



Appendices



2015 Provincial data

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	Canada*
Canadian marketplace											
People with protection (thousands)	420	110	730	610	7,400	10,800	980	890	3,000	3,300	28,000
Weekly benefits paid (\$millions)	20.6	4.6	43.5	36.0	320.7	736.5	54.0	39.0	169.8	185.8	1,618.6
People employed by industry											
	760	600	3,700	3,200	28,900	68,500	7,200	5,000	14,500	16,000	148,600
Number of active insurers¹											
Life and health insurers	59	58	63	62	73	76	66	65	64	68	84
Not-for-profit health benefit providers	2	2	2	2	3	3	2	3	3	2	8
Fraternal benefit societies	5	6	7	7	11	12	10	9	11	9	12
Total insurers	66	66	72	71	87	91	78	77	78	79	104
Number of head offices											
	-	-	-	4	18	68	4	3	5	2	104
Provincial tax contributions² (\$millions)											
Taxes borne	44	9	47	34	826	893	70	51	179	170	2,330
Taxes collected	-	-	-	-	748	1,426	48	-	-	-	2,222
Total tax contributions	44	9	47	34	1,574	2,319	118	51	179	170	4,552

¹ Excludes 52 property and casualty insurers actively providing health coverage

² Canada total excludes federal tax contributions. Please refer to the Total tax contribution section of Canadian Life and Health Insurance Facts, 2016 Edition.

Canadian investments³											
Investments (\$billions)	13	5	18	12	138	276	22	19	84	80	
Long-term investments (%)	97	98	97	96	97	97	97	97	98	97	
Investments by type (%)											
Corporate securities	33	30	35	36	27	35	25	38	41	33	
Mortgage & real estate	5	3	13	7	11	13	10	8	17	17	
Mutual funds	31	45	25	29	26	24	30	36	30	26	
Provincial bonds	17	14	17	16	22	12	20	9	2	11	
Municipal bonds	4	3	4	5	4	4	4	4	4	5	
Federal bonds	2	2	2	1	3	5	5	1	1	3	
Other	8	3	4	6	7	7	6	4	5	5	
Total investments	100	100	100	100	100	100	100	100	100	100	

³ Based on CLHIA estimates of direct and indirect Canadian investments

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	Canada*
Benefits (\$millions)											
Life											
Individual	83	27	212	211	1,808	3,279	252	223	830	951	8,034
Group	65	11	92	68	737	1,153	113	114	406	296	3,073
Total	148	38	304	279	2,545	4,432	365	337	1,236	1,247	11,107
Health											
Individual	26	8	45	48	374	603	57	81	257	242	1,753
Group (insured)	312	50	344	261	4,463	6,609	422	384	1,547	1,466	15,918
Group (uninsured)	120	48	559	387	1,131	6,966	441	289	2,299	2,228	14,511
Total	458	106	948	696	5,968	14,178	920	754	4,103	3,936	32,182
Annuity											
Individual	147	42	342	273	3,596	7,638	652	478	1,615	2,100	16,939
Group	316	54	667	623	4,566	12,050	871	458	1,876	2,380	23,938
Total	463	96	1,009	896	8,162	19,688	1,523	936	3,491	4,480	40,877
Total benefits	1,069	240	2,261	1,871	16,675	38,298	2,808	2,027	8,830	9,663	84,166

Life insurance											
People with coverage (thousands)	310	82	580	540	6,500	8,300	720	610	2,100	2,200	22,000
Average coverage in force (\$thousands)											
per individual	168	196	166	152	141	203	211	230	303	247	198
per household	311	353	317	329	316	400	409	424	522	402	388
Average size of new individual policy (\$thousands)	244	277	231	210	262	339	399	362	403	397	330
Coverage in force (face amounts, \$millions)											
Individual	25,090	9,556	47,045	45,093	564,972	1,023,345	80,665	75,791	355,268	344,826	2,588,964
Group	26,641	6,435	49,903	37,451	351,260	656,483	70,957	64,610	267,343	196,881	1,736,855
Total	51,731	15,991	96,948	82,544	916,232	1,679,828	151,622	140,401	622,611	541,707	4,325,819
New purchases (face amounts, \$millions)											
Individual	2,324	800	4,172	3,711	50,304	91,278	9,080	8,328	38,496	34,089	243,314
Group	3,022	228	1,942	1,627	17,830	33,248	3,509	4,155	12,387	10,052	88,275
Total	5,346	1,028	6,114	5,338	68,134	124,526	12,589	12,483	50,883	44,141	331,589

