



# Appendices



# 2016 Provincial data

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	Canada*
<b>Canadian marketplace</b>											
People with protection (thousands)	420	110	730	610	7,400	10,900	1,000	900	3,000	3,300	28,000
Weekly benefits paid (\$millions)	20	5	46	36	360	746	57	43	179	192	1,692
<b>People employed by industry</b>											
	790	330	3,400	3,300	30,800	70,500	7,800	3,800	17,100	16,800	154,800
<b>Number of active insurers<sup>1</sup></b>											
Life and health insurers	57	57	60	60	68	71	62	62	60	64	79
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	10	12
Total insurers	64	65	69	69	82	86	74	74	74	76	99
<b>Number of head offices</b>											
	-	-	-	4	16	65	4	3	5	2	99
<b>Provincial tax contributions<sup>2</sup> (\$millions)</b>											
Taxes borne	50	9	51	38	911	1,032	60	57	239	187	2,640
Taxes collected	-	-	-	-	806	1,478	48	-	-	-	2,332
Total tax contributions	50	9	51	38	1,717	2,510	108	57	239	187	4,972

<sup>1</sup> Excludes 54 property and casualty insurers actively providing health coverage

<sup>2</sup> Canada total excludes federal tax contributions. Please refer to the Total tax contribution section of Canadian Life and Health Insurance Facts, 2017 Edition

<b>Canadian investments<sup>3</sup></b>											
Investments (\$billions)	14	5	20	13	148	296	24	20	90	86	
Long-term investments (%)	98	98	98	97	97	97	97	98	98	97	
<b>Investments by type (%)</b>											
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	

<sup>3</sup> Based on CLHIA estimates of direct and indirect Canadian investments

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	Canada*
<b>Benefits (\$millions)</b>											
<b>Life</b>											
Individual	87	32	216	224	1,862	3,593	296	252	956	1,112	8,770
Group	62	11	94	66	738	1,208	233	123	377	309	3,235
Total	149	43	310	290	2,600	4,801	529	375	1,333	1,421	12,005
<b>Health</b>											
Individual	29	8	46	52	370	592	55	83	264	234	1,751
Group (insured)	294	49	344	249	4,721	6,361	416	398	1,533	1,474	15,885
Group (uninsured)	123	49	615	438	1,255	6,727	462	307	2,499	2,376	14,895
Total	446	106	1,005	739	6,346	13,680	933	788	4,296	4,084	32,531
<b>Annuity</b>											
Individual	119	46	388	277	3,751	7,354	533	515	1,403	2,123	16,555
Group	304	54	700	578	6,033	12,947	991	566	2,291	2,345	26,904
Total	423	100	1,088	855	9,784	20,301	1,524	1,081	3,694	4,468	43,459
<b>Total benefits</b>	<b>1,018</b>	<b>249</b>	<b>2,403</b>	<b>1,884</b>	<b>18,730</b>	<b>38,782</b>	<b>2,986</b>	<b>2,244</b>	<b>9,323</b>	<b>9,973</b>	<b>87,995</b>

### Life insurance

<b>People with coverage (thousands)</b>	310	83	580	540	6,400	8,300	740	620	2,100	2,200	22,000
<b>Average coverage in force (\$thousands)</b>											
per individual	173	200	170	156	148	211	222	235	304	256	205
per household	323	366	322	345	333	418	439	440	524	423	404
<b>Average size of new individual policy (\$thousands)</b>	243	298	238	227	271	367	402	369	418	429	348
<b>Coverage in force (face amounts, \$millions)</b>											
Individual	26,892	10,038	48,434	46,761	594,703	1,071,199	85,916	80,710	373,291	370,222	2,722,970
Group	26,712	6,511	50,059	37,095	357,097	676,729	79,521	65,712	259,212	202,570	1,770,884
Total	53,604	16,549	98,493	83,856	951,800	1,747,928	165,437	146,422	632,503	572,792	4,493,854
<b>New purchases (face amounts, \$millions)</b>											
Individual	2,530	860	4,315	4,222	54,509	99,324	9,641	8,704	40,009	38,746	263,669
Group	1,207	318	2,650	1,845	19,348	44,124	4,450	3,216	13,897	11,169	102,697
Total	3,737	1,178	6,965	6,067	73,857	143,448	14,091	11,920	53,906	49,915	366,366

