



You are here: [Home](#) > [About FSCO](#) > [Corporate Reports](#) > Superintendent's Report on Insurance 2017

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Enforcement Actions >

Publications & Resources >

Accessibility v

Employment Opportunities v

Funding v

Mandate, Vision & Values v

Superintendent's Report on Insurance 2017

Summary of Year Ending December 31, 2017

TABLE OF CONTENTS

- [Letter to Minister of Finance](#)
- [Summary of Financial Information](#)
- [Premium Statistics](#)
- [Property and Casualty Companies](#)
- [Life Insurance Companies](#)
- [Reinsurance Companies](#)
- [Fraternal Societies](#)
- [Reciprocal or Interinsurance Exchanges](#)
- [Financial Summary Notes](#)

LETTER TO MINISTER OF FINANCE

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

Dear Minister:

National Initiatives	▼
Schedule of Required Fees	▼
Service Commitment	▼
Legislation: Acts & Regulations	▼
Service Standards	▼
Case Summaries of FST and PCO Decisions	▼
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Contact Us	>



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I am pleased to present the 139th annual report under section 36 of the Insurance Act for the year ended December 31, 2017. 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 or checking our website at www.fsco.gov.on.ca.

News releases and warning notices containing other information of public interest are made throughout the year. These announcements 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,

Brian Mills
Chief Executive Officer and
Superintendent of Financial Services

[Return to top](#)

SUMMARY FINANCIAL INFORMATION

Summary of Companies Licensed by Type of Business Activity

As of December 31, 2017

ANALYSIS OF 2017 TOTAL							
Business Type	Total 2016	Additions	Withdrawals	Total 2017	Ontario	Extra Provincial	Federal
Property and Casualty Companies	194	0	0	194	47	15	132
Life Insurance Companies	66	0	0	66	0	14	52
Reinsurance Companies	33	1	0	34	1	1	32
Reciprocal Exchanges	10	0	0	10	7	3	0

Fraternal Societies	14	0	0	14	1	0	13
Totals	317	1	0	318	56	33	229

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 2017 records figures as of the end of the calendar year (December 31, 2017), based on the companies' annual filings. The Financial Services Commission of Ontario Annual Report 2017-2018 records figures as of the end of the fiscal year (March 31, 2018).

PREMIUM STATISTICS

Insurance is a \$49 billion business in Ontario. In 2017, of the total premium dollar volume, 50.3 per cent went to the property and casualty (including automobile) insurance industry and 49.0 per cent went to the life insurance industry.

Of the \$24.3 billion spent on premiums to the life insurers, 42.1 per cent went to the purchase of accident & sickness coverage, 42.1 per cent also to the purchase of individual and group life coverages and 15.8 per cent went to annuities.

2017 Direct Written Premium Volume in Ontario
Total \$49,491 (in millions)



2017 DIRECT WRITTEN PREMIUM
VOLUME IN ONTARIO
Total \$49,491 (in millions)



COMPANY		PREMIUM DOLLAR VOLUME	%
	Property & casualty insurance companies	\$24,881	50.3
	Life insurance companies	\$24,259	49.0
	Other	\$351	0.7

Description of 2017 Direct Written Premium Volume in Ontario image 

2017 Life Companies - Direct Written Premiums in Ontario
Total Premiums Written \$24,259 (million)

2017 LIFE COMPANIES - DIRECT
WRITTEN PREMIUMS IN ONTARIO

TOTAL PREMIUMS WRITTEN
\$24,259 (million)



COMPANY		PREMIUM DOLLAR VOLUME	%
	Life-Individual	\$7,817	32.2
	Annuities-Individual	\$1,086	4.5
	Accident & Sickness-Individual	\$1,279	5.3
	Life-Group	\$2,404	9.9
	Annuities-Group	\$2,752	11.3
	Accident & Sickness-Group	\$8,922	36.8

Description of 2017 Life Companies – Direct Written Premiums in Ontario image 

PROPERTY AND CASUALTY COMPANIES

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY Year ended December 31, 2017 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets over Liabilities	Claims Incurred to Earned Premium	Net Income/ Loss
notes	Name	\$	\$	\$	\$	\$	%	\$
ONTARIO								
	ALGOMA MUTUAL INSURANCE COMPANY	9,427	5,323	19,088	11,812	7,276	58%	139
	AMHERST ISLAND MUTUAL INSURANCE COMPANY	1,049	203	4,091	756	3,335	25%	242
	AYR FARMERS' MUTUAL INSURANCE COMPANY	29,606	16,198	94,682	38,663	56,019	55%	4,943
	BAY OF QUINTE MUTUAL INSURANCE CO.	24,441	13,289	64,779	26,220	38,559	50%	2,572
	BERTIE AND CLINTON MUTUAL INSURANCE COMPANY	14,838	5,679	72,391	26,086	46,305	51%	2,618
	BRANT MUTUAL INSURANCE COMPANY	6,375	3,620	15,535	9,528	6,007	63%	(72)
	CAA INSURANCE COMPANY	198,499	97,478	548,110	364,147	183,963	54%	17,443
	CARADOC DELAWARE MUTUAL INSURANCE COMPANY	1,891	1,122	9,468	2,466	7,002	61%	(53)
	CAYUGA MUTUAL INSURANCE COMPANY	8,320	5,178	33,130	15,127	18,003	64%	1,126
	COACHMAN INSURANCE COMPANY	69,999	66,486	260,405	189,179	71,226	87%	(5,919)
	DUFFERIN MUTUAL INSURANCE COMPANY	5,001	3,049	18,184	11,086	7,098	60%	(341)
	DUMFRIES MUTUAL INSURANCE COMPANY	12,223	7,433	63,535	24,998	38,537	62%	1,829

