



THE FINANCIAL SERVICES COMMISSION OF ONTARIO

SUPERINTENDENT'S REPORT ON INSURANCE 2005





SUPERINTENDENT'S REPORT ON INSURANCE 2005

The following information was obtained from the annual filings and, in the case of federally registered insurers, from the Office of the Superintendent of Financial Institutions. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information contained in it. Other sources should also be consulted. Any material changes to this information will be reported to the Minister of Finance and published in The Ontario Gazette.

The information is organized by type of insurer, and insurers are listed alphabetically within each group.

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The Honourable Greg Sorbara
Minister of Finance
7 Queen's Park Crescent
Toronto ON M7A 1Y7

Dear Minister:

I am pleased to present the 127th annual report under Section 36 of the *Insurance Act* for the year ended December 31, 2005. Prior to the creation of the Financial Services Commission of Ontario, this report was issued by the Superintendent of Insurance.

In addition to the information contained in this report, a listing of all licensed insurers is published each July in *The Ontario Gazette*. This list contains the names of the insurers, their addresses, telephone numbers, chief agents, and the classes for which they are licensed. During the year, information concerning newly licensed insurers and changes to existing licences is also published in Bulletins issued by the Financial Services Commission of Ontario. Any broker or member of the public can verify whether a particular insurer is licensed by calling our offices at (416) 250-7250. This information is also available on the Commission's Internet site, www.fsco.gov.on.ca.

News releases containing other information of public interest are made throughout the year. These announcements can effectively reach a large number of Ontario residents. Information is also supplied to industry trade associations for inclusion in their publications to reach more specialized audiences. The Financial Services Commission of Ontario issues Bulletins as required to provide information to insurers and other individuals interested in the insurance industry.

Yours sincerely,



Bob Christie
Chief Executive Officer and
Superintendent of Financial Services



SUMMARY FINANCIAL INFORMATION

SUMMARY OF COMPANIES LICENCED BY TYPE OF BUSINESS ACTIVITY *as at December 31, 2005, and December 31, 2004*

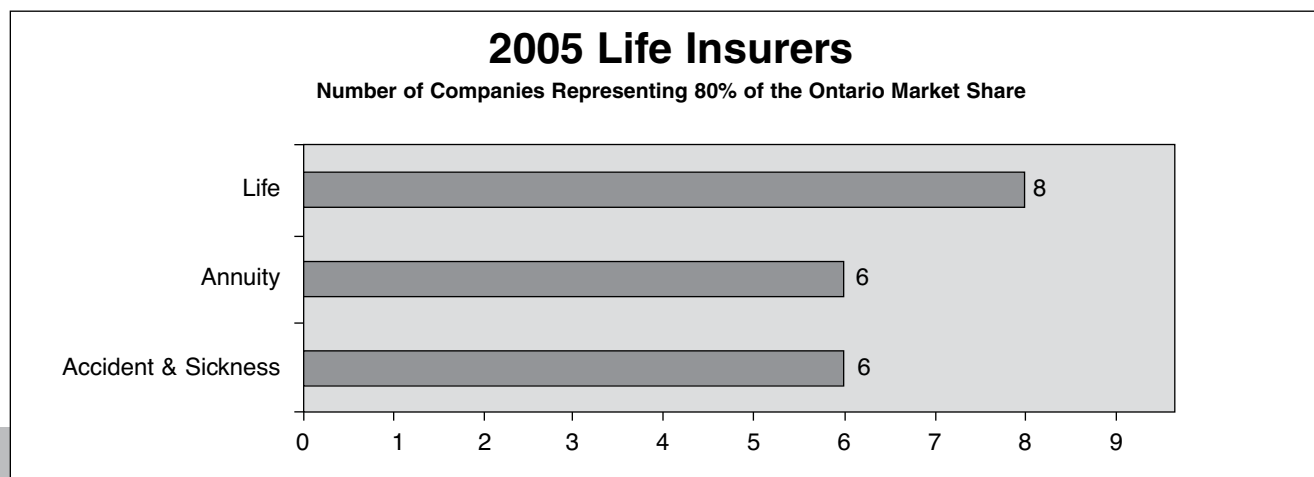
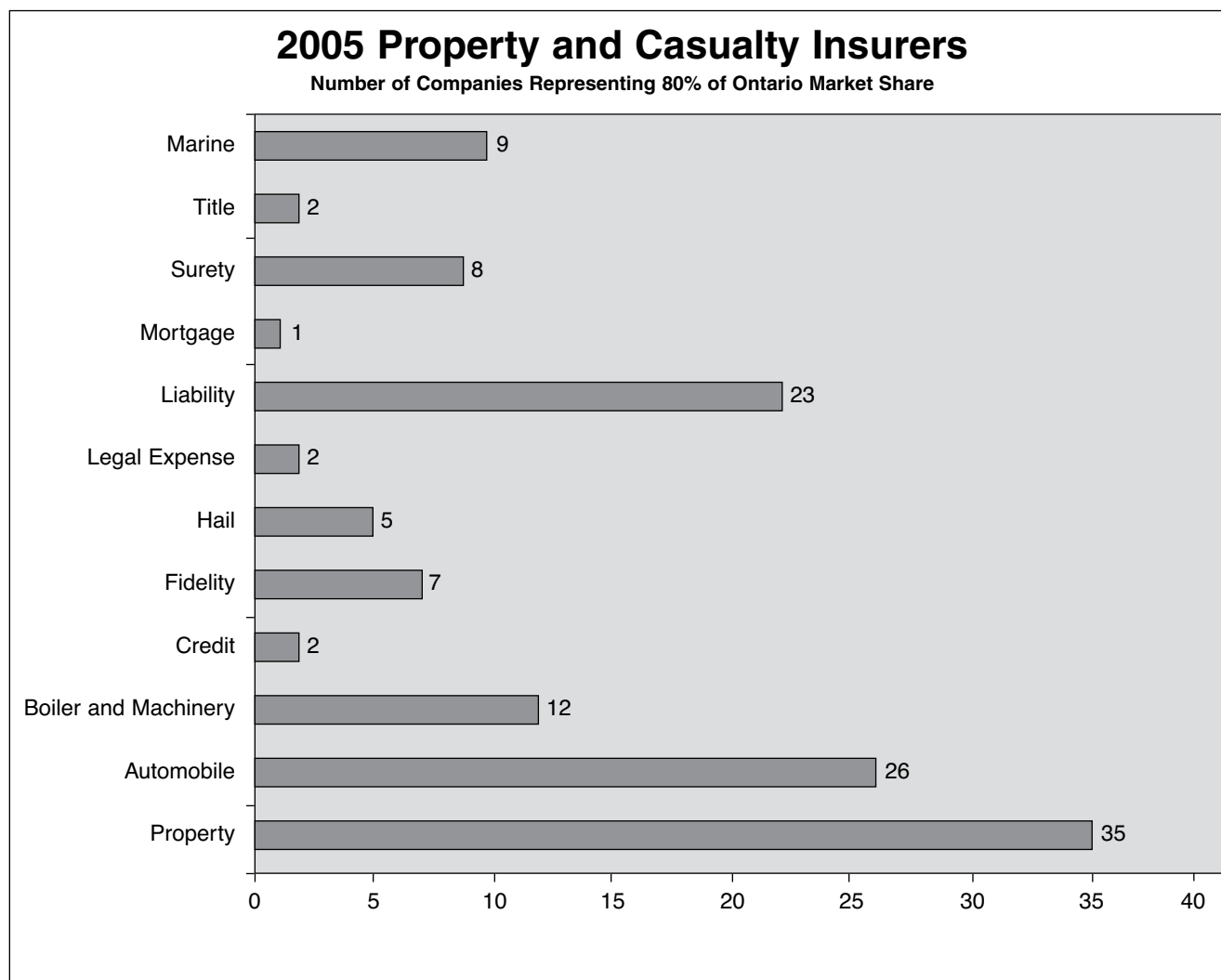
Analysis of 2005 total

