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How Big is BIG?

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Quarterly CatIQ Review

DBRS Ratings Roundup

Third Quarter Company Results
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- Firestorm, How Wildfire Will Shape Our Future
  *Ed Struzik*
  Author and Photographer, Island Press

- The Ostrich Paradox: Why We Underprepare for Disasters
  *Howard Kunreuther*
  Professor, Wharton School, University of Pennsylvania

- Fireside Chat
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  Special Envoy for International Water Affairs of the Kingdom of the Netherlands
  in conversation with Rob Wesseling, President & CEO of The Co-operators

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Introduction

We are pleased to release the third quarter 2018 MSA Quarterly 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 msaquarterly@msaresearch.com, or contact the undersigned directly.

In this issue, you will find:

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• How Big is BIG?
• DBRS: Stable Outlook for the Canadian P&C Insurance Industry in 2019
• Uneven Penetration of Personal Earthquake Insurance in Canada
• Quarterly CatIQ Review
• DBRS Ratings Roundup
• Third Quarter Company Results

For comprehensive Q3 company results please login to MSA’s P&C Researcher Software platform at www.msaresearch.com.

The MSA Quarterly Outlook Report is produced by MSA Research Inc., Canada’s leading provider of insurance analytics. Subscription information can be found on www.msaresearch.com/store.
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.

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Sincerely,

**Joel Baker,**
President and CEO,
MSA Research Inc. and
The National Insurance Conference of Canada
joel.baker@msaresearch.com

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Printed in Canada ISSN 1929-3194
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Jack Jones
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Founding Director, University of Pittsburgh Institute for Cyber Law, Policy and Security, and former U.S. Attorney for the Western District of Pennsylvania at the DOJ under U.S. A.G. Loretta Lynch

ADDITIONAL SPEAKERS:

Gary Hayslip
Vice President and CISO, Webroot

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<td>Feb 4-6, 2019</td>
<td>Metro Toronto Convention Centre</td>
<td><strong>CatIQ Connect</strong> (formerly C4) is a content-driven discussion working to foster collaboration before, during and after catastrophic events.</td>
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<td>The NICC is Canada's pre-eminent annual property &amp; casualty insurance conference.</td>
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<td>Oct 31 - Nov 1, 2019</td>
<td>Niagara, Ontario</td>
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<td>We are proud to bring ICRMC to Bermuda for its second year to address the growing areas of concern for every organization and industry regarding cybersecurity.</td>
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