1	EDGE MUTUAL INSURANCE COMPANY	25,621	9,604	55,127	30,051	25,076	60%	554
	ERIE MUTUAL FIRE INSURANCE COMPANY	7,185	5,962	27,471	9,629	17,842	77%	(712)
	FENCHURCH GENERAL INSURANCE COMPANY	13,881	13,612	35,902	28,625	7,277	53%	1,539
	GERMANIA MUTUAL INSURANCE COMPANY	18,048	11,217	52,438	30,142	22,296	65%	140
	GRENVILLE MUTUAL INSURANCE COMPANY	25,238	22,132	71,911	37,906	34,005	74%	(1,282)
	HALWELL MUTUAL INSURANCE COMPANY	21,965	16,641	62,813	31,913	30,900	73%	(472)
	HAMILTON TOWNSHIP MUTUAL INSURANCE COMPANY	26,359	13,276	72,932	41,740	31,192	59%	1,084
	HAY MUTUAL INSURANCE COMPANY	9,822	4,272	50,551	14,059	36,492	48%	1,492
	HOWARD MUTUAL INSURANCE COMPANY	11,758	8,197	53,234	19,327	33,907	76%	3
	HOWICK MUTUAL INSURANCE COMPANY	19,297	13,239	45,397	27,988	17,409	66%	535
	KENT & ESSEX MUTUAL INSURANCE COMPANY	32,863	26,389	102,477	54,179	48,298	75%	936
	L&A MUTUAL INSURANCE COMPANY	9,665	4,342	21,805	13,754	8,051	60%	259
	LAMBTON MUTUAL INSURANCE COMPANY	20,776	11,913	73,756	37,478	36,278	74%	2,740
	LAWYERS' PROFESSIONAL INDEMNITY COMPANY	115,505	102,016	743,449	489,771	253,678	98%	616
	MAX INSURANCE	4,483	2,596	32,507	22,316	10,191	53%	(713)
	MCKILLOP MUTUAL INSURANCE COMPANY	10,502	9,082	30,706	17,414	13,292	97%	(1,560)
	MIDDLESEX MUTUAL INSURANCE CO.	10,589	9,322	44,231	16,173	28,058	70%	310
	NORFOLK MUTUAL INSURANCE COMPANY	11,559	5,905	26,463	12,498	13,965	65%	(242)
	NORTH BLENHEIM MUTUAL INSURANCE COMPANY	10,589	5,830	33,902	12,908	20,994	65%	561

	NORTH KENT MUTUAL FIRE INSURANCE COMPANY	9,045	9,498	42,237	19,553	22,684	91%	(1,273)
	PEEL MUTUAL INSURANCE COMPANY	42,661	27,318	117,749	71,791	45,958	70%	(187)
	PRO-DEMUNITY INSURANCE COMPANY	26,252	11,400	99,335	67,287	32,048	86%	62
	SOUTH EASTHOPE MUTUAL INSURANCE COMPANY	16,433	9,512	60,473	23,205	37,268	66%	1,298
	THE COMMONWELL MUTUAL INSURANCE GROUP	146,001	112,877	451,052	243,159	207,893	71%	2,074
	THE WEST WAWANOSH MUTUAL INSURANCE COMPANY	16,694	10,418	51,912	21,551	30,361	63%	1,154
	THE WESTMINSTER MUTUAL INSURANCE COMPANY	9,785	4,255	26,495	16,901	9,594	49%	926
	TOWN & COUNTRY MUTUAL INSURANCE COMPANY	15,077	11,432	52,434	32,409	20,025	79%	(838)
	TOWNSEND MUTUAL INSURANCE COMPANY	10,424	4,813	21,759	11,417	10,342	63%	(178)
	TRADITION MUTUAL INSURANCE COMPANY	13,860	6,025	45,407	17,785	27,622	46%	2,182
	TRILLIUM MUTUAL INSURANCE COMPANY	55,090	31,453	132,294	73,005	59,289	59%	2,644
2	TTC INSURANCE COMPANY LIMITED	0	0	144,620	144,520	100	n/a	0
	USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY	7,570	4,342	43,169	8,204	34,965	57%	185
	WABISA MUTUAL INSURANCE COMPANY	6,890	4,205	27,395	17,474	9,921	33%	738
	WEST ELGIN MUTUAL INSURANCE COMPANY	12,975	8,357	50,378	24,080	26,298	73%	21
	YARMOUTH MUTUAL INSURANCE COMPANY	10,822	6,584	28,769	16,506	12,263	59%	587
		1,186,953	783,094	4,235,948	2,476,786	1,759,162		39,710
EXTRA PROVINCIAL								
	ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY	0	0	667,118	489,018	178,100	90%	(19,198)

3	BELAIR INSURANCE COMPANY INC.	427,800	135,231	2,790,941	2,258,707	532,234	68%	34,231
	CANADIAN FARM INSURANCE CORP.	0	0	0	0	0	n/a	0
	GMS INSURANCE INC.	11,527	6,125	28,808	11,469	17,339	60%	480
	INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION	0	0	0	0	0	n/a	0
	LA MUTUELLE D'ÉGLISE DE L'INTER-OUEST	0	0	0	0	0	n/a	0
	L'UNIQUE GENERAL INSURANCE INC.	97	154	438,733	337,513	101,220	67%	11,287
	MILLENNIUM INSURANCE CORPORATION	22,951	5,304	718,373	454,024	264,349	53%	31,071
	OPTIMUM INSURANCE COMPANY INC.	46,118	29,705	235,661	170,536	65,125	58%	2,564
	ORION TRAVEL INSURANCE COMPANY	42,198	26,159	75,947	46,823	29,124	51%	(140)
	RED RIVER VALLEY MUTUAL INSURANCE COMPANY	1,589	342	196,246	112,146	84,100	46%	11,675
	SGI CANADA INSURANCE SERVICES LTD.	10,439	1,505	587,585	458,548	129,037	79%	17,253
	THE MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA	11,942	5,954	139,876	93,653	46,223	59%	2,676
	TRANS GLOBAL INSURANCE COMPANY	2,509	24	9,605	5,032	4,573	3%	560
	UNICA INSURANCE INC.	126,949	88,787	395,657	261,355	134,302	68%	8,894
		704,119	299,290	6,284,550	4,698,824	1,585,726		101,353
FEDERAL								