Business Type	Total 2004	Additions	Withdrawals	Total 2005	Ontario	Extra Provincial	Federal
Property & Casualty Companies	217	8	4	221	64	12	145
Life Insurance Companies	95	7	2	100	4	15	81
Reinsurance Companies	44	1	3	42	2	1	39
Reciprocal Exchanges	10	0	0	10	9	0	1
Fraternal Societies	24	0	0	24	3	0	21
Totals	390	16	9	397	82	28	287

Notes:

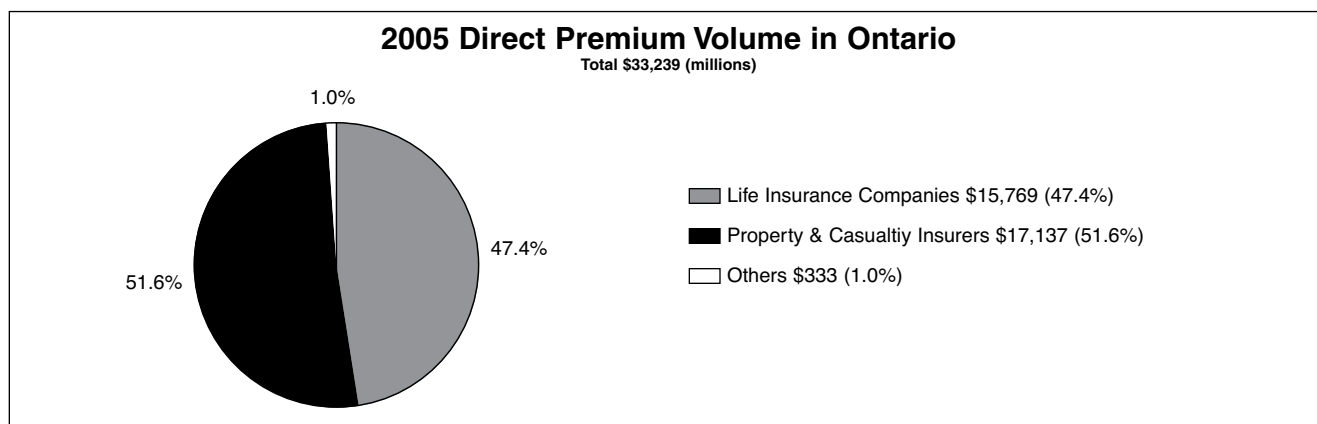
1. Companies writing both property & casualty and life business are listed under Life in the above summary. Their financial performance is shown separately by business type in the following report.
2. Branch operations are included in the Federal totals.
3. The Superintendent's Report 2005 records figures as of the end of the calendar year (December 31, 2005), based on the company's annual filings. The Financial Services Commission of Ontario Annual Report 2005-2006, records figures as of the end of the fiscal year (March 31, 2006).

To gauge the level of competition, FSCO calculates how many companies represent 80 percent of the market for key products. Please note that effective in 2005, these figures are based on individual companies rather than groups of affiliated companies.

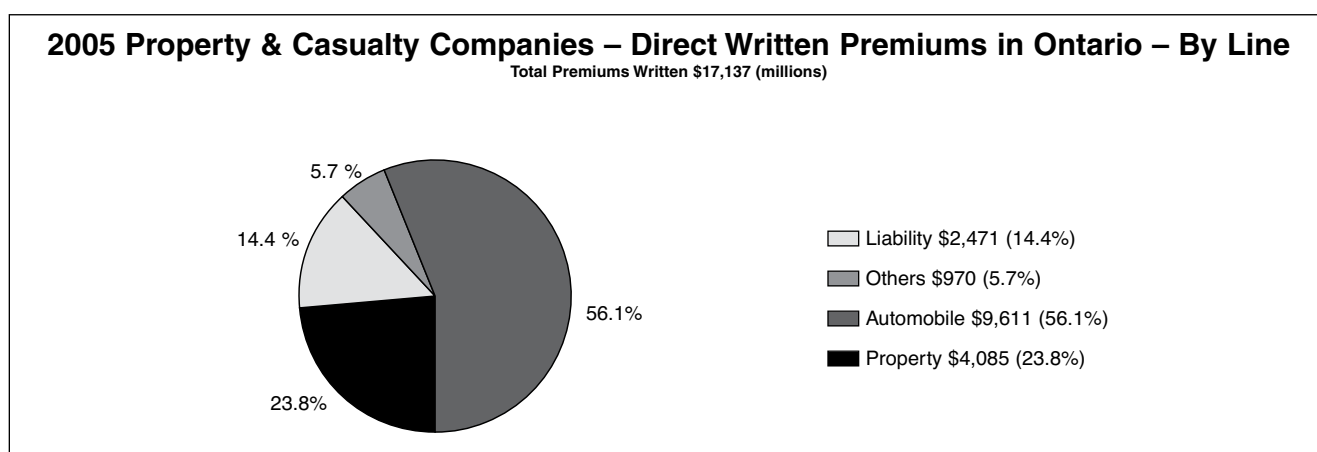




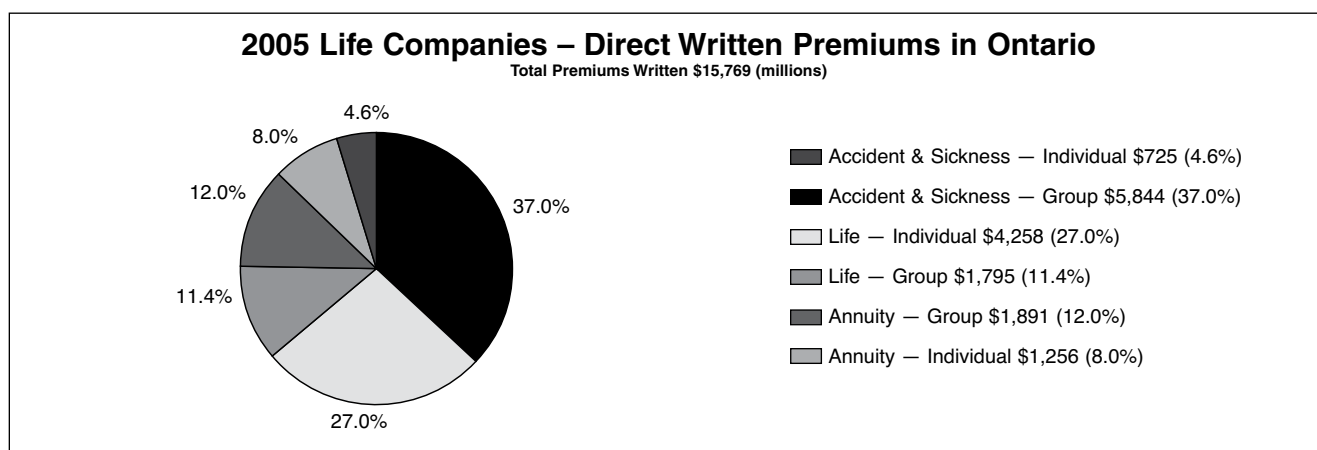
Insurance is a \$33 billion business in Ontario. In 2005, of the the total premium dollar, 47.4 per cent went to the life insurance industry and 51.6 percent went to the property and casualty (including automobile) insurers.



P&C insurers received \$17.1 billion in premiums in 2005. The split among automobile, property and liability insurance was unchanged year over year.



The broad pattern among life insurance companies likewise remained constant. Of the \$16 billion spent on premiums to the life insurers, 20.0 percent went to buy annuities, 38.4 percent to purchase individual and group life coverage and 41.6 percent to obtain accident and sickness insurance.





