

MSA



Research Inc.

Definitive insurance information
for intelligent business decisions™

Year-End 2017 Canadian Life/Health/Fraternal Insurance Summary Results

www.msaresearch.com

Summarized Year-End 2017 Canadian Life/Health/Fraternal Insurance Results

Dollar amounts in thousands of Canadian Dollars.

(Revised) March 21, 2018

For extremely detailed year-end 2017 financial data on these companies please refer to the MSA Researcher Life/Health Software Platform by logging in at www.msaresearch.com

MSA Code	Company	Group	Net Premiums	YoY% Change	Total Revenue	YoY% Change	Benefits and Expenses	YoY% Change	Net Income	YoY% Change	Comprehensive Income	YoY% Change	MCCSR or TAAM Ratio
FLC001	ACTRA Fraternal Benefit Society		15,450	7%	25,164	4%	25,164	6%	0	-100%	806	-62%	386.26
LHB002	Aetna Life Insurance Company		9,966	-28%	12,312	-24%	7,559	-20%	3,994	-30%	2,596	-40%	2492.85
LHB039	Allianz Life Insurance Company of North America		170	-10%	763	-39%	396	-81%	290	166%	24	102%	723.35
LHC002	Allstate Life Insurance Company of Canada	Allstate	0		38	-12%	52	18%	-8	-700%	-59	-64%	372700
LHB004	American Bankers Life Assurance Company of Florida		68,518	180%	70,324	153%	62,008	218%	6,190	-2%	6,190	-2%	303.46
LHB006	American Health and Life Insurance Company		14,858	6%	15,786	3%	11,722	10%	2,976	-13%	2,582	-7%	567.79
LHB005	American Income Life Insurance Company		124,578	9%	139,062	9%	74,521	20%	64,490	-1%	75,476	8%	398.52
LHC055	Assurant Life of Canada		272,874	0%	383,163	17%	354,830	15%	20,706	45%	20,706	45%	187.36
LHB015	AXA Equitable Life Insurance Company		4,044	-35%	5,566	-30%	4,860	332%	653	-91%	751	-89%	498.58
LHC004	Blue Cross Life Insurance Company of Canada		293,568	8%	326,310	10%	315,044	10%	8,811	29%	11,098	32%	206.19
LHC003	BMO - BMO Life Assurance Company	BMO	1,025,928	32%	1,490,208	1%	1,196,466	-12%	229,136	180%	202,659	148%	235.16
LHC005	BMO - BMO Life Insurance Company	BMO	1,047,257	31%	1,509,146	1%	1,204,554	-12%	236,796	155%	210,130	127%	230.16
LHB090	British Insurance Company of Cayman		42,559	-1%	54,072	2%	50,680	-3%	2,801	8103%	2,750	1654%	295.9
LHC073	Brookfield Annuity Company		211,750		219,980	111001%	222,577	4740%	-2,597	41%	-2,630	46%	745.32
LHC010	Canadian Premier Life Insurance Company	Securian	83,233	0%	95,884	0%	93,518	17%	1,668	-85%	-509	-105%	337.92
LHP005	Capitale assureur de l'administration publique Inc. (La)	Capitale Grp	2,086,137	6%	2,425,338	10%	2,335,391	8%	68,900	56%	43,162	-40%	0
LHC001	Chubb Life Insurance Company of Canada	Chubb	52,078	10%	53,562	10%	39,980	7%	9,955	19%	9,234	18%	383.21
LHC006	CIBC Life Insurance Company Limited		38,481	-4%	40,137	-3%	24,421	-9%	11,324	11%	10,513	1%	1444.74
LHC022	CIGNA Life Insurance Company of Canada		115,013	-8%	112,876	-12%	106,601	4%	4,904	-74%	4,665	-74%	368.68
LHB011	Combined Insurance Company of America		135,911	6%	148,363	3%	47,010	111%	76,554	-10%	70,124	-10%	409.28
LHC012	CompCorp Life Insurance Company		0		0		70	9%	-70	-9%	-70	-9%	0
LHB012	Connecticut General Life Insurance Company		2,107	-23%	-681	-114%	1,809	-66%	-2,082	-409%	-1,101	34%	386.71
LHC013	Co-operators Life Insurance Company	Cooperators	937,133	2%	1,267,106	12%	1,125,938	10%	59,538	77%	117,090	16%	250.11
FLB003	Croatian Fraternal Union of America		321	-17%	710	-9%	955	109%	-245	-177%	-245	-177%	203.37
LHC015	CUMIS Life Insurance Company	Cooperators	274,635	-2%	312,212	1%	275,262	-5%	27,597	91%	29,617	79%	314.78
LHP003	Desjardins Financial Security Life Assurance Company		4,416,103	5%	6,980,002	15%	6,142,727	13%	610,534	61%	679,119	26%	0
LHC016	Empire Life Insurance Company (The)	E-L Financial	834,214	-5%	1,662,876	19%	1,432,454	21%	178,505	12%	180,153	12%	281.65
LHB016	Employers Reassurance Corporation		174,152	-16%	336,036	40%	35,182	144%	243,703	42%	118,818	-26%	228.58
LHC017	Equitable Life Insurance Company of Canada (The)		763,576	16%	963,356	20%	828,385	18%	106,093	33%	108,490	38%	230.58
FLC007	FaithLife Financial		20,314	-5%	41,936	14%	41,129	15%	595	-23%	-616	-149%	218.01
LHC038	Foresters Life Insurance Company	Foresters	117,768	16%	203,420	25%	154,851	6%	36,362	167%	35,613	232%	235.56