4	AIG INSURANCE COMPANY OF CANADA	413,342	349,592	4,287,800	3,500,023	787,777	81%	37,088
	ALLSTATE INSURANCE COMPANY OF CANADA	828,423	535,198	3,730,809	2,881,244	849,565	66%	220,280
	ALTA SURETY COMPANY	0	0	0	0	0	n/a	0
	ARCH INSURANCE CANADA LTD.	39,176	12,589	371,545	290,228	81,317	39%	203
	ASCENTUS INSURANCE LTD.	0	(288)	4,938	1,114	3,824	n/a	78
5	ATRADIUS CRÉDITO Y CAUCION S.A. DE SEGUROS Y REASEGUROS	4,690	4,467	42,172	27,603	14,569	59%	(1,122)
	AVIVA GENERAL INSURANCE COMPANY	732,775	599,614	2,386,983	2,108,513	278,470	60%	(27,550)

AVIVA INSURANCE COMPANY OF CANADA	1,763,139	1,199,454	7,800,591	6,742,294	1,058,297	93%	(13,697)
AXA INSURANCE COMPANY	1,473	664	10,692	3,560	7,132	35%	250
CANADA GUARANTY MORTGAGE INSURANCE COMPANY	123,301	1,514	2,023,803	992,970	1,030,833	6%	133,612
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	60	(238)	351,480	251,833	99,647	49%	18,510
CERTAS DIRECT INSURANCE COMPANY	376,042	267,884	1,438,907	1,258,639	180,268	86%	15,435
CERTAS HOME AND AUTO INSURANCE COMPANY	1,445,612	734,757	7,130,064	5,758,365	1,371,699	51%	28,177
CHUBB INSURANCE COMPANY OF CANADA	493,300	293,663	3,999,975	3,034,831	965,144	55%	83,102
CO-OPERATORS GENERAL INSURANCE COMPANY	1,006,931	668,759	5,959,348	4,428,323	1,531,025	69%	121,135
COSECO INSURANCE COMPANY	197,708	116,508	1,065,831	915,147	150,684	69%	8,465
CUMIS GENERAL INSURANCE COMPANY	160,489	74,236	437,300	341,610	95,690	54%	13,655
DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED	10,772	11,099	91,118	68,704	22,414	47%	(1,353)
ECHELON INSURANCE	117,996	64,310	481,417	395,870	85,547	69%	605
ECONOMICAL MUTUAL INSURANCE COMPANY	1,006,127	655,150	5,629,807	3,899,429	1,730,378	75%	(92,678)
ELITE INSURANCE COMPANY	94,942	58,960	883,916	769,621	114,295	75%	(3,581)
ESURANCE INSURANCE COMPANY OF CANADA	762	264	26,520	3,696	22,824	105%	(573)
EVEREST INSURANCE COMPANY OF CANADA	51,531	89,725	367,067	315,561	51,506	69%	340
FCT INSURANCE COMPANY LTD.	111,063	29,874	300,601	209,301	91,300	27%	26,240
FEDERATED INSURANCE COMPANY OF CANADA	97,448	104,641	603,866	433,148	170,718	85%	(10,767)
FIRST NORTH AMERICAN INSURANCE COMPANY	7,416	836	12,500	3,614	8,886	15%	1,357

6	GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	262,052	(209)	6,767,353	2,567,000	4,200,353	10%	552,293
	GORE MUTUAL INSURANCE COMPANY	344,200	253,618	1,026,029	722,879	303,150	77%	(7,137)
	HEARTLAND FARM MUTUAL INC.	120,037	76,769	269,678	176,484	93,194	65%	(6,232)
	INTACT INSURANCE COMPANY	2,436,901	1,185,617	16,727,502	13,279,567	3,447,935	82%	300,930
	INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE	30,885	21,221	202,308	179,517	22,791	69%	1,547
	JEVCO INSURANCE COMPANY	86,256	25,797	1,327,760	1,155,230	172,530	68%	28,482
	LEGACY GENERAL INSURANCE COMPANY	3,759	418	12,941	2,710	10,231	23%	1,518
	MIC INSURANCE COMPANY CANADA	0	0	40,587	41	40,546	n/a	412
	NORTHBRIDGE COMMERCIAL INSURANCE CORPORATION	0	0	0	0	0	n/a	0
	NORTHBRIDGE GENERAL INSURANCE CORPORATION	352,715	128,754	4,337,108	2,993,908	1,343,200	62%	196,077
	NOVEX INSURANCE COMPANY	206,548	134,984	1,509,149	1,312,218	196,931	68%	21,696
	OLD REPUBLIC INSURANCE COMPANY OF CANADA	125,502	79,076	365,026	292,055	72,971	61%	4,266
	OMEGA GENERAL INSURANCE COMPANY	37,996	16,841	72,907	63,799	9,108	125%	(1,273)
	PAFCO INSURANCE COMPANY	41,032	26,062	271,351	201,868	69,483	57%	16,542
	PEMBRIDGE INSURANCE COMPANY	198,106	109,280	684,311	519,278	165,033	61%	40,592
	PERTH INSURANCE COMPANY	101,946	73,149	477,511	392,435	85,076	75%	(2,816)
	PETLINE INSURANCE COMPANY	23,425	15,556	26,671	9,078	17,593	61%	3,064
	PILOT INSURANCE COMPANY	102,892	(4,354)	360,868	310,541	50,327	75%	(1,740)
	PRIMUM INSURANCE COMPANY	243,962	167,873	2,544,418	2,255,193	289,225	39%	27,118
	QUEBEC ASSURANCE COMPANY	0	2	129,436	97,945	31,491	64%	2,370
	RBC INSURANCE COMPANY OF CANADA	48,334	29,348	106,035	52,375	53,660	55%	8,058
	ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	586,465	363,050	4,461,441	3,575,717	885,724	64%	55,822