PROPERTY AND CASUALTY COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

ONTARIO

	Algoma Mutual Insurance Company	7,545	3,791
	Amherst Island Mutual Insurance Company	444	368
	Ayr Farmers Mutual Insurance Company	14,245	8,146
	Bay of Quinte Mutual Insurance Co.	13,503	5,667
	Bertie and Clinton Mutual Insurance Company	7,969	3,938
	Brant Mutual Insurance Company	5,444	2,441
	CAA Insurance Company (Ontario)	109,574	85,495
	Caradoc Delaware Mutual Fire Insurance Company	1,163	595
	Cayuga Mutual Insurance Company	4,716	2,796
	Coachman Insurance Company	27,215	10,750
	Commerce and Industry Insurance Company of Canada	69,162	49,542
	Coronation Insurance Company, Limited	0	(6)
	Culross Mutual Insurance Company	1,456	952
	Dufferin Mutual Insurance Company	7,706	4,638
	Dumfries Mutual Insurance Company	11,175	7,222
	Erie Mutual Fire Insurance Company	4,568	3,928
	Farmers' Mutual Insurance Company (Lindsay)	60,758	39,332
1	Fenchurch General Insurance Company	272	292
	GCAN Insurance Company	83,526	35,953
	Germania Farmers' Mutual Fire Insurance Company	8,704	3,319
	Glengarry Farmers' Mutual Fire Insurance Company	7,394	4,012
	Grenville Mutual Insurance Company	12,819	7,596
	Grey & Bruce Mutual Insurance Company	1,599	786
	Halwell Mutual Insurance Company	11,992	8,124
	Hamilton Township Mutual Insurance Company	14,720	4,968
	Hay Mutual Insurance Company	6,786	3,471
	Heritage General Insurance Company	10,699	1,645
2	Howard Mutual Insurance Company	6,844	3,615
	Howick Mutual Insurance Company	10,463	7,398
	Kent & Essex Mutual Insurance Company	13,880	6,850



TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
11,756	7,704	4,052	46	828
1,654	460	1,194	25	159
38,881	21,875	17,006	55	2,516
27,359	12,509	14,850	45	2,064
34,856	13,596	21,260	54	1,377
14,168	6,972	7,196	51	642
333,221	273,028	60,193	73	6,737
7,117	1,071	6,046	66	21
16,247	5,562	10,685	77	154
113,278	95,961	17,317	52	1,167
802,779	699,108	103,671	66	21,801
4,557	1,355	3,202	n/a	53
2,925	1,876	1,049	51	(15)
16,299	10,751	5,548	53	581
31,942	13,999	17,943	59	1,071
19,342	6,213	13,129	101	(733)
152,467	108,623	43,844	67	5,558
11,590	5,878	5,712	31	1,167
713,885	605,501	108,384	45	21,163
16,890	9,135	7,755	49	1,290
15,395	7,128	8,267	56	734
49,179	19,463	29,716	62	1,823
3,976	1,184	2,792	51	67
28,805	15,215	13,590	61	1,223
34,947	23,858	11,089	43	2,295
30,813	8,934	21,879	55	1,253
22,470	8,835	13,635	55	1,876
32,191	10,056	22,135	60	1,000
18,265	11,268	6,997	64	754
43,686	17,072	26,614	54	2,068



PROPERTY AND CASUALTY COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

ONTARIO cont.

	Kingsway General Insurance Company	303,317	247,122
	L&A Mutual Insurance Company	5,470	2,493
	Lambton Mutual Insurance Company	13,316	10,778
	Lanark Mutual Insurance Company	21,089	13,199
	Lawyers' Professional Indemnity Company	77,330	66,118
3	Markham General Insurance Company	0	0
	MAX Canada Insurance Company	3,775	1,494
	McKillop Mutual Insurance Company	7,004	4,968
	Middlesex Mutual Insurance Co.	7,616	3,420
	Norfolk Mutual Insurance Company	4,979	2,850
	North Blenheim Mutual Insurance Company	7,054	2,997
	North Kent Mutual Fire Insurance Company	5,429	3,459
	Oxford Mutual Insurance Company	9,173	5,129
	Peel Maryborough Mutual Insurance Company	12,046	8,831
	Peel Mutual Insurance Company	26,196	17,720
	Pilot Insurance Company	701,691	525,727
	Premier Insurance Company	155	(100)
	Prescott Mutual Insurance Company	818	776
	Pro-Demnity Insurance Company	13,446	5,378
	Scottish & York Insurance Co. Limited	191,902	127,892
	South Easthope Mutual Insurance Company	10,909	6,020
	The West Wawanosh Mutual Insurance Company	12,989	8,556
	The Westminster Mutual Insurance Company	5,797	3,824
	The Yarmouth Mutual Fire Insurance Company	5,232	2,742
	Town & Country Mutual Insurance Company	8,088	6,892
	Townsend Farmers' Mutual Fire Insurance Company	4,456	4,224
	Tradition Mutual Insurance Company	10,471	7,301
	Trillium Mutual Insurance Company	27,597	17,739
	TTC Insurance Company Limited	0	0
	Usborne and Hibbert Mutual Fire Insurance Company	4,702	2,683



TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
993,351	878,172	115,179	84	29,339
10,346	5,486	4,860	49	775
44,076	20,520	23,556	74	572
56,614	27,089	29,525	59	1,939
444,360	334,739	109,621	96	7,335
0	0	0	n/a	0
11,210	4,833	6,377	61	(51)
17,891	10,686	7,205	57	693
22,055	9,581	12,474	64	818
12,830	6,173	6,657	57	833
16,578	6,415	10,163	45	1,141
25,190	8,341	16,849	47	1,183
21,435	13,707	7,728	61	1,207
27,889	15,670	12,219	60	1,078
57,177	33,662	23,515	60	2,949
1,667,592	1,379,688	287,904	72	39,281
3,157	112	3,045	-74	11
1,332	943	389	49	(20)
76,981	54,217	22,764	61	340
691,845	586,101	105,744	68	15,367
28,280	12,565	15,715	64	1,327
37,939	25,920	12,019	52	2,179
10,272	6,379	3,893	56	545
12,763	4,197	8,566	62	273
23,453	11,651	11,802	77	(265)
14,367	7,665	6,702	70	447
24,754	13,305	11,449	66	873
64,894	43,954	20,940	59	3,204
41,665	41,565	100	n/a	0
30,599	5,659	24,940	65	1,726



PROPERTY AND CASUALTY COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

ONTARIO cont.

Wabisa Mutual Insurance Company	5,640	3,423
West Elgin Mutual Insurance Company	9,255	10,310
York Fire & Casualty Insurance Company	149,397	98,401
	2,202,680	1,539,990

EXTRA PROVINCIAL

	Alberta Motor Association Insurance Company	0	0
	Belair Insurance Company Inc.	39,156	8,651
4	Canadian Farm Insurance Corp.	0	0
	GMS Insurance Inc.	220	55
	Industrial-Alliance Pacific General Insurance Corporation	932	82
	Innovative Insurance Corporation	21	0
5	L'Unique General Insurance Inc.	0	0
6	Optimum Insurance Company Inc.	36,411	26,761
7	Orleans General Insurance Company	0	0
	SGI CANADA Insurance Services Ltd.	105	4
	The Canadian Union Insurance Company	3,705	974
	The Mutual of Ottawa-Church Insurance	15	0
	Trans Global Insurance Company	9,076	632
		89,641	37,159

FEDERAL

	ACE INA Insurance	144,389	75,543
	Allianz Insurance Company of Canada	39,921	94,033
	Allstate Insurance Company of Canada	310,811	159,002
8	Alta Surety Company	0	0
	Ascentus Insurance Ltd.	11,044	9,608
	Aviva Insurance Company of Canada	487,727	327,984
	AXA Insurance (Canada)	227,896	146,249
	AXA Pacific Insurance Company	7,491	9,277
	Canadian Direct Insurance Incorporated	0	0
	Canadian Northern Shield Insurance Company	238	73



TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
13,357	7,675	5,682	56	491
31,624	17,447	14,177	66	992
314,759	278,487	36,272	69	5,765
7, 501,575	5,896,794	1,604,781		203,041
360,971	274,788	86,183	70	18,562
794,474	572,842	221,632	56	58,733
0	0	0	n/a	0
7,755	2,231	5,524	95	(1,221)
55,932	42,255	13,677	52	2,359
4,919	1,770	3,149	48	35
0	0	0	0	0
194,611	159,533	35,078	56	3,923
0	0	0	n/a	0
90,252	36,997	53,255	66	3,601
390,356	313,667	76,689	68	6,702
4,938	179	4,759	10	305
16,128	7,657	8,471	8	2,601
1,920,336	1,411,919	508,417		95,600
934,376	744,477	189,899	46	50,629
1,348,407	1,003,463	344,944	56	103,143
1,556,932	1,065,194	491,738	51	170,335
0	0	0	n/a	0
62,461	49,195	13,266	61	989
3,303,402	2,707,618	595,784	65	87,556
832,099	733,700	98,399	62	15,897
738,808	582,030	156,778	58	29,935
144,864	116,110	28,754	65	5,123
242,255	196,505	45,750	60	4,031



PROPERTY AND CASUALTY COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

FEDERAL cont.

