131	27	121	20.6%
TOTALS	\$17,576	\$5,937	\$18,410	33.8%

**TABLE 5.6 FIDELITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000's)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
AIG Insurance Company of Canada	217	85	218	39.2%
Arch Insurance Canada Ltd.	27	21	28	77.8%
Aviva Insurance Company of Canada	2	0	0	0.0%
Chubb Insurance Company of Canada	30	-24	17	-80.0%
Continental Casualty Company	19	13	18	68.4%
CUMIS General Insurance Company	189	107	189	56.6%
Definity Insurance Company	1	0	1	0.0%
Dominion of Canada General Insurance Company (The)	6	9	10	150.0%
Federated Insurance Company of Canada	1	0	1	0.0%
First North American Insurance Company	1	1	1	100.0%
Great American Insurance Company	12	2	12	16.7%
Intact Insurance Company	29	22	31	75.9%
Liberty Mutual Insurance Company	39	-10	177	-25.6%
Lloyd's Underwriters	60	10	61	16.7%
Northbridge General Insurance Corporation	171	117	194	68.4%
Royal & Sun Alliance Insurance Company of Canada	1	-9	0	-900.0%
Security National Insurance Company	NA	NA	1	NA
Sovereign General Insurance Company (The)	15	-28	5	-186.7%
Tokio Marine Canada Ltd.	0	0	2	0.0%
Travelers Insurance Company of Canada	42	24	37	57.1%
Trisura Guarantee Insurance Company	31	8	26	25.8%
United States Liability Insurance Company	1	0	1	0.0%
Wynward Insurance Group	17	7	14	41.2%
Zurich Insurance Company Ltd	19	4	20	21.1%
TOTALS	\$930	\$359	\$1,064	38.6%

**TABLE 5.7 LIABILITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Accelerant Insurance Company of Canada	23	0	23	0.0%
AIG Insurance Company of Canada	1,648	-1,468	1,576	-89.1%
Allianz Global Risks US Insurance Company	342	77	422	22.6%
Allied World Specialty Insurance Company	35	17	13	48.6%
Arch Insurance Canada Ltd.	1,673	1,289	1,693	77.0%
Associated Electric & Gas Insurance Services Limited (AEGIS)	2,017	-2,851	2,193	-141.3%
Aviva Insurance Company of Canada	5,623	6,320	5,415	112.4%
AXIS Reinsurance Company (Canadian Branch)	359	165	385	46.0%
Berkley Insurance Company	924	204	715	22.1%
Canadian Lawyers Insurance Association	582	-1,143	584	-196.4%
Canadian Universities Reciprocal Exchange	394	324	394	82.2%
Chubb Insurance Company of Canada	2,515	476	2,514	18.9%
Continental Casualty Company	735	537	774	73.1%
Co-operators General Insurance Company	4,744	2,057	4,749	43.4%
CUMIS General Insurance Company	140	16	141	11.4%
Definity Insurance Company	435	-71	446	-16.3%
Dominion of Canada General Insurance Company (The)	4,070	3,412	3,964	83.8%
Ecclesiastical Insurance Office Public Limited Company	1,479	88	1,531	5.9%
Echelon Insurance	238	76	129	31.9%
Electric Insurance Company	0	-104	0	0.0%
Everest Insurance Company of Canada	896	384	961	42.9%
Everest Reinsurance Company	0	102	0	0.0%
FCT Insurance Company Ltd.	48	37	110	77.1%
Federated Insurance Company of Canada	144	26	151	18.1%
Gore Mutual Insurance Company	56	69	94	123.2%
Great American Insurance Company	256	9	219	3.5%
Hartford Fire Insurance Company	254	39	255	15.4%
HDI Global SE Canada Branch	300	87	300	29.0%
HDI Global Specialty SE	991	821	1,001	82.8%
Healthcare Insurance Reciprocal of Canada	6,486	1,438	6,486	22.2%
Intact Insurance Company	7,035	4,102	7,435	58.3%
Jevco Insurance Company	0	-2	0	0.0%
Jewelers Mutual Insurance Company SI	29	13	31	44.8%
Liberty Mutual Insurance Company	1,763	551	1,471	31.3%
Lloyd's Underwriters	21,321	9,123	21,769	42.8%
Mitsui Sumitomo Insurance Company Limited	0	-4	0	0.0%
Motors Insurance Corporation	0	0	4	0.0%
National Liability & Fire Insurance Company	964	-194	984	-20.1%
Northbridge General Insurance Corporation	10,886	2,279	11,393	20.9%
Novex Insurance Company	103	31	136	30.1%
Old Republic Insurance Company of Canada	199	424	290	213.1%
Portage la Prairie Mutual Insurance Company (The)	0	-3	0	0.0%
Royal & Sun Alliance Insurance Company of Canada	1,330	-765	137	-57.5%
SCOR Insurance - Canadian Branch	53	19	83	35.8%
Scottish & York Insurance Co. Limited	0	4	0	0.0%