S&Y INSURANCE COMPANY	33,151	3,385	209,129	189,323	19,806	75%	(619)
SAFETY NATIONAL CASUALTY CORPORATION	0	(354)	53,127	20,657	32,470	n/a	(57)
SCOTIA GENERAL INSURANCE COMPANY	0	0	7,033	54	6,979	n/a	(44)
SCOTTISH & YORK INSURANCE CO. LIMITED	168,910	117,065	643,546	563,150	80,396	75%	(2,767)
SECURITY NATIONAL INSURANCE COMPANY	1,077,573	766,768	8,341,189	7,157,687	1,183,502	55%	113,968
SONNET INSURANCE COMPANY	54,338	45,094	491,502	345,059	146,443	75%	(5,176)
TD DIRECT INSURANCE INC.	0	0	16,438	3	16,435	n/a	182
TD GENERAL INSURANCE COMPANY	316,329	229,239	1,277,063	1,121,307	155,756	53%	88
TD HOME AND AUTO INSURANCE COMPANY	8,101	(78,293)	1,117,873	841,268	276,605	170%	39,305
TEMPLE INSURANCE COMPANY	57,693	16,236	921,052	736,147	184,905	67%	5,820
THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	15,424	12,312	239,094	151,774	87,320	31%	16,414
THE DOMINION OF CANADA GENERAL INSURANCE COMPANY	902,519	483,709	3,351,060	2,393,311	957,749	58%	99,560
THE GUARANTEE COMPANY OF NORTH AMERICA	280,396	180,506	1,628,586	1,007,056	621,530	61%	42,494
THE MISSISQUOI INSURANCE COMPANY	186	3,421	551,186	402,161	149,025	75%	(4,428)
THE NORDIC INSURANCE COMPANY OF CANADA	252,848	425,655	2,032,432	1,851,913	180,519	68%	70,490
THE PERSONAL INSURANCE COMPANY	630,405	441,770	2,845,014	2,378,529	466,485	72%	47,861
THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	35,882	25,816	442,634	288,733	153,901	59%	13,393
THE SOVEREIGN GENERAL INSURANCE COMPANY	102,041	70,966	1,449,158	1,240,079	209,079	69%	11,912
THE WAWANESA MUTUAL INSURANCE COMPANY	623,856	498,728	8,196,235	4,912,468	3,283,767	77%	200,658
TRADERS GENERAL INSURANCE							

7	COMPANY	279,155	175,360	1,199,692	1,020,273	179,419	75%	(5,196)
	TRAFALGAR INSURANCE COMPANY OF CANADA	(7)	(9,126)	1,054,298	881,834	172,464	68%	30,562
	TRAVELERS INSURANCE COMPANY OF CANADA	105,501	64,518	953,286	556,124	397,162	56%	20,447
	TRISURA GUARANTEE INSURANCE COMPANY	61,880	17,413	316,795	243,810	72,985	24%	9,639
	UNIFUND ASSURANCE COMPANY	451,446	299,574	1,917,471	1,641,262	276,209	-114%	51,027
	VERASSURE INSURANCE COMPANY	115,384	40,367	795,131	448,211	346,920	38%	44,136
	WATERLOO INSURANCE COMPANY	192,763	142,682	606,407	519,766	86,641	75%	(2,841)
	WESTERN ASSURANCE COMPANY	164,061	108,917	951,630	815,113	136,517	64%	10,309
	WESTERN SURETY COMPANY	4,724	252	65,136	37,110	28,026	21%	776
	WYNWARD INSURANCE GROUP	25,602	10,356	215,762	142,905	72,857	51%	5,787
	ZENITH INSURANCE COMPANY	63,845	36,461	246,299	140,028	106,271	65%	4,731
		20,461,537	12,704,881	133,294,698	100,842,194	32,452,504		2,617,231
BRANCH								
	AFFILIATED FM INSURANCE COMPANY	39,283	26,994	354,083	142,829	211,254	88%	3,862
	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	124,466	66,631	1,320,540	1,006,377	314,163	65%	7,900
	ALLIED WORLD SPECIALTY INSURANCE COMPANY	14,366	5,213	93,808	59,487	34,321	44%	111
	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	198,591	49,145	491,153	303,974	187,179	48%	1,735
	ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	6,615	2,816	282,661	185,462	97,199	109%	(10,543)
	AXA ART INSURANCE CORPORATION	515	1	5,760	40	5,720	6%	21
	BERKLEY INSURANCE COMPANY	47,992	16,481	332,174	211,681	120,493	43%	4,641
	CHEROKEE INSURANCE COMPANY	4,258	4,463	28,169	14,277	13,892	63%	1,238
	CHICAGO TITLE INSURANCE COMPANY	28,018	7,899	78,821	34,351	44,470	25%	5,016