	Certas Direct Insurance Company	109,211	75,484
	Chubb Insurance Company of Canada	325,222	229,837
	Commonwealth Insurance Company	40,711	9,059
	Constitution Insurance Company of Canada	0	(504)
	Co-operators General Insurance Company	657,802	444,284
	COSECO Insurance Company	121,949	94,249
	CUMIS General Insurance Company	30,618	23,744
	Echelon General Insurance Company	104,006	63,412
	Economical Mutual Insurance Company	867,707	528,553
	Elite Insurance Company	45,974	20,615
	Everest Insurance Company of Canada	2	1
	FCT Insurance Company Ltd.	39,243	10,057
	Federated Insurance Company of Canada	58,827	31,695
	Federation Insurance Company of Canada	83,217	71,217
	First North American Insurance Company	1,062	909
9	Genworth Financial Mortgage Insurance Company Canada	239,392	20,622
	Gold Circle Insurance Company	0	0
	Gore Mutual Insurance Company	135,167	87,704
	Grain Insurance and Guarantee Company	9,576	2,379
10	Granite Insurance Company	0	0
	ING Insurance Company of Canada	1,252,751	680,793
	ING Novex Insurance Company of Canada	101,789	52,579
	Jevco Insurance Company	9,983	7,724
	Legacy General Insurance Company	14,003	251
	Lloyd's Underwriters	344,919	872,256
	Lombard General Insurance Company of Canada	399,780	263,297
	Lombard Insurance Company	110,933	79,872
	London and Midland General Insurance Company	32,149	3,951
	Markel Insurance Company of Canada	185,054	145,928
	Old Republic Insurance Company of Canada	40,396	26,515



TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
392,147	286,602	105,545	65	25,891
1,921,963	1,461,915	460,048	67	53,375
1,499,641	1,186,429	313,212	111	18,245
3,614	1,248	2,366	n/a	78
3,242,253	2,311,436	930,817	67	132,115
361,608	306,087	55,521	73	7,361
119,293	99,602	19,691	71	2,301
247,214	188,558	58,656	61	11,072
3,476,517	2,454,968	1,021,549	64	172,120
232,462	172,974	59,488	57	16,956
5,314	1,049	4,265	-6200	77
92,752	55,296	37,456	21	8,956
386,176	312,458	73,718	59	20,541
537,820	458,479	79,341	64	10,572
9,068	3,759	5,309	39	440
2,675,960	1,721,421	954,539	12	205,476
4,185	10	4,175	n/a	21
379,322	265,055	114,267	63	19,897
71,337	52,633	18,704	46	3,588
0	0	0	n/a	0
5,900,834	4,927,609	973,225	56	366,910
351,870	303,851	48,019	56	10,065
497,070	409,354	87,716	72	11,785
32,823	(3,419)	36,242	16	5,171
2,856,946	2,647,805	209,141	85	(73,879)
2,036,709	1,560,846	475,863	62	116,099
365,633	267,973	97,660	67	28,492
328,593	154,609	173,984	17	49,988
757,650	610,986	146,664	66	40,470
185,385	131,444	53,941	54	7,273



PROPERTY AND CASUALTY COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

FEDERAL cont.

	Omega General Insurance Company	852	286
	Pafco Insurance Company	76,522	44,589
	Pembridge Insurance Company	46,952	7,637
	Perth Insurance Company	130,620	78,283
	Primum Insurance Company	172,130	115,022
	Quebec Assurance Company	0	77
	RBC General Insurance Company	265,499	197,939
	RBC Travel Insurance Company	98,017	38,815
	Royal & Sun Alliance Insurance Company of Canada	388,945	277,149
	S & Y Insurance Company	45,475	25,154
	Scotia General Insurance Company	0	0
	SecuriCan General Insurance Company	7,167	4,096
	Security National Insurance Company	532,544	345,836
	St. Paul Guarantee Insurance Company	79,285	33,197
	TD Direct Insurance Inc.	0	0
	TD General Insurance Company	128,708	90,588
11	TD Home And Auto Insurance Company	241,356	229,865
	Temple Insurance Company	80,529	47,593
	The Boiler Inspection and Insurance Company of Canada	17,635	4,527
	The Citadel General Assurance Company	134,936	85,806
	The Dominion of Canada General Insurance Company	734,488	484,238
	The Guarantee Company of North America	228,687	140,771
	The Missisquoi Insurance Company	189	1,962
	The Mortgage Insurance Company of Canada	0	(655)
	The Nordic Insurance Company of Canada	108,697	64,216
	The North Waterloo Farmers Mutual Insurance Company	38,283	21,970
	The Personal Insurance Company	320,252	256,589
	The Portage La Prairie Mutual Insurance Company	18,728	7,159
	The Sovereign General Insurance Company	62,028	32,291
	The Wawanesa Mutual Insurance Company	429,971	328,871



TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
14,696	634	14,062	56	(666)
131,134	87,888	43,246	61	6,301
487,746	306,303	181,443	19	43,229
358,789	312,812	45,977	64	7,127
850,818	727,853	122,965	64	39,779
100,651	70,159	30,492	60	5,336
613,961	466,122	147,839	75	28,037
176,234	104,520	71,714	25	12,911
3,426,914	2,712,630	714,284	60	75,088
99,645	73,879	25,766	79	(785)
7,014	17	6,997	n/a	12
8,542	1,865	6,677	55	(158)
2,142,472	1,472,043	670,429	68	163,251
624,242	430,544	193,698	45	22,545
12,824	179	12,645	n/a	286
288,660	239,958	48,702	70	12,542
1,088,316	935,028	153,288	75	17,529
734,812	601,252	133,560	53	20,367
186,316	112,852	73,464	19	21,632
728,999	517,365	211,634	64	31,209
2,516,012	1,900,668	615,344	61	139,196
922,264	492,221	430,043	57	37,580
426,886	345,736	81,150	64	12,758
56,142	20,321	35,821	-27	3,707
2,145,771	1,527,052	618,719	56	192,015
74,403	46,173	28,230	55	2,383
956,533	765,466	191,067	77	31,958
224,243	152,488	71,755	64	7,753
464,182	371,629	92,553	58	13,036
3,761,633	2,239,629	1,522,004	71	147,617



PROPERTY AND CASUALTY COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

FEDERAL cont.