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	Canada*
Health insurance											
People with coverage (thousands)											
Disability	140	50	260	200	2,600	5,100	390	360	1,700	1,300	12,000
Extended health care	400	105	640	520	5,600	9,500	850	690	2,800	2,900	24,000
Distribution of benefits paid by coverage type (%)											
Extended health care	75	75	80	77	69	76	76	74	79	73	75
Disability	19	20	16	18	25	21	19	20	18	23	21
Other	6	5	4	5	6	3	5	6	3	4	4
Total	100	100	100	100	100	100	100	100	100	100	100
Premiums (\$millions)											
Life											
Individual	148	56	292	316	3,218	5,646	412	393	1,637	2,103	14,392
Group	80	16	118	95	1,093	1,347	182	169	530	430	4,077
Total	228	72	410	411	4,311	6,993	594	562	2,167	2,533	18,469
Health											
Individual	57	17	92	97	913	1,280	115	151	564	520	3,860
Group (insured)	386	67	466	342	5,664	8,309	631	583	2,249	1,975	20,784
Group (uninsured)	127	50	588	409	1,192	7,352	468	305	2,414	2,346	15,298
Total	570	134	1,146	848	7,769	16,941	1,214	1,039	5,227	4,841	39,942
Annuity											
Individual	119	19	313	328	3,531	6,202	467	415	1,440	1,832	14,699
Group	1,307	195	988	1,743	7,479	11,132	1,969	518	2,542	2,292	30,271
Total	1,426	214	1,301	2,071	11,010	17,334	2,436	933	3,982	4,124	44,970
Total premiums	2,224	420	2,857	3,330	23,090	41,268	4,244	2,534	11,376	11,498	103,381

* Canada totals include amounts for territories and amounts for where the location of risk is unavailable.

Historical data

Historical tables report on the business of insurance companies (life and property and casualty), fraternal benefit societies, and not-for-profit health care benefit providers (such as provincial Blue Cross organizations) since 2000. Earlier years include data for insurance companies only.

Life insurance in force by type (millions)

Year	Coverage			New purchases		
	Individual	Group	Total	Individual	Group	Total
1960	\$ 32,128	\$ 14,739	\$ 46,867	\$ 4,576	\$ 1,553	\$ 6,129
1970	62,845	55,977	118,822	9,024	5,223	14,247
1980	177,915	253,279	431,194	37,764	26,036	63,800
1990	559,893	597,502	1,157,395	97,937	58,755	156,692
2000	1,068,471	1,019,446	2,087,917	133,895	109,648	243,543
2005	1,516,287	1,266,184	2,782,471	172,595	75,554	248,149
2006	1,623,876	1,331,659	2,955,535	189,220	88,595	277,815
2007	1,733,133	1,414,887	3,148,020	191,129	90,644	281,773
2008	1,845,782	1,510,154	3,355,936	195,749	111,811	307,560
2009	1,944,269	1,547,722	3,491,991	207,428	105,923	313,351
2010	2,053,840	1,572,720	3,626,560	216,354	115,429	331,783
2011	2,157,720	1,633,015	3,790,735	219,254	116,234	335,488
2012	2,268,916	1,654,470	3,923,386	229,685	93,937	323,622
2013	2,370,425	1,689,450	4,059,875	222,129	119,305	341,434
2014	2,471,899	1,723,593	4,195,492	221,480	96,480	317,960
2015	2,588,964	1,736,855	4,325,819	243,314	88,275	331,589

Amounts above represent total face amounts owned or purchased

Total policy benefits in Canada (millions)

Year	Life		Annuity ²	Health		Total
	Death	Living ¹		Insured	Uninsured ³	
1960	\$ 196	\$ 291	\$ 75	\$ 129	\$ -	\$ 691
1970	453	604	260	296	-	1,613
1980	1,082	1,338	1,620	1,589	46	5,675
1990	2,083	2,488	9,840	4,341	1,644	20,396
2000	3,564	3,395	24,214	9,295	6,172	46,640
2005	4,532	3,844	25,121	11,702	9,108	54,307
2006	4,440	4,172	26,679	12,019	9,914	57,224
2007	4,983	4,734	28,714	12,720	10,683	61,834
2008	5,291	4,759	27,653	13,722	11,244	62,669
2009	5,499	5,007	26,524	14,061	11,741	62,832
2010	5,505	4,369	32,120	14,442	11,995	68,431
2011	5,638	4,474	30,923	14,649	12,367	68,051
2012	5,895	4,222	32,858	15,401	12,736	71,112
2013	6,387	4,547	35,314	16,955	12,971	76,174
2014	6,281	4,822	41,503	17,375	13,542	83,523
2015	6,395	4,712	40,877	17,671	14,511	84,166