COMPAGNIE FRANCAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR	9,501	(905)	80,832	47,283	33,549	45%	(244)
CONTINENTAL CASUALTY COMPANY	109,435	88,453	1,293,064	680,567	612,497	45%	67,113
COREPOINTE INSURANCE COMPANY	33	(71)	12,838	1,673	11,165	-130%	64
ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	31,895	19,994	215,925	154,021	61,904	72%	(6,468)
ELECTRIC INSURANCE COMPANY	2,394	2,214	89,847	20,149	69,698	52%	1,272
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0	(46)	11,371	1,723	9,648	n/a	204
EULER HERMES NORTH AMERICA INSURANCE COMPANY	23,644	5,207	114,451	59,030	55,421	27%	7,882
FACTORY MUTUAL INSURANCE COMPANY	88,396	59,043	1,205,901	552,057	653,844	84%	33,742
FEDERAL INSURANCE COMPANY	747	(2,180)	151,640	66,558	85,082	-35%	14,729
FIRST AMERICAN TITLE INSURANCE COMPANY	150	(606)	72,768	18,610	54,158	60%	3,951
GENERAL REINSURANCE CORPORATION	0	0	418,880	209,037	209,843	37%	28,477
GREAT AMERICAN INSURANCE COMPANY	20,180	7,344	211,668	94,917	116,751	58%	2,435
HARTFORD FIRE INSURANCE COMPANY	6,534	1,890	169,657	46,682	122,975	16%	9,203
HDI GLOBAL SE CANADA	22,150	10,682	202,279	152,158	50,121	41%	2,154
IRONSHORE INSURANCE LTD.	7,184	7,047	134,950	68,501	66,449	67%	2,909
JEWELERS MUTUAL INSURANCE COMPANY	5,134	1,435	22,659	6,988	15,671	45%	1,712
LIBERTY MUTUAL INSURANCE COMPANY	100,148	71,037	1,725,598	947,525	778,073	67%	18,713
LLOYD'S UNDERWRITERS	908,444	544,497	11,301,578	8,184,055	3,117,523	55%	356,698
MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	13,180	1,225	118,687	63,416	55,271	11%	9,696
MOTORS INSURANCE CORPORATION	82,611	24,178	457,478	307,253	150,225	32%	22,950
MUNICH REINSURANCE AMERICA, INC.	0	(54)	201,150	61,693	139,457	-71%	6,779

8	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	31,659	14,828	451,591	197,285	254,306	95%	(10,685)
	PROTECTIVE INSURANCE COMPANY	1,887	3,777	26,196	17,271	8,925	273%	(2,729)
	RELIANCE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	SCOR UK COMPANY LIMITED	1,450	618	46,135	38,539	7,596	154%	(368)
	SENTRY INSURANCE A MUTUAL COMPANY	947	799	41,264	5,323	35,941	13%	545
	SOMPO JAPAN NIPPONKOA INSURANCE INC.	3,729	1,149	97,292	11,145	86,147	69%	724
	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	37,791	(2,228)	739,778	461,182	278,596	66%	9,912
	STARR INSURANCE & REINSURANCE LIMITED	10,776	5,927	185,089	139,479	45,610	95%	864
9	STATE FARM FIRE AND CASUALTY COMPANY	0	0	0	0	0	n/a	0
10	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	STEWART TITLE GUARANTY COMPANY	102,438	44,377	286,532	151,384	135,148	43%	12,070
	SUNDERLAND MARINE INSURANCE COMPANY LIMITED (CANADA BRANCH)	(2)	5	32,138	17,669	14,469	39%	(1,874)
	T.H.E. INSURANCE COMPANY	555	(34)	5,648	1,731	3,917	-3%	191
	TECHNOLOGY INSURANCE COMPANY INC.	5,791	7,339	49,041	30,986	18,055	78%	945
	THE AMERICAN ROAD INSURANCE COMPANY	3,741	1,750	20,652	619	20,033	69%	2,915
11	THE SHIPOWNERS' MUTUAL PROTECTION AND INDEMNITY ASSOCIATION (LUXEMBOUR	0	(26)	30,643	6,285	24,358	n/a	2,903
	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	18,444	6,903	156,192	87,326	68,866	46%	5,023
	TRITON INSURANCE COMPANY	19,401	4,057	187,671	87,344	100,327	35%	8,005
	VIRGINIA SURETY COMPANY, INC.	1,861	7,979	85,860	63,098	22,762	67%	(254)

12	WESTPORT INSURANCE CORPORATION	35,011	28,372	682,044	608,047	73,997	75%	4,754
	XL INSURANCE COMPANY SE	0	0	0	0	0	n/a	0
	XL REINSURANCE AMERICA INC.	9,149	3,305	415,187	244,338	170,849	45%	7,341
	XL SPECIALTY INSURANCE COMPANY	94,589	68,720	1,218,841	705,492	513,349	65%	2,532
	ZURICH INSURANCE COMPANY LTD	253,561	105,579	3,747,168	2,707,752	1,039,416	61%	62,878
		2,528,642	1,323,223	29,705,352	19,284,669	10,420,683		703,644
TOTAL		24,881,251	15,110,488	173,520,548	127,302,473	46,218,075	3,461,938	

LIFE INSURANCE COMPANIES

		ONTARIO BUSINESS		TOTAL COMPANY			
FINANCIAL SUMMARY Year ended December 31, 2017 (in thousands)		Direct Written Premiums	Benefits and Payments to Policyholders	Total Assets	Total Liabilities	Excess of Assets over Liabilities	Net Income / Loss
notes	Name	\$	\$	\$	\$	\$	\$
EXTRA PROVINCIAL							
	ACADIA LIFE	28	2	219,070	174,161	44,909	6,780
	ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	40,533	15,894	1,777,660	1,648,565	129,095	7,749
	CANASSURANCE INSURANCE COMPANY	4,732	3,037	159,589	142,417	17,172	(3,416)
	DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	946,770	676,843	40,010,187	36,854,221	3,155,966	610,534
	EXCELLENCE LIFE INSURANCE COMPANY, THE	9,048	1,486	265,540	209,182	56,358	7,815
	FIRST CANADIAN INSURANCE CORPORATION	29,033	0	697,125	440,757	256,368	12,970
	HUMANIA ASSURANCE INC.	4,886	1,788	595,383	517,697	77,686	4,963
	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	1,486,785	1,029,472	61,906,374	56,770,408	5,135,966	531,524
	LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	192,228	97,664	1,963,287	1,749,010	214,277	23,866
	LS-TRAVEL INSURANCE COMPANY	7,982	4,579	21,621	12,965	8,656	235
	NATIONAL BANK LIFE INSURANCE COMPANY	12,270	3,230	198,918	86,500	112,418	49,446
	SSQ, LIFE INSURANCE COMPANY INC.	47,077	21,777	2,135,198	1,873,101	262,097	16,061
	TRANS GLOBAL LIFE INSURANCE COMPANY	2,056	28	8,021	2,219	5,802	435
	UNION LIFE MUTUAL ASSURANCE COMPANY,						