Traders General Insurance Company	322,274	204,929
Trafalgar Insurance Company of Canada	96,835	61,877
Unifund Assurance Company	249,242	180,158
Waterloo Insurance Company	45,116	31,386
Western Assurance Company	87,268	37,386
Western Surety Company	2,812	37
XL Insurance Company Limited	37,075	5,075
Zenith Insurance Company	37,954	24,205
	11,858,031	8,177,176

BRANCH

	Affiliated FM Insurance Company	31,193	21,386
	Allianz Global Risks US Insurance Company	61,183	(19,587)
	Allstate Insurance Company	0	0
	American Bankers Insurance Company of Florida	95,394	11,525
	American Home Assurance Company	296,438	178,821
	American Re-Insurance Company	0	168
	Arch Insurance Company	2,006	893
12	Atradius Credit Insurance N.V.	0	0
	Avemco Insurance Company	0	(93)
	Aviation & General Insurance Company Limited	0	0
	AXA Corporate Solutions Assurance	3,392	10,473
	Centennial Insurance Company	16	(416)
	CGU International Insurance plc	32	(2,249)
	Chicago Title Insurance Company	4,192	1,600
	Compagnie Francaise D'Assurance Pour Le Commerce Extérieur	2,099	304
	Continental Casualty Company	100,080	48,681
	DaimlerChrysler Insurance Company	5,004	1,256
	Eagle Star Insurance Company Limited	168	(2,274)
	Ecclesiastical Insurance Office Public Limited Company	14,362	9,800
	Employers Insurance Company of Wausau	(6)	(554)



TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
1,090,351	861,399	228,952	65	69,007
339,712	281,478	58,234	56	12,094
823,239	693,668	129,571	70	25,107
238,585	189,360	49,225	64	10,062
641,202	523,494	117,708	60	12,176
30,509	18,567	11,942	13	1,684
280,453	194,166	86,287	38	19,406
136,184	90,438	45,746	54	7,787
65,346,852	49,437,185	15,909,667		2,989,992
170,982	119,429	51,553	67	13,836
586,716	539,127	47,589	109	(4,537)
14,677	1,525	13,152	n/a	1,476
278,194	173,821	104,373	14	11,935
3,085,402	2,305,387	780,015	69	117,613
274,119	96,885	177,234	97	6,304
42,799	24,866	17,933	48	243
0	0	0	n/a	0
4,343	988	3,355	n/a	100
1,111	80	1,031	n/a	(64)
119,572	80,917	38,655	58	7,544
13,883	4,906	8,977	-433	381
67,259	24,259	43,000	7120	5,472
12,533	4,898	7,635	13	1,744
12,381	5,149	7,232	52	(768)
806,111	555,800	250,311	56	48,146
47,291	11,909	35,382	60	4,000
32,508	15,482	17,026	1846	818
127,950	83,414	44,536	62	100
54,700	11,092	43,608	-1500	1,665



PROPERTY AND CASUALTY COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

BRANCH cont.

	Employers Reinsurance Corporation	85,738	37,553
	EULER American Credit Indemnity Company	18,255	6,311
	Factory Mutual Insurance Company	87,064	19,306
	Federal Insurance Company	1,355	325
	First American Title Insurance Company	17,056	3,132
	General Reinsurance Corporation	0	0
	Great American Insurance Company	29,371	70,326
	Great American Insurance Company of New York	0	(23)
	Hartford Fire Insurance Company	11,776	5,838
	ICAROM Public Limited Company	0	30
13	Jewelers Mutual Insurance Company	0	0
	Lawyers Title Insurance Corporation	474	696
	Liberty Mutual Fire Insurance Company	11	(18)
	Liberty Mutual Insurance Company	75,898	99,769
	Lumbermens Mutual Casualty Company	(123)	(14,105)
	Mitsui Sumitomo Insurance Company, Limited	0	0
	Motors Insurance Corporation	191,344	167,057
	National Liability & Fire Insurance Company	13,137	5,301
	NCMIC Insurance Company	1	0
	NIPPONKOA Insurance Company, Limited	758	(338)
	North American Specialty Insurance Company	0	112
	Pearl Assurance Public Limited Company	0	0
	Progressive Casualty Insurance Company	0	(2,200)
	Protective Insurance Company	251	271
	Providence Washington Insurance Company	0	591
	Reliance Insurance Company	0	0
	Security Insurance Company of Hartford	(33)	4,753
	Sentry Insurance A Mutual Company	894	431
	Sompo Japan Insurance Inc.	3,459	1,424
	Specialty National Insurance Company	0	2



Ontario

TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
1,313,350	785,143	528,207	66	62,703
78,022	43,600	34,422	51	4,993
635,436	411,831	223,605	67	62,492
100,856	44,904	55,952	52	1,389
17,068	6,387	10,681	18	4,902
551,397	418,611	132,786	63	19,424
208,676	145,095	63,581	241	(73,372)
3,517	249	3,268	n/a	127
320,694	99,351	221,343	83	14,080
3,246	113	3,133	n/a	(48)
0	0	0	n/a	0
6,903	2,387	4,516	-2	56
25,871	1,845	24,026	1645	182
1,205,413	626,811	578,602	83	20,899
49,680	6,642	43,038	592	2,855
0	0	0	n/a	0
666,741	475,011	191,730	77	40,782
143,012	55,899	87,113	17	21,699
5,921	35	5,886	0	243
26,566	4,346	22,220	-58	1,909
35,953	26,613	9,340	78	312
1,625	13	1,612	n/a	(9)
69,524	20,109	49,415	-356	3,750
8,622	1,437	7,185	136	(100)
13,232	2,731	10,501	140	510
0	0	0	n/a	0
157,611	85,404	72,207	3825	(9,217)
26,281	4,468	21,813	63	552
32,100	6,538	25,562	54	1,297
7,217	203	7,014	n/a	26



PROPERTY AND CASUALTY COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

BRANCH cont.

	St. Paul Fire and Marine Insurance Company	77,705	64,408
	State Farm Fire and Casualty Company	312,611	205,410
	State Farm Mutual Automobile Insurance Company	925,587	680,919
	Stewart Title Guaranty Company	46,456	19,934
	T.H.E. Insurance Company	132	81
	The American Road Insurance Company	2,780	1,956
	The British Aviation Insurance Company Limited	1	(311)
	The Hanover Insurance Company	0	(10)
14	The Home Insurance Company	0	0
	The Travelers Indemnity Company	1	3
	TIG Insurance Company	0	(6,421)
	Tokio Marine & Nichido Fire Insurance Co. ,Ltd.	13,508	6,492
	UAP-NewRotterdam Insurance Company N.V.	0	(1,429)
	Utica Mutual Insurance Company	286	157
	Virginia Surety Company, Inc.	244	411
	XL Reinsurance America Inc.	26,343	13,921
	Zurich Insurance Company	428,787	252,932
		2,986,680	1,904,731
	TOTAL	17,137,032	11,659,056



TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
1,097,507	620,265	477,242	53	64,294
826,203	479,323	346,880	65	35,617
3,288,862	2,218,384	1,070,478	75	289,186
70,170	41,924	28,246	43	972
1,757	534	1,223	48	(1)
33,715	994	32,721	70	2,291
10,561	4,519	6,042	-13620	844
3,155	46	3,109	n/a	18
0	0	0	n/a	0
86,686	24,980	61,706	-71700	4,604
90,595	24,660	65,935	281200	13,773
70,651	41,825	28,826	56	3,211
4,455	529	3,926	n/a	501
10,411	4,506	5,905	64	610
31,171	3,121	28,050	72	1,894
335,079	185,634	149,445	71	9,450
2,204,095	1,711,077	493,018	70	59,490
19,632,138	12,698,031	6,934,107		885,198
94,400,901	69,443,929	24,956,972		4,173,831



LIFE INSURANCE COMPANIES

FINANCIAL SUMMARY

year ended December 31, 2005 (in thousands)

ONTARIO BUSINESS

Direct
premiums
written
\$

Benefits and
payments to
policyholders
\$

Note

ONTARIO

CT Financial Assurance Company	4,742	1,226
Revios Reinsurance Canada Ltd.	0	0
Trent Health Insurance Company	0	19
Union of Canada Life Insurance	1,043	1,051
	5,785	2,296

