

# MSA/Baron Outlook Report

Q4-2010

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**2010: An Industry Odyssey**

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Is the big picture missing?

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Results**

Released April 2011



**Baron**  
**Insurance Services Inc.**

## Introduction

We are pleased to release the fourth quarter 2010 *MSA/Baron Outlook Report* covering the Canadian P&C industry. Our mission of providing Canada's insurance professionals with unwavering, unbiased analysis of this dynamic industry remains steadfast. We welcome your comments and feedback regarding any aspect of these reports. You are invited to send your messages to [msabaron@msaresearch.com](mailto:msabaron@msaresearch.com), or contact any of the undersigned directly.

In this issue, you will find:

- 2010: An Industry Odyssey
- Ontario Auto, the storm before the calm
- Distracted Driving: Is the big picture missing?
- PCS-Canada Catastrophe News
- S&P Rating Roundup
- Fourth Quarter and Year-End Company Results

For detailed company results please see MSA's *Researcher Software* and/or the **MSA Report**.



The *MSA/Baron Outlook Report* is produced and authored jointly by MSA Research Inc., Canada's leading provider of insurance analytics and Baron Insurance Services Inc., a well-respected actuarial and consulting firm.

#### Our Readers

- This report is subscribed to by approximately 1,400 industry professionals including most Canadian insurance/reinsurance executives, commercial brokers, retail brokers, adjusters, regulators, associations, auditors, analysts & TPA's.
- All TIC member brokers courtesy of **Lloyd's**.
- 600 IBAA broker principals courtesy of **Peace Hills General Insurance Company** and...
- 270 risk managers including ORIMS members and others courtesy of **Hub International**.

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Sincerely,

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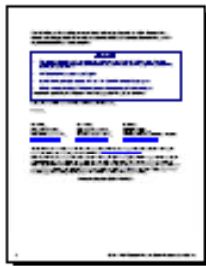
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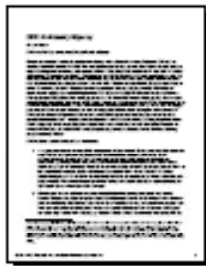
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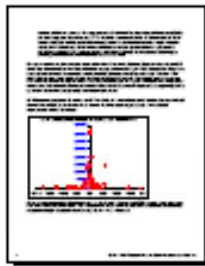
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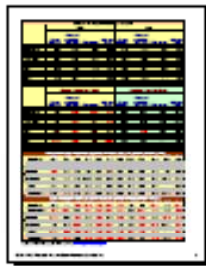
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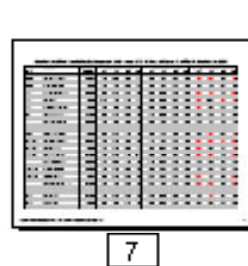
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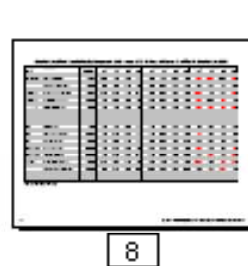
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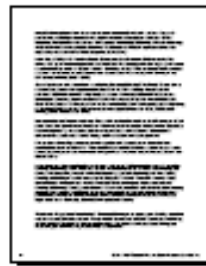
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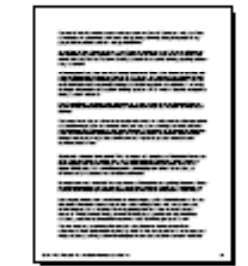
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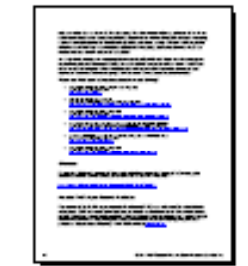
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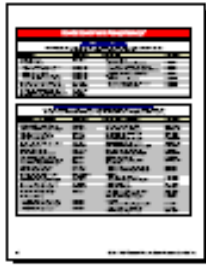
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# MSA/Baron Outlook Report Q4/2010 Abstract