13	THE	0	0	0	0	0	0
		2,783,428	1,855,800	109,957,973	100,481,203	9,476,770	1,268,962
	FEDERAL						
	ALLSTATE LIFE INSURANCE COMPANY OF CANADA	0	0	3,689	14	3,675	(8)
	ASSURANT LIFE OF CANADA	136,214	65,948	1,959,520	1,823,263	136,257	20,706
	BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	32,448	45,460	1,186,843	1,027,889	158,954	8,811
	BMO LIFE ASSURANCE COMPANY	574,985	309,733	9,809,897	8,669,076	1,140,821	229,136
	BMO LIFE INSURANCE COMPANY	49,143	4,848	9,838,013	8,764,114	1,073,899	236,796
	CANADIAN PREMIER LIFE INSURANCE COMPANY	85,205	14,639	223,350	148,871	74,479	1,668
	CHUBB LIFE INSURANCE COMPANY OF CANADA	123,248	40,365	168,880	120,564	48,316	9,955
	CIBC LIFE INSURANCE COMPANY LIMITED	19,600	3,720	135,221	(88,516)	223,737	11,324
	CIGNA LIFE INSURANCE COMPANY OF CANADA	26,095	25,506	132,011	43,627	88,384	4,904
	COMPCORP LIFE INSURANCE COMPANY	0	0	10,000	825	9,175	(70)
	CO-OPERATORS LIFE INSURANCE COMPANY	262,760	156,626	7,846,605	6,578,141	1,268,464	59,538
	CUMIS LIFE INSURANCE COMPANY	58,850	24,355	1,352,858	1,052,130	300,728	27,597
	FORESTERS LIFE INSURANCE COMPANY	88,947	86,839	1,602,669	1,334,136	268,533	36,362
	IVARI	318,025	197,061	12,169,006	10,934,788	1,234,218	65,780
14	LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY	0	0	0	0	0	0
	LONDON LIFE INSURANCE COMPANY	1,642,400	930,393	98,478,125	94,431,753	4,046,372	391,156
	MD LIFE INSURANCE COMPANY	0	0	3,081,150	3,071,925	9,225	2,575
	PRIMERICA LIFE INSURANCE COMPANY OF CANADA	151,431	67,507	3,808,269	3,365,226	443,043	81,775
	RBC LIFE INSURANCE COMPANY	803,319	412,354	14,061,861	12,049,641	2,012,220	164,024
	RELIABLE LIFE INSURANCE COMPANY	6,912	5,533	25,864	17,536	8,328	244

SCOTIA LIFE INSURANCE COMPANY	23,753	4,329	187,827	(16,423)	204,250	28,103
SUN LIFE ASSURANCE COMPANY OF CANADA	5,659,036	3,822,251	265,922,150	248,984,021	16,938,129	1,578,514
SUN LIFE INSURANCE (CANADA) LIMITED	19,184	22,609	20,227,687	18,348,246	1,879,441	175,403
TD LIFE INSURANCE COMPANY	61,186	20,930	209,198	143,002	66,196	3,843
THE CANADA LIFE ASSURANCE COMPANY	2,251,579	1,456,058	212,683,729	200,727,251	11,956,478	1,660,125
THE EMPIRE LIFE INSURANCE COMPANY	450,624	319,719	16,746,749	15,026,168	1,720,581	178,505
THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA	402,173	208,570	4,107,583	3,421,841	685,742	106,093
THE GREAT-WEST LIFE ASSURANCE COMPANY	3,101,603	2,291,255	341,365,250	318,810,996	22,554,254	2,473,965
THE MANUFACTURERS LIFE INSURANCE COMPANY	4,747,146	4,107,980	729,677,722	680,183,356	49,494,366	2,661,515
THE WAWANESA LIFE INSURANCE COMPANY	27,012	27,257	1,530,302	1,258,520	271,782	(639)
VSP CANADA VISION CARE INSURANCE	0	2	9,471	637	8,834	(43)
WESTERN LIFE ASSURANCE COMPANY	55,014	12,540	279,708	216,326	63,382	(5,292)
	21,177,892	14,684,387	1,758,841,207	1,640,448,944	118,392,263	10,212,365

BRANCH

AETNA LIFE INSURANCE COMPANY	125	493	81,968	14,869	67,099	3,994
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	13	102	47,030	25,637	21,393	290
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	133,893	15,329	217,126	112,648	104,478	6,190
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	4,690	1,029	38,404	11,852	26,552	2,976
AMERICAN INCOME LIFE INSURANCE COMPANY	39,408	8,121	393,278	107,254	286,024	64,490
AXA EQUITABLE LIFE INSURANCE COMPANY	32	48	73,955	19,486	54,469	653
COMBINED INSURANCE COMPANY OF AMERICA	43,661	18,981	841,439	230,043	611,396	76,554
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	2,097	1,039	157,613	105,904	51,709	(2,082)
GERBER LIFE INSURANCE COMPANY	1,576	363	50,343	35,504	14,839	(1,185)

	HARTFORD LIFE INSURANCE COMPANY	0	0	6,647	1,019	5,628	644
	JACKSON NATIONAL LIFE INSURANCE COMPANY	2	13	9,260	6,556	2,704	77
	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	485	602	14,626	4,553	10,073	(1,081)
	LIFE INSURANCE COMPANY OF NORTH AMERICA	32,555	12,520	203,588	109,319	94,269	(13,616)
	METROPOLITAN LIFE INSURANCE COMPANY	0	0	108,516	1,802	106,714	407
	NEW YORK LIFE INSURANCE COMPANY	36,451	9,513	496,982	143,221	353,761	(2,086)
	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	2,324	866	58,006	17,928	40,078	2,748
15	PHOENIX LIFE INSURANCE COMPANY	0	0	0	0	0	0
16	PRINCIPAL LIFE INSURANCE COMPANY	0	0	0	0	0	0
17	STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD	0	0	0	0	0	0
	UNITED AMERICAN INSURANCE COMPANY	128	218	14,082	3,443	10,639	248
		297,440	69,237	2,812,863	951,038	1,861,825	139,221
	TOTAL	24,258,760	16,609,424	1,871,612,043	1,741,881,185	129,730,858	11,620,548