EXTRA PROVINCIAL

Acadia Life	0	0
Assumption Mutual Life Insurance Company	4,510	3,419
AXA Insurance Inc.	10,932	1,054
Canassurance Insurance Company	1,333	1,004
Desjardins Financial Security Life Assurance Company	375,238	384,093
First Canadian Insurance Corporation	15,828	2,770
Industrial Alliance Insurance and Financial Services Inc.	508,769	305,042
La Capitale Insurance And Financial Services Inc.	0	0
L'Entraide Assurance Mutual Company	0	0
National Bank Life Insurance Company	9,082	2,283
Promutuel Life Inc.	0	0
SSQ, Life Insurance Company Inc.	45,893	26,257
15 The International Life Insurance Company	0	0
16 The Union Life, A Mutual Assurance Company	0	0
Trans Global Life Insurance Company	1,823	185
	973,408	726,107

FEDERAL

ACE INA Life Insurance	42,375	13,875
AIG Assurance Canada	45,729	34,742
AIG Life Insurance Company of Canada	282,972	49,724
Allstate Life Insurance Company of Canada	0	0
Blue Cross Life Insurance Company of Canada	14,180	6,335
BMO Life Insurance Company	15,981	991
Canadian Premier Life Insurance Company	64,952	5,335



TOTAL COMPANY

Total assets	Total liabilities	Excess of assets over liabilities	Net Income/ (loss)
\$	\$	\$	\$
24,656	15,749	8,907	410
55,697	27,721	27,976	(5,925)
43,112	16,643	26,469	3,231
73,223	62,098	11,125	435
196,688	122,211	74,477	(1,849)
55,479	37,861	17,618	1,149
455,177	389,844	65,333	6,075
351,504	297,904	53,600	(4,917)
78,450	47,250	31,200	2,913
11,638,525	10,806,031	832,494	151,581
182,228	127,354	54,874	10,029
10,078,640	8,704,348	1,374,292	132,161
122,942	90,007	32,935	502
47,885	41,257	6,628	7
169,835	67,792	102,043	27,514
9,458	4,915	4,543	923
1,710,417	1,526,661	183,756	23,485
0	0	0	0
0	0	0	0
9,948	2,858	7,090	3,650
24,910,488	22,144,082	2,766,406	355,072
52,497	32,321	20,176	3,670
589,135	544,927	44,208	8,321
1,346,836	1,168,970	177,866	17,661
3,386	16	3,370	36
213,747	165,225	48,522	3,046
46,377	10,420	35,957	12,226
129,201	33,567	95,634	10,438



LIFE INSURANCE COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Benefits and
payments to
policyholders
\$

Note

FEDERAL cont.

	CIBC Life Insurance Company Limited	10,410	3,786
	CIGNA Life Insurance Company of Canada	3,335	3,569
	CompCorp Life Insurance Company	0	0
17	Confederation Life Insurance Company	0	0
	Co-operators Life Insurance Company	250,048	169,676
	Crown Life Insurance Company	0	0
	CUMIS Life Insurance Company	76,443	42,403
	Industrial-Alliance Pacific Life Insurance Company	92,794	32,244
	London Life Insurance Company	1,641,804	861,086
	Manulife Canada Ltd.	28,334	18,202
	MD Life Insurance Company	18,030	774
	Penncorp Life Insurance Company	25,861	6,973
	Primerica Life Insurance Company of Canada	88,831	30,452
	RBC Life Insurance Company	458,627	206,865
	Reliable Life Insurance Company	30,422	13,160
	Scotia Life Insurance Company	7,899	432
	Sun Life Assurance Company of Canada	2,802,062	2,606,555
	TD Life Insurance Company	20,158	4,152
	The Canada Life Assurance Company	1,268,553	1,415,156
	The Canada Life Insurance Company of Canada	0	5
	The Empire Life Insurance Company	317,132	226,755
	The Equitable Life Insurance Company of Canada	222,550	159,712
	The Great-West Life Assurance Company	1,902,536	1,411,073
	The Lincoln National Life Insurance Company	0	0
	The Manufacturers Life Insurance Company	3,509,850	2,824,752
	The Standard Life Assurance Company of Canada	812,666	778,950
	The Wawanesa Life Insurance Company	16,455	9,519
	Transamerica Life Canada	279,600	141,703
	Unity Life of Canada	55,973	18,838
18	Western Life Assurance Company	10,753	5,189



TOTAL COMPANY

Total assets	Total liabilities	Excess of assets over liabilities	Net Income/ (loss)
\$	\$	\$	\$
30,527	(20,257)	50,784	5,351
42,222	34,424	7,798	666
10,000	155	9,845	0
0	0	0	0
2,310,572	1,870,498	440,074	19,598
701,092	499,423	201,669	15,200
602,614	511,041	91,573	13,896
2,025,797	1,772,098	253,699	41,450
21,180,087	19,505,530	1,674,557	344,168
3,596,478	3,301,093	295,385	59,095
208,560	178,267	30,293	3,727
236,791	174,484	62,307	11,259
411,805	6,167	405,638	43,457
4,201,750	3,303,602	898,148	70,214
47,272	25,999	21,273	1,947
52,803	(18,045)	70,848	11,501
68,738,349	59,848,306	8,890,043	1,318,682
22,524	(3,501)	26,025	1,166
14,682,236	11,560,856	3,121,380	541,708
4,233,631	4,051,774	181,857	5,944
2,961,186	2,503,582	457,604	28,671
1,025,152	858,110	167,042	14,366
22,134,447	12,836,084	9,298,363	1,324,056
19,546	0	19,546	17,458
50,896,006	38,756,016	12,139,990	2,076,357
14,697,281	13,548,261	1,149,020	177,504
418,426	348,046	70,380	4,712
4,599,920	3,502,738	1,097,182	(83,698)
276,729	242,249	34,480	4,509
57,355	40,463	16,892	1,485



LIFE INSURANCE COMPANIES

FINANCIAL SUMMARY

year ended December 31, 2005 (in thousands)

ONTARIO BUSINESS

Direct
premiums
written
\$

Benefits and
payments to
policyholders
\$

Note

FEDERAL cont.

1,4417,315

11,102,983

BRANCH

	Aetna Life Insurance Company	999	1,696
	Allianz Life Insurance Company of North America	2,556	1,042
	American Bankers Life Assurance Company of Florida	80,987	12,647
	American Health and Life Insurance Company	11,180	1,830
	American Income Life Insurance Company	15,738	2,741
	AMEX Assurance Company	982	0
19	Assurant Life of Canada	0	0
	AXA Equitable Life Insurance Company	55	1,417
20	Bankers Life and Casualty Company	0	0
	Combined Insurance Company of America	37,329	13,089
	Connecticut General Life Insurance Company	4,465	1,229
	Cuna Mutual Insurance Society	195	385
21	Fidelity Investments Life Insurance Company	0	0
	First Allmerica Financial Life Insurance Company	23	28
	Forethought Life Insurance Company	1,602	6,056
	Fortis Benefits Insurance Company	65,079	14,537
	General American Life Insurance Company	0	(104)
	Gerber Life Insurance Company	1,061	44
	Hartford Life Insurance Company	0	546
	Household Life Insurance Company	13,457	2,450
	John Alden Life Insurance Company	0	10
	John Hancock Life Insurance Company	26	9
	Liberty Life Assurance Company of Boston	169	284
	Life Insurance Company of North America	1,242	1,848
	Life Investors Insurance Company of America	4,272	1,498
	Lincoln Heritage Life Insurance Company o/a Superior Life Insurance Company	0	0
	Massachusetts Mutual Life Insurance Company	220	218
22	Metlife Canada	0	0



TOTAL COMPANY

Total assets	Total liabilities	Excess of assets over liabilities	Net Income/ (loss)
\$	\$	\$	\$
222,802,337	181,192,909	41,609,428	6,129,847
51,771	16,956	34,815	2,385
73,555	24,699	48,856	8,001
218,704	130,371	88,333	8,281
130,359	47,869	82,490	13,387
149,300	66,398	82,902	10,438
6,357	123	6,234	1,017
0	0	0	0
33,257	16,656	16,601	(125)
0	0	0	0
548,984	307,134	241,850	51,168
69,603	58,862	10,741	(2,658)
22,779	17,715	5,064	(466)
5,775	2,822	2,953	(729)
2,280	1,346	934	(45)
124,546	103,297	21,249	2,631
458,324	424,190	34,134	704
1,161,270	607,870	553,400	127,141
15,881	3,729	12,152	(488)
50,099	30,920	19,179	5,723
135,676	44,159	91,517	14,616
1,951	1,167	784	(71)
16,075	6,482	9,593	(160)
13,348	3,336	10,012	491
39,229	22,043	17,186	(3,742)
213,235	110,578	102,657	14,488
3,092	0	3,092	(24)
23,260	8,190	15,070	(730)
0	0	0	0



LIFE INSURANCE COMPANIES

FINANCIAL SUMMARY

year ended December 31, 2005 (in thousands)

ONTARIO BUSINESS

Direct
premiums
written
\$

Benefits and
payments to
policyholders
\$

Note

BRANCH cont.