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	Canada*
<b>Health insurance</b>											
<b>People with coverage (thousands)</b>											
Extended health care	370	110	650	530	5,700	9,800	860	680	2,900	3,000	25,000
Disability	120	50	280	190	2,600	4,900	410	350	1,600	1,300	12,000
<b>Distribution of benefits paid by coverage type (%)</b>											
Extended health care	74	76	79	78	70	77	77	73	78	74	75
Disability	20	20	17	18	24	20	19	22	19	23	21
Other	6	4	4	4	6	3	4	5	3	3	4
Total	100	100	100	100	100	100	100	100	100	100	100
<b>Premiums (\$millions)</b>											
<b>Life</b>											
Individual	158	62	311	349	3,468	6,427	453	454	1,800	2,433	16,096
Group	74	16	120	92	1,119	1,399	201	170	531	438	4,180
Total	232	78	431	441	4,587	7,826	654	624	2,331	2,871	20,276
<b>Health</b>											
Individual	59	18	94	103	975	1,337	121	161	583	551	4,061
Group (insured)	364	66	474	340	6,133	8,235	639	584	2,152	2,038	21,102
Group (uninsured)	130	51	645	463	1,323	7,109	490	326	2,621	2,497	15,703
Total	553	135	1,213	906	8,431	16,681	1,250	1,071	5,356	5,086	40,866
<b>Annuity</b>											
Individual	97	19	303	258	3,446	5,921	447	462	1,225	2,026	14,232
Group	476	55	533	675	9,006	12,928	699	659	2,604	2,638	30,377
Total	573	74	836	933	12,452	18,849	1,146	1,121	3,829	4,664	44,609
<b>Total premiums</b>	<b>1,358</b>	<b>287</b>	<b>2,480</b>	<b>2,280</b>	<b>25,470</b>	<b>43,356</b>	<b>3,050</b>	<b>2,816</b>	<b>11,516</b>	<b>12,621</b>	<b>105,751</b>

\* 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
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
2016	<b>2,722,970</b>	<b>1,770,884</b>	<b>4,493,854</b>	<b>263,669</b>	<b>102,697</b>	<b>366,366</b>

Amounts above represent total face amounts owned or purchased

Total policy benefits in Canada (millions)

Year	Life		Annuity <sup>2</sup>	Health		Total
	Death	Living <sup>1</sup>		Insured	Uninsured <sup>3</sup>	
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
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
2016	<b>6,922</b>	<b>5,083</b>	<b>43,459</b>	<b>17,636</b>	<b>14,895</b>	<b>87,995</b>

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

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

<sup>3</sup> Benefits paid under uninsured contracts administered by life and health insurance providers

Total premiums in Canada (millions)

Year	Life		Annuity <sup>1</sup>		Health			Total
	Individual	Group	Individual	Group	Individual	Group (insured)	Group (uninsured <sup>2</sup> )	
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
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
2016	<b>16,096</b>	<b>4,180</b>	<b>14,232</b>	<b>30,377</b>	<b>4,061</b>	<b>21,102</b>	<b>15,703</b>	<b>105,751</b>

<sup>1</sup> Premium deposits to segregated funds are included

<sup>2</sup> 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
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
2016	<b>280,225</b>	<b>124,064</b>	<b>219,896</b>	<b>43,162</b>	<b>22,614</b>	<b>18,571</b>	<b>52,334</b>	<b>52,649</b>	<b>813,515</b>

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
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
2016	<b>248,601</b>	<b>78,567</b>	<b>39,132</b>	<b>13,772</b>	<b>12,192</b>	<b>52,334</b>	<b>50,614</b>	<b>495,212</b>

\*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
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
2016	31,624	45,497	219,896	4,030	8,842	6,379	2,035	318,303

\*Data not available

Worldwide operations of Canadian life and health insurers (millions)

Year	Premiums <sup>1</sup>			Assets		
	In Canada	Outside Canada <sup>2</sup>	Worldwide	In Canada	Outside Canada <sup>2</sup>	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
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
<b>2016</b>	<b>97,384</b>	<b>86,038</b>	<b>183,422</b>	<b>782,752</b>	<b>855,481</b>	<b>1,638,233</b>

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

<sup>1</sup> Premium equivalents for uninsured contracts are excluded prior to 2005

<sup>2</sup> Subsidiary operations are excluded prior to 2000