REINSURANCE COMPANIES

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

	FINANCIAL SUMMARY Year ended December 31, 2017 (in thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
		Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of Assets over Liabilities	Claims Incurred to Earned Premium	Net Income/ Loss
notes	Name	\$	\$	\$	\$	\$	%	\$
ONTARIO								
	FARM MUTUAL REINSURANCE PLAN INC.	127,389	76,600	828,727	410,205	418,522	75%	25,682
		127,389	76,600	828,727	410,205	418,522		25,682
EXTRA PROVINCIAL								
	OPTIMUM REASSURANCE INC.	54,983	12,204	2,411,330	2,306,187	105,143	n/a	14,828
		54,983	12,204	2,411,330	2,306,187	105,143		14,828
FEDERAL								
	ARCH REINSURANCE COMPANY	7,797	5,399	114,164	82,685	31,479	98%	(2,669)
	ASPEN INSURANCE UK LIMITED	16,787	(14,235)	323,598	235,654	87,944	102%	(3,069)
	MUNICH REINSURANCE COMPANY OF CANADA	79,504	116,458	1,216,612	931,567	285,045	47%	53,350
	PACIFIC LIFE RE LIMITED	1,621	535	80,157	(3,578)	83,735	n/a	5,971
	PARTNER REINSURANCE COMPANY OF THE U.S.	22,519	2,732	476,036	258,147	217,889	13%	39,816
	PARTNERRE LIFE REINSURANCE COMPANY							

18	OF CANADA.	62,703	20,891	404,856	348,454	56,402	n/a	280
	RGA LIFE REINSURANCE COMPANY OF CANADA	473,031	106,878	8,446,284	7,181,432	1,264,852	n/a	33,674
	SCOR CANADA REINSURANCE COMPANY	43,994	10,795	550,276	407,767	142,509	52%	13,380
	SUECIA REINSURANCE COMPANY	0	(845)	7,158	1,822	5,336	n/a	505
	THE CANADA LIFE INSURANCE COMPANY OF CANADA	916,767	402,350	13,929,996	12,731,767	1,198,229	n/a	176,438
		1,624,723	650,958	25,549,137	22,175,717	3,373,420		317,676
BRANCH								
19	AMERICAN AGRICULTURAL INSURANCE COMPANY	5,661	(4,780)	85,680	27,945	57,735	-54%	20,038
	AXIS REINSURANCE COMPANY	8,430	8,793	412,707	325,894	86,813	42%	10,735
	BRITISH INSURANCE COMPANY OF CAYMAN	42,571	38,165	498,147	205,941	292,206	n/a	2,801
	CAISSE CENTRALE DE RÉASSURANCE	0	0	0	0	0	n/a	0
	CATALINA GENERAL INSURANCE LTD.	31	64	15,148	4,448	10,700	325%	212
	CCR RE	15,889	8,395	257,065	151,358	105,707	45%	8,299
	EMPLOYERS REASSURANCE CORPORATION	70,306	57,849	722,348	(368,938)	1,091,286	n/a	243,703
	EVEREST REINSURANCE COMPANY	82,641	8,187	1,081,529	566,797	514,732	38%	25,173
	GENERAL AMERICAN LIFE INSURANCE COMPANY	113,058	74,010	2,592,924	1,070,778	1,522,146	n/a	74,677
	GENERAL RE LIFE CORPORATION	606	128	17,667	2,652	15,015	n/a	1,503
HANNOVER RÜCK SE		172,602	76,681	1,553,291	899,242	654,049	61%	51,164

20	MUNICH REINSURANCE COMPANY	3,426,298	2,432,560	6,502,481	2,587,725	3,914,756	n/a	207,235
	NATIONWIDE MUTUAL INSURANCE COMPANY	0	0	6,459	810	5,649	n/a	(202)
	ODYSSEY REINSURANCE COMPANY	29,776	3,800	465,255	258,437	206,818	52%	21,884
	PARTNER REINSURANCE COMPANY LTD.	11,381	2,880	367,757	304,851	62,906	n/a	5,523
	RELIASTAR LIFE INSURANCE COMPANY	0	0	51,178	9,261	41,917	n/a	(1,684)
	SCOR GLOBAL LIFE	131,117	110,628	523,019	135,249	387,770	n/a	70,009
	SIRIUS AMERICA INSURANCE COMPANY	3,121	(517)	107,786	44,637	63,149	-114%	6,797
	SWISS REINSURANCE COMPANY LTD	121,112	2,774	1,884,687	1,489,275	395,412	66%	6,294
	THE TOA REINSURANCE COMPANY OF AMERICA	14,100	3,198	239,269	175,350	63,919	30%	11,507
	TRANSATLANTIC REINSURANCE COMPANY	30,385	(1,935)	667,740	258,541	409,199	12%	47,572
	WILTON RE (CANADA) LIMITED	0	0	0	0	0	n/a	0
		4,279,085	2,820,880	18,052,137	8,150,253	9,901,884		813,240
	TOTAL	6,086,180	3,560,642	46,841,331	33,042,362	13,798,969		1,171,426