Metropolitan Life Insurance Company	1,460	13,858
Minnesota Life Insurance Company	128	379
New York Life Insurance Company	22,916	7,134
Pennsylvania Life Insurance Company	0	0
Phoenix Life Insurance Company	0	29
Principal Life Insurance Company	96	237
Provident Life and Accident Insurance Company	0	0
Reassure America Life Insurance Company	4	11
State Farm Life Insurance Company	81,798	38,781
Stonebridge Life Insurance Company	33	0
The Lincoln National Life Insurance Company	0	0
The Prudential Insurance Company of America	4,158	6,347
The Standard Life Assurance Company	19,712	89,382
The Travelers Insurance Company	0	282
United American Insurance Company	415	444
23 Washington National Insurance Company	321	49
	372,678	220,433
TOTAL	15,769,186	12,051,819



TOTAL COMPANY

Total assets	Total liabilities	Excess of assets over liabilities	Net Income/ (loss)
\$	\$	\$	\$
1,695,090	462,554	1,232,536	63,575
2,537	107	2,430	43
263,999	93,348	170,651	12,049
1,173	5	1,168	62
2,238	542	1,696	(11)
9,505	6,178	3,327	247
249,552	4,712	244,840	70,233
13,957	4,976	8,981	697
937,138	738,558	198,580	22,504
44,111	5,921	38,190	3,592
19,546	86	19,460	17,458
260,390	188,398	71,992	(1,745)
1,035,982	988,716	47,266	(7,739)
25,825	3,491	22,334	256
10,837	5,551	5,286	458
5,775	2,822	2,953	(729)
8,146,365	4,562,877	3,583,488	432,183
256,055,878	208,022,079	48,033,799	6,915,253



REINSURANCE COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

This table lists only those companies which are licensed solely for the business of reinsurance.

Premiums
assumed

Net losses
incurred

\$

\$

Note

ONTARIO

Farm Mutual Reinsurance Plan Inc.	108,670	85,756
Global Reinsurance Company	(55)	7,194
	108,615	92,950

EXTRA PROVINCIAL

Optimum Reassurance Inc.	31,944	3,139
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FEDERAL

Anglo Canada General Insurance Company	83,987	48,964
Aspen Insurance UK Limited	43,419	27,629
Munich Reinsurance Company of Canada	165,345	80,213
RGA Life Reinsurance Company of Canada	189,256	9,729
SCOR Canada Reinsurance Company	26,725	15,110
Suecia Reinsurance Company	3	9
Swiss Re Life & Health Canada	263,756	40,574
Swiss Reinsurance Company Canada	78,515	19,460
	851,006	241,688

BRANCH

Alea Europe Ltd.	106	(1,916)
American Agricultural Insurance Company	8,179	6,381
AXA RE	49,612	62,304
Caisse Centrale de Reassurance	20,526	11,385
Cavell Insurance Company Limited	(4)	(140)
Converium Reinsurance (North America) Inc.	(602)	2,352
Employers Reassurance Corporation	60,553	34,151
Endurance Reinsurance Corporation of America	8,373	2,288
Everest Reinsurance Company	95,952	46,422
Folksamerica Reinsurance Company	10,238	3,368
GE Frankona Ruckversicherungs- Aktiengesellschaft	1,797	750
24 General Re Life Corporation	0	0
Hannover Ruckversicherung AG	62,582	22,012
Mapfre Reinsurance Corporation	3,115	900



Ontario

TOTAL COMPANY

Total assets \$	Total liabilities \$	Excess of assets over liabilities \$	Claims incurred to earned premium %	Net income/ (loss) \$
490,186	315,292	174,894	92	24,613
128,053	90,640	37,413	-805	5,723
618,239	405,932	212,307		30,336
266,494	236,526	29968	n/a	3,319
350,420	290,328	60,092	62	13,476
133,926	61,056	72,870	95	(4,819)
1,357,038	1,050,677	306,361	66	47,914
2,186,822	1,784,695	402,127	n/a	(6,156)
462,518	306,642	155,876	63	15,557
10,443	3,616	6,827	300	79
2,733,765	2,454,215	279,550	n/a	90,242
1,071,684	937,206	134,478	49	18,837
8,306,616	6,888,435	1,418,181		175,130
72,031	37,641	34,390	-2580	5,764
58,024	26,802	31,222	100	(1,194)
946,228	523,842	422,386	88	27,801
161,560	125,447	36,113	61	4,622
21,434	3,230	18,204	3500	556
38,819	11,090	27,729	103	(1,615)
725,682	336,643	389,039	n/a	70,810
73,484	45,821	27,663	70	252
589,141	457,925	131,216	76	13,591
170,180	106,646	63,534	57	6,211
48,149	19,673	28,476	n/a	25,243
9,066	2,501	6,565	n/a	1,445
569,112	341,693	227,419	66	16,926
31,965	6,184	25,781	84	(201)



REINSURANCE COMPANIES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

This table lists only those companies which are licensed solely for the business of reinsurance.

Premiums
assumed

Net losses
incurred

\$

\$

Note

BRANCH cont.

Munich Reinsurance Company	891,220	691,244
Nationwide Mutual Insurance Company	(7)	(47)
Nederlandse Reassurantie Groep N.V.	0	0
NRG Victory Reinsurance Limited	(13)	1,206
Odyssey America Reinsurance Corporation	66,944	49,202
Partner Re SA	56,720	27,493
Pohjola Non-Life Insurance Company Ltd.	0	(55)
ReliaStar Life Insurance Company	18,050	3,013
SCOR Vie	1,906	799
Seaton Insurance Company	0	0
Sorema North America Reinsurance Company	(3)	(73)
Swiss Reinsurance Company	326,450	2,033
Terra Nova Insurance Company Limited	(68)	3,030
The Insurance Corporation of New York	0	(277)
The Toa Reinsurance Company of America	24,300	17,151
Transatlantic Reinsurance Company	70,783	23,582
XL Re Europe, Canada Branch	16,637	5,484
	1,793,346	1,014,042
TOTAL	2,784,911	1,351,819

*for reinsurance companies with both life and property and casualty business, claims incurred as a percentage of earned premium provided in the report, pertains only to property and casualty business.