**TABLE 5.7 LIABILITY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000'S)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
Security National Insurance Company	NA	NA	7	NA
Sonnet Insurance Company	43	-8	0	-18.6%
Sovereign General Insurance Company (The)	3,000	2,478	2,901	82.6%
St. Paul Fire and Marine Insurance Company	0	-11	0	0.0%
Starr Insurance & Reinsurance Limited	147	81	107	55.1%
Swiss Re Corporate Solutions America Insurance Corporation	286	398	913	139.2%
TD Home and Auto Insurance Company	NA	NA	713	NA
Technology Insurance Company Inc.	3	4	6	133.3%
Temple Insurance Company	1,027	152	1,027	14.8%
Tokio Marine Canada Ltd.	48	44	152	91.7%
Traders General Insurance Company	0	7	0	0.0%
Travelers Insurance Company of Canada	958	2,466	975	257.4%
Trisura Guarantee Insurance Company	2,506	840	3,081	33.5%
United States Liability Insurance Company	101	36	99	35.6%
Verassure Insurance Company	0	272	0	0.0%
Wynward Insurance Group	668	1,054	639	157.8%
XL Reinsurance America Inc.	340	329	365	96.8%
XL Specialty Insurance Company	643	1,094	526	170.1%
Zurich Insurance Company Ltd	1,518	509	1,540	33.5%
TOTALS	\$92,378	\$37,756	\$94,022	40.9%

**TABLE 5.8 SURETY INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000's)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
AIG Insurance Company of Canada	40	-3,384	0	-8460.0%
Arch Insurance Canada Ltd.	132	118	128	89.4%
Aviva Insurance Company of Canada	1,148	620	1,037	54.0%
Berkley Insurance Company	10	4	5	40.0%
Chubb Insurance Company of Canada	329	80	305	24.3%
Continental Casualty Company	28	17	35	60.7%
Co-operators General Insurance Company	13	2	12	15.4%
Dominion of Canada General Insurance Company (The)	0	-12	0	0.0%
Echelon Insurance	0	-1	0	0.0%
Euler Hermes North America Insurance Company	725	355	1,166	49.0%
Hartford Fire Insurance Company	126	35	232	27.8%
Industrial Alliance Pacific General Insurance Corporation	25	14	21	56.0%
Intact Insurance Company	2,682	1,833	2,811	68.3%
Liberty Mutual Insurance Company	755	536	628	71.0%
Lloyd's Underwriters	438	99	385	22.6%
National Liability & Fire Insurance Company	0	-3	0	0.0%
Northbridge General Insurance Corporation	98	14	1	14.3%
Royal & Sun Alliance Insurance Company of Canada	2	1	3	50.0%
Sovereign General Insurance Company (The)	185	66	2	35.7%
Swiss Re Corporate Solutions America Insurance Corporation	255	84	373	32.9%
Tokio Marine Canada Ltd.	62	25	149	40.3%
Travelers Insurance Company of Canada	1,247	852	578	68.3%
Trisura Guarantee Insurance Company	1,061	921	1,551	86.8%
Western Surety Company	1,450	1,082	1,487	74.6%
Zurich Insurance Company Ltd	1,080	-159	1,108	-14.7%
TOTALS	\$11,891	\$3,199	\$12,017	26.9%