FRATERNAL SOCIETIES

	FINANCIAL SUMMARY Year ended December 31, 2017 (in thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
		Direct Written Premiums	Benefits and Payments to Policyholders	Total Assets	Total Liabilities	Excess of Assets over Liabilities	Net Income / Loss
notes	Name	\$	\$	\$	\$	\$	\$
ONTARIO							
	GUARANTEED FUNERAL DEPOSITS OF CANADA (FRATERNAL)	0	0	660,826	657,883	2,943	662
FEDERAL							
	ACTRA FRATERNAL BENEFIT SOCIETY	10,739	6,647	766,490	742,574	23,916	0
	FAITHLIFE FINANCIAL	11,553	11,254	411,332	372,848	38,484	595
	SONS OF SCOTLAND BENEVOLENT ASSOCIATION	877	673	12,389	10,921	1,468	(448)
	TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL)	15,298	7,152	78,271	59,214	19,057	(252)
	THE GRAND ORANGE LODGE OF BRITISH AMERICA	1,427	985	29,319	23,134	6,185	1,086
	THE INDEPENDENT ORDER OF FORESTERS	25,148	12,098	17,683,559	15,652,981	2,030,578	38,077
	TORONTO POLICE WIDOWS AND ORPHANS FUND	0	0	0	0	0	0
	UKRAINIAN FRATERNAL SOCIETY OF CANADA	4	38	9,414	7,995	1,419	(84)
		65,046	38,847	18,990,774	16,869,667	2,121,107	38,974
BRANCH							
	CROATIAN FRATERNAL UNION OF AMERICA	304	427	14,167	11,818	2,349	(245)
	KNIGHTS OF COLUMBUS	85,750	35,572	3,812,066	2,913,854	898,212	15,570

THE ROYAL ARCANUM, SUPREME COUNCIL OF	83	76	12,420	8,966	3,454	(292)
UKRAINIAN NATIONAL ASSOCIATION	24	72	9,148	5,101	4,047	80
UNITED COMMERCIAL TRAVELERS OF AMERICA, ORDER OF	67	104	4,748	3,030	1,718	(28)
	86,228	36,251	3,852,549	2,942,769	909,780	15,085
TOTAL	151,274	75,098	23,504,149	20,470,319	3,033,830	54,721

RECIPROCAL OR INTERINSURANCE EXCHANGES

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY Year ended December 31, 2017 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets over Liabilities	Claims Incurred to Earned Premium	Net Income / Loss
notes	Name	\$	\$	\$	\$	\$	%	\$
ONTARIO								
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE		11,473	6,201	171,618	90,386	81,232	109%	(890)
COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE		92	2	612	155	457	27%	(27)
HEALTHCARE INSURANCE RECIPROCAL OF CANADA		135,179	119,799	1,466,396	932,206	534,190	87%	52,321
MUNICIPAL ELECTRIC ASSOCIATION RECIPROCAL INSURANCE EXCHANGE		13,834	7,747	113,836	38,986	74,850	50%	4,233
ONTARIO MUNICIPAL INSURANCE EXCHANGE		24	(14,534)	188,312	158,686	29,626	-23367%	6,138
ONTARIO SCHOOL BOARDS' INSURANCE EXCHANGE		31,585	14,727	239,972	116,903	123,069	53%	16,990
POULTRY INSURANCE EXCHANGE RECIPROCAL OF CANADA		2,992	308	15,224	3,982	11,242	18%	2,189
		195,179	134,250	2,195,970	1,341,304	854,666		80,954
EXTRA PROVINCIAL								
CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE)		223	5	7,762	3,746	4,016	45%	212
CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE		0	0	16,149	2,579	13,570	23%	2,564

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY	4,650	4,224	121,749	110,202	11,547	64%	(1,321)
	4,873	4,229	145,660	116,527	29,133		1,455
TOTAL	200,052	138,479	2,341,630	1,457,831	883,799		82,409

Property and Casualty Companies 

Life Insurance Companies 

Reinsurance Companies 

Fraternal Societies 

Reciprocal or Interinsurance Exchanges 

FINANCIAL SUMMARY NOTES

1. The former name of MAX Insurance was MAX Canada Insurance Company.
2. The company's licence is limited to automobile risks of Toronto Transit Commission.
3. No financial information was received from Canadian Farm Insurance Corporation in 2017.
4. No financial information was reported for Alta Surety Company in 2017. The company has cancelled their licence.
5. The former name of Atradious Credito Y Caucion S.A. De Seguros Y Reaseguros was Atradious Credito Y Caucion, S.A. De Seguros Y Reaseguros.
6. The former name of Petline Insurance Company was Western Financial Insurance Company.
7. The former name of Veressure Insurance Company was Northbridge Personal Insurance Corporation.
8. Condition in licence that Reliance Insurance Company shall not undertake or renew insurance contracts in Ontario from August 2001.
9. No financial information was reported for State Farm Fire and Casualty Company in 2017. The company has cancelled their licence.
10. No financial information was reported for State Farm Mutual Automobile Insurance Company in 2017. The company has cancelled their licence.
11. The Shipowners' Mutual Protection and Indemnity Association (Luxembourg)'s licence is limited to the servicing of existing policies.
12. No financial information was reported for XL Insurance Company SE in 2017. The company has cancelled their licence.
13. No financial information was reported for The Union Life Mutual Assurance Company in 2017.
14. No financial information was reported for La Capitale Financial Security Insurance Company in 2017.
15. No financial information was reported for Phoenix Life Insurance Company in 2017.

- 16. No financial information was reported for Principal Life Insurance Company in 2017. The company has cancelled their licence.
- 17. No financial information was reported for State Farm International Life Insurance Company Ltd. in 2017. The company has cancelled their licence.
- 18. The former name of Partnerre Life Reinsurance Company Of Canada was Aurigen Reinsurance Company.
- 19. No financial information was reported for Caisse Cetrale De Reassurance in 2017. The company has cancelled their licence.
- 20. No financial information was received from Wilton Re (Canada) Limited in 2017.

[Return to top](#)

[Back to top](#)

Page: **5,308** | Find Page:

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