TOTAL COMPANY

Total assets	Total liabilities	Excess of assets over liabilities	Claims incurred to earned premium	Net income/ (loss)
\$	\$	\$	%	\$
7,003,537	5,874,748	1,128,789	n/a	9,208
26,653	6,754	19,899	n/a	1,052
4,964	1,877	3,087	n/a	(232)
18,846	6,457	12,389	-12060	(499)
224,306	145,411	78,895	73	7,350
403,679	380,759	22,920	52	16,267
2,360	480	1,880	n/a	47
127,535	68,908	58,627	n/a	6,708
240,141	170,991	69,150	n/a.	2,665
7,412	1,548	5,864	n/a.	329
53,185	8,919	44,266	-3100	2,025
1,924,900	1,111,759	813,141	n/a	63,245
47,124	27,284	19,840	-4268	160
30,757	2,639	28,118	n/a	841
165,715	124,780	40,935	81	2,235
510,527	375,477	135,050	60	18,572
152,613	101,023	51,590	49	6,566
14,459,129	10,454,952	4,004,177		306,750
23,650,478	17,985,845	5,664,633		515,535



RECIPROCAL OR INTERINSURANCE EXCHANGES

FINANCIAL SUMMARY

ONTARIO BUSINESS

year ended December 31, 2005 (in thousands)

Direct
premiums
written
\$

Direct
claims
incurred
\$

Note

ONTARIO

Canadian Lawyers Liability Assurance Society	25,025	40,479
Canadian Universities Reciprocal Insurance Exchange	6,991	3,651
Community Newspapers Reciprocal Insurance Exchange	88	64
Healthcare Insurance Reciprocal of Canada	85,350	67,275
25 Metro Public Education Insurance Exchange	0	0
Municipal Electric Association Reciprocal Insurance Exchange	8,628	1,962
Ontario Municipal Insurance Exchange	18,244	13,820
Ontario School Boards' Insurance Exchange	29,950	31,102
Poultry Insurance Exchange Reciprocal of Canada	431	7
	174,707	158,360

BRANCH

Lumbermen's Underwriting Alliance	8,983	(31)
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Totals	183,690	158,329
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TOTAL COMPANY

Total assets	Total liabilities	Excess of assets over liabilities	Claims incurred to earned premium	Net Income (loss) for the year
\$	\$	\$	%	\$
136,396	128,642	7,754	125	(1,812)
61,614	50,439	11,175	54	5,181
920	173	747	78	(64)
349,180	282,201	66,979	82	27,562
0	0	0	n/a	0
36,050	15,668	20,382	17	5,837
41,765	40,867	898	108	(1,907)
161,052	125,055	35,997	100	5,607
1,724	722	1,002	2	357
788,701	643,767	144,934		40,761
98,740	50,990	47,750	8	26,486
887,441	694,757	192,684		67,247



FRATERNAL SOCIETIES

FINANCIAL SUMMARY

year ended December 31, 2005 (in thousands)

ONTARIO BUSINESS

Direct
premiums
written
\$

Benefits and
payments to
policyholders
\$

Note

ONTARIO

Guaranteed Funeral Deposits of Ontario (Fraternal)	21,388	23,609
Teachers Life Insurance Society (Fraternal)	7,910	4,606
Toronto Police Widows and Orphans' Fund	1,211	2,013
	30,509	30,228

FEDERAL

	ACTRA Fraternal Benefit Society	766	795
	Canadian Professional Sales Association	128	526
26	Canadian Slovak Benefit Society	0	0
27	Canadian Slovak League	0	0
	Lutheran Life Insurance Society of Canada	12,737	13,462
	Sons of Scotland Benevolent Association	592	377
	The Grand Orange Lodge of British America	1,080	730
	The Independent Order of Foresters	20,202	21,854
	The Order of Italo-Canadians	17	61
	Ukrainian Fraternal Society of Canada	33	124
	Ukrainian Mutual Benefit Association of St. Nicholas of Canada	5	26
28	Workers Benevolent Association of Canada	0	0
		35,560	37,955

BRANCH

	ACA Assurance	547	174
	Croatian Catholic Union of U.S.A. and Canada	0	1
	Croatian Fraternal Union of America	397	258
	Knights of Columbus	79,158	23,318
	The Royal Arcanum, Supreme Council Of	851	116
	Ukrainian Fraternal Association of America	28	24
	Ukrainian National Association	46	123
	United Commercial Travelers of America, Order of	51	13
	Woman's Life Insurance Society	224	233
		81,302	24,260
	TOTAL	147,371	92,443



TOTAL COMPANY

Total assets	Total liabilities	Excess of assets over liabilities	Net Profit/ (loss)
\$	\$	\$	\$
184,963	182,978	1,985	677
38,054	33,025	5,029	(207)
61,763	55,299	6,464	(146)
284,780	271,302	13,478	324
59,285	40,881	18,404	439
26,913	18,424	8,489	(225)
0	0	0	0
0	0	0	0
308,983	273,101	35,882	2,607
13,926	11,594	2,332	40
20,898	18,351	2,547	(14)
4,755,515	3,599,687	1,155,828	65,797
1,440	997	443	25
6,929	5,708	1,221	39
4,955	3,818	1,137	8
0	0	0	0
5,198,844	3,972,561	1,226,283	68,716
28,627	14,658	13,969	(1,231)
222	0	222	2
11,315	10,151	1,164	(504)
1,441,139	1,198,988	242,151	46,454
12,360	7,748	4,612	162
4,082	2,189	1,893	47
10,415	6,280	4,135	241
4,431	2,765	1,666	(174)
10,348	8,323	2,025	337
1,522,939	1,251,102	271,837	45,334
7,006,563	5,494,965	1,511,598	114,374

Financial Summary Notes

- 1 The former name of Fenchurch General Insurance Company was Loyalist Insurance Company.
- 2 The former name of Howard Mutual Insurance Company was Howard Mutual Fire Insurance Company.
- 3 No financial information was reported for Markham General Insurance Company in 2005. The company was ordered into liquidation effective July 24, 2002.
- 4 No financial information was reported for Canadian Farm Insurance Inc.
- 5 No financial information was reported for L'Unique General Insurance Inc. Company became licenced in October 2005.
- 6 The former name of Optimum Insurance Company Inc. was Optimum Frontier Insurance Company.
- 7 No financial information was reported in 2005 for Orleans General Insurance Company.
- 8 No financial information was reported for Alta Surety Company in 2005. Company has a licence condition not to take on new contracts or renew existing ones.
- 9 The former name of Genworth Financial Mortgage Insurance Company (Canada) was GE Capital Mortgage Insurance Company (Canada).
- 10 No financial information was reported for Granite Insurance Company in 2005.
- 11 The former name of TD Home and Auto Insurance Company was Liberty Insurance Company of Canada.
- 12 No financial information was reported for Atradius Credit Insurance N.V. in 2005. Company became licenced in November 2005.
- 13 No financial information was reported in 2005 for Jewelers Mutual Insurance Company. Company became licenced in September 2005.
- 14 No financial information was reported in 2005 for The Home Insurance Company. Company has a licence condition not to take on new contracts.
- 15 No financial information was reported in 2005 for The International Life Insurance Company.
- 16 No financial information was reported in 2005 for The Union Life, A Mutual Assurance Company.
- 17 No financial information was reported in 2005 for Confederation Life Insurance Company. Company has licence condition not to take on new contracts and it is being wound up.
- 18 The former name of Western Life Assurance Company was Federated Life Insurance Company of Canada.
- 19 No financial information was reported in 2005 for Assurant Life of Canada. Company was licenced in December 2005.



- 20 No financial information was reported in 2005 for Bankers Life and Casualty Company. Company was in process of winding down its operations.
- 21 No financial information regarding premiums written and claims incurred was reported in 2005 for Fidelity Investments Insurance Company of Canada. Company became licenced in December 2005.
- 22 No financial information was reported in 2005 for Metlife Canada. Company was licenced in November 2005.
- 23 The former name of Washington National Insurance Company was Bankers National Life Insurance Company.
- 24 The former name of General Re Life Corporation was General & Cologne Life Re of America.
- 25 No financial information was reported in 2005 for Metro Public Education Insurance Exchange. Company was in process of winding down.
- 26 No financial information was reported in 2005 for Canadian Slovak Benefit Society.
- 27 No financial information was reported in 2005 for Canadian Slovak League. The company has been inactive since December 31, 2003.
- 28 No financial information was reported in 2005 for Workers Benevolent Association of Canada. Company transferred its insurance policies and policy liabilities to Sons of Scotland effective January 1, 2004.



Notes

[illegible]