**TABLE 5.9 MARINE INSURANCE
FOR THE YEAR ENDED 31 DECEMBER 2023
(\$000's)**

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
AIG Insurance Company of Canada	536	422	634	78.7%
Allianz Global Risks US Insurance Company	57	12	62	20.2%
Associated Electric & Gas Insurance Services Limited (AEGIS)	9	8	21	88.9%
Aviva General Insurance Company	49	68	52	138.8%
Aviva Insurance Company of Canada	19	106	18	557.9%
Berkley Insurance Company	191	3	319	1.6%
Continental Casualty Company	527	959	886	182.0%
Elite Insurance Company	861	284	924	33.0%
FCT Insurance Company Ltd.	0	0	2,447	0.0%
Great American Insurance Company	588	4,817	499	819.2%
HDI Global SE Canada Branch	67	-7	50	-10.4%
HDI Global Specialty SE	1	0	2	0.0%
Intact Insurance Company	1,726	850	1,162	49.2%
Liberty Mutual Insurance Company	1,439	6,482	1,135	450.5%
Lloyd's Underwriters	3,102	2,678	3,627	86.3%
Northbridge General Insurance Corporation	1,279	266	1,267	20.8%
Royal & Sun Alliance Insurance Company of Canada	109	144	101	132.1%
SCOR Insurance - Canadian Branch	-99	-675	-110	681.8%
Sovereign General Insurance Company (The)	47	335	52	712.8%
St. Paul Fire and Marine Insurance Company	22	-26	6	-118.2%
Starr Insurance & Reinsurance Limited	22	11	24	50.0%
Tokio Marine & Nichido Fire Insurance Co. Ltd.	34	10	40	29.4%
Traders General Insurance Company	11	52	10	472.7%
Travelers Insurance Company of Canada	177	51	219	28.8%
XL Specialty Insurance Company	201	154	211	76.6%
Zurich Insurance Company Ltd	1,140	322	1,166	28.2%
TOTALS	\$12,115	\$17,326	\$14,824	143.0%

TABLE 5.10 MISCELLANEOUS INSURANCE (NOT OTHERWISE CLASSIFIED)

FOR THE YEAR ENDED 31 DECEMBER 2023

(\$000's)

Company	Insurance Revenue	Insurance Service Expenses	Written Premiums	GISR
CREDIT INSURANCE				
AIG Insurance Company of Canada	143	11	147	7.7%
Allied World Specialty Insurance Company	0	-29	0	0.0%
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	167	144	163	86.2%
Compagnie Française d'Assurance pour le Commerce Extérieur	80	47	61	58.8%
Euler Hermes North America Insurance Company	478	338	457	70.7%
Intact Insurance Company	15	2	21	13.3%
XL Specialty Insurance Company	39	39	37	100.0%
CREDIT INSURANCE TOTALS	\$922	\$552	\$886	59.9%
CREDIT PROTECTION INSURANCE				
American Bankers Insurance Company of Florida	6,110	3,606	6,113	59.0%
Arch Insurance Canada Ltd.	32	5	0	15.6%
Canadian Premier General Insurance Company	49	0	48	0.0%
Millennium Insurance Corporation	0	0	3	0.0%
Trans Global Insurance Company	158	62	159	39.2%
Trisura Guarantee Insurance Company	392	405	417	103.3%
CREDIT PROTECTION INSURANCE TOTALS	\$6,741	\$4,078	\$6,740	60.5%
LEGAL EXPENSE INSURANCE				
Co-operators General Insurance Company	2	0	3	0.0%
Echelon Insurance	1	0	1	0.0%
HDI Global Specialty SE	16	16	22	100.0%
Intact Insurance Company	194	70	190	36.1%
Lloyd's Underwriters	53	29	56	54.7%
Novex Insurance Company	2	1	2	50.0%
Technology Insurance Company Inc.	1	0	1	0.0%
Temple Insurance Company	15	5	0	33.3%
LEGAL EXPENSE INSURANCE TOTALS	\$284	\$121	\$275	42.6%
MORTGAGE INSURANCE				
Canada Guaranty Mortgage Insurance Company	6,822	207	9,654	3.0%
FCT Insurance Company Ltd.	39	21	34	53.8%
Sagen Mortgage Insurance Company Canada	12,361	2,735	12,819	22.1%
MORTGAGE INSURANCE TOTALS	\$19,222	\$2,963	\$22,507	15.4%
TITLE INSURANCE				
First American Title Insurance Company	18	19	128	105.6%
Stewart Title Guaranty Company	317	184	324	58.0%
Chicago Title Insurance Company	431	254	457	58.9%
FCT Insurance Company Ltd.	2,237	1,783	0	79.7%
TITLE INSURANCE TOTALS	\$3,003	\$2,240	\$909	74.6%
MISCELLANEOUS INSURANCE TOTALS	\$30,172	\$9,954	\$31,317	74.6%