¹ Payments to living policyholders: cash surrender values, disability benefits, matured endowments, and policyholder dividends

² Annuity benefits consist of death, surrender, and disability payments, including benefits paid under variable (segregated fund) contracts

³ Benefits paid under uninsured contracts administered by life and health insurance providers

Total premiums in Canada (millions)

Year	Life		Annuity ¹		Health			Total
	Individual	Group	Individual	Group	Individual	Group (insured)	Group (uninsured ²)	
1960	\$ 660	\$ 109	\$ 33	\$ 151	\$ 40	\$ 151	\$ -	\$ 1,144
1970	1,128	325	126	311	85	315	-	2,290
1980	2,318	952	1,762	1,465	221	1,602	49	8,369
1990	4,840	1,879	7,299	4,554	670	4,338	1,751	25,331
2000	8,737	2,542	13,297	10,185	1,638	9,185	6,496	52,080
2005	10,332	3,273	13,155	14,419	2,387	13,666	9,631	66,863
2006	10,769	3,363	13,733	15,680	2,631	14,158	10,475	70,809
2007	11,109	3,478	16,390	18,006	2,753	15,134	11,277	78,147
2008	11,559	3,571	16,868	17,947	2,926	16,215	11,886	80,972
2009	11,752	3,646	17,198	19,307	3,018	16,577	12,400	83,898
2010	11,980	3,707	17,022	19,504	3,152	17,255	12,678	85,298
2011	11,969	3,885	15,353	20,524	3,319	17,974	13,057	86,081
2012	12,554	4,009	14,044	22,054	3,285	19,297	13,428	88,671
2013	13,028	4,215	12,730	24,617	3,685	20,284	13,675	92,234
2014	13,838	4,275	14,606	27,921	3,858	20,586	14,287	99,371
2015	14,392	4,077	14,699	30,271	3,860	20,784	15,298	103,381

¹ Premium deposits to segregated funds are included

² Premium equivalents (benefit payments + administration fees) for uninsured contracts administered by life and health insurance providers

Total assets held in Canada (millions)

Year	Bonds	Stocks	Mutual funds	Mortgage loans	Real estate	Cash	Reinsurance assets	Other assets	Total
1960	\$ 4,064	\$ 257	\$ *	\$ 3,108	\$ 294	\$ 54	\$ *	\$ 579	\$ 8,356
1970	5,909	1,108	*	6,914	737	166	*	1,156	15,990
1980	17,178	5,814	*	16,942	1,862	804	*	3,645	46,245
1990	51,247	14,159	*	46,873	6,716	2,231	*	9,636	130,862
2000	108,593	42,439	37,444	41,323	7,686	16,138	10,333	17,514	281,470
2005	150,465	65,377	68,578	42,302	9,255	15,165	25,452	24,436	401,030
2006	153,686	73,278	85,171	43,008	10,743	16,505	25,598	24,455	432,444
2007	164,189	81,774	94,787	43,747	13,139	13,581	35,102	26,548	472,867
2008	156,202	71,149	82,569	44,800	14,341	17,327	33,251	29,899	449,538
2009	169,206	97,185	109,645	42,998	14,350	19,231	35,037	28,152	515,804
2010	195,186	91,574	129,048	42,748	14,727	16,908	36,166	30,420	556,777
2011	217,688	83,552	127,290	43,148	15,473	18,603	36,506	35,712	577,972
2012	233,199	94,691	139,896	42,484	18,516	19,235	37,703	36,866	622,590
2013	228,542	100,541	164,560	42,351	19,452	17,320	37,434	36,373	646,573
2014	258,995	109,725	183,533	43,643	20,209	19,811	45,035	40,223	721,174
2015	267,962	114,133	200,221	43,507	21,602	18,775	46,927	49,076	762,203

Assets in Canada held on behalf of foreign policyholders are excluded

Assets held in general and segregated funds are included

Policy loans are reported under Other Assets

*Data not available

General fund assets held in Canada (millions)

Year	Bonds	Stocks	Mortgage loans	Real estate	Cash	Reinsurance assets	Other assets	Total
1960	\$ 4,063	\$ 257	\$ 3,108	\$ 294	\$ 54	\$ *	\$ 578	\$ 8,354
1970	5,756	857	6,805	737	151	*	1,144	15,450
1980	14,869	2,853	15,768	1,824	467	*	3,500	39,281
1990	44,308	7,898	45,508	5,357	1,659	*	9,128	113,858
2000	95,414	14,738	39,213	6,067	9,419	10,333	16,227	191,411
2005	132,339	30,420	39,247	6,116	9,677	25,452	23,968	267,219
2006	135,848	37,737	39,537	6,616	10,617	25,598	23,949	279,902
2007	146,517	46,757	40,383	7,780	7,272	35,102	25,175	308,986
2008	139,868	46,192	41,504	8,471	10,847	33,251	29,072	309,205
2009	150,674	65,984	40,026	8,872	13,378	35,037	27,332	341,303
2010	174,647	59,897	39,534	9,501	11,143	36,166	29,459	360,347
2011	194,682	54,150	39,662	9,983	12,329	36,506	34,670	381,982
2012	207,173	62,586	38,929	11,804	13,603	37,703	35,681	407,479
2013	202,173	63,070	38,590	12,251	11,270	37,434	34,857	399,645
2014	230,221	68,962	39,785	12,500	13,156	45,035	38,745	448,404
2015	237,830	73,198	39,555	13,336	12,113	46,927	47,336	470,295

*Data not available

Segregated fund assets held in Canada (millions)

Year	Bonds	Stocks	Mutual funds	Mortgage loans	Real estate	Cash	Other assets	Total
1961	\$ 1	\$ *	\$ *	\$ -	\$ -	\$ *	\$ *	\$ 2
1970	153	251	*	109	-	15	12	540
1980	2,309	2,961	*	1,174	38	337	145	6,964
1990	6,939	6,261	*	1,365	1,359	572	508	17,004
2000	13,179	27,701	37,444	2,110	1,619	6,719	1,287	90,059
2005	18,126	34,957	68,578	3,055	3,139	5,488	468	133,811
2006	17,838	35,541	85,171	3,471	4,127	5,888	506	152,542
2007	17,672	35,017	94,787	3,364	5,359	6,309	1,373	163,881
2008	16,334	24,957	82,569	3,296	5,870	6,480	827	140,333
2009	18,532	31,201	109,645	2,972	5,478	5,853	820	174,501
2010	20,539	31,677	129,048	3,214	5,226	5,765	961	196,430
2011	23,006	29,402	127,290	3,486	5,490	6,274	1,042	195,990
2012	26,026	32,105	139,896	3,555	6,712	5,632	1,185	215,111
2013	26,369	37,471	164,560	3,761	7,201	6,050	1,516	246,928
2014	28,774	40,763	183,533	3,858	7,709	6,655	1,478	272,770
2015	30,132	40,935	200,221	3,952	8,266	6,662	1,740	291,908

*Data not available

Worldwide operations of Canadian life and health insurers (millions)

Year	Premiums ¹			Assets		
	In Canada	Outside Canada ²	Worldwide	In Canada	Outside Canada ²	Worldwide
1960	\$ 747	\$ 393	\$ 1,140	\$ 6,081	\$ 2,868	\$ 8,949
1970	1,578	784	2,362	11,773	5,100	16,873
1980	6,623	2,720	9,343	35,663	12,312	47,975
1990	19,254	11,416	30,670	108,001	48,393	156,394
2000	41,540	49,421	90,961	254,048	263,358	517,406
2005	62,611	71,924	134,535	379,011	442,241	821,252
2006	66,738	79,196	145,934	413,694	514,758	928,452
2007	74,969	76,015	150,984	458,090	482,407	940,497
2008	78,243	71,707	149,950	431,212	519,180	950,392
2009	78,482	69,981	148,463	497,496	514,659	1,012,155
2010	78,904	63,150	142,054	534,385	526,369	1,060,754
2011	76,535	56,935	133,470	552,488	604,473	1,156,961
2012	78,264	48,413	126,677	596,722	606,239	1,202,961
2013	81,311	56,319	137,630	622,617	657,571	1,280,188
2014	88,488	61,589	150,077	689,839	728,837	1,418,676
2015	92,541	67,292	159,833	732,585	867,578	1,600,163

Excludes Canadian branch operations of foreign insurers

Data are reported in Canadian dollars, unadjusted for foreign exchange fluctuations, which impacts growth comparisons of foreign operations of Canadian life and health insurers over the years

¹ Premium equivalents for uninsured contracts are excluded prior to 2005

² Subsidiary operations are excluded prior to 2000