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LHB020	General American Life Insurance Company		268,646	2%	351,554	15%	276,877	47%	74,677	-36%	74,677	-36%	957.85
LHB010	General Re Life Corporation	BRKA	1,910	18%	2,003	19%	500	-46%	1,503	99%	1,503	99%	279.53
LHB021	Gerber Life Insurance Company		2,892	-2%	5,380	21%	6,569	119%	-1,185	-190%	-1,496	-288%	509.05
FLC005	Grand Orange Lodge of British America (The)		1,972	9%	4,791	71%	3,996	53%	1,086	243%	1,224	151%	377.05
LHC008	GWL - Canada Life Assurance Company (The)	GWL	8,387,237	18%	13,498,483	-8%	11,691,919	-8%	1,660,125	6%	1,934,348	401%	283.92
LHC041	GWL - Canada Life Financial Corporation (See Profile Notes)	GWL	8,387,237	18%	13,498,511	-8%	11,692,869	-8%	1,659,185	7%	1,934,476	419%	283.62
LHC007	GWL - Canada Life Insurance Company of Canada (The)	GWL	2,062,718	7%	2,602,044	4%	2,439,729	8%	176,438	130%	161,493	-25%	232.14
LHC020	GWL - Great-West Life Assurance Company (The)	GWL	30,031,292	14%	38,648,912	3%	35,910,093	5%	2,473,965	-8%	2,626,837	81%	241.02
LHC024	GWL - London Life Insurance Company	GWL	14,527,474	7%	16,942,751	4%	16,460,331	5%	391,156	-22%	324,883	-31%	225.05
LHB091	Hannover Re (Ireland) Limited Canadian Life Branch		95	3067%	998	34%	5,699	66%	-4,701	-75%	-5,393	-94%	2225.09
LHB022	Hartford Life Insurance Company		0		37	-69%	-608	-334%	644	148%	596	326%	544600
FLC006	Independent Order of Foresters (The)	Foresters	1,055,161	6%	1,978,075	9%	1,893,735	1%	38,077	151%	-88,190	49%	356.7
LHP001	Industrial Alliance Insurance and Financial Services Inc	IA	6,368,976	8%	10,224,696	20%	9,541,950	22%	531,524	-4%	513,718	-5%	
LHC031	ivari		327,450	-9%	1,024,188	25%	1,067,842	35%	65,780	81%	99,938	170%	206.21
LHB031	Jackson National Life Insurance Company	Swiss Re	14	-18%	224	-2%	147	58%	77	-43%	-260	-266%	590.32
FLB004	Knights of Columbus		209,161	-2%	353,840	10%	338,270	17%	15,570	-52%	20,193	-44%	526.96
LHB027	Liberty Life Assurance Company of Boston		618	15%	830	11%	1,911	72%	-1,081	-199%	-1,365	-150%	377.06
LHB028	Life Insurance Company of North America		47,444	43%	51,233	45%	63,884	26%	-13,616	39%	-15,483	33%	456.81
LHC025	Manulife - Manufacturers Life Insurance Company (The)	Manulife	28,212,310	2%	57,562,620	10%	54,567,179	12%	2,661,515	-13%	1,470,112	-5%	224.28
LHC042	Manulife - Manulife Financial Corporation (See Profile Notes)	Manulife	28,212,311	2%	57,455,973	9%	54,955,362	12%	2,297,802	-25%	1,008,125	-32%	199.74
LHC026	MD Life Insurance Company		0		27,571	0%	23,762	0%	2,575	-2%	2,525	-2%	2326.75
LHB033	Metropolitan Life Insurance Company		0		1,745	-3%	788	115%	407	-37%	-718	8%	107659.14
LHB035	Munich Reinsurance Company (Life Branch)		6,766,120	0%	7,068,229	1%	6,796,476	16%	207,235	-76%	182,293	-78%	203.45
LHB038	New York Life Insurance Company		47,451	1%	49,774	-8%	51,243	1%	-2,086	-182%	-5,175	-312%	594.6
FLB006	Order of United Commercial Travelers of America (The)		215	-1%	471	-3%	499	-15%	-28	71%	21	112%	894.91
LHB092	Pacific Life Re Limited		1,302		1,475	676%	-6,696	-5331%	5,971	2225%	5,971	2225%	1464.31
LHB087	Partner Reinsurance Company Ltd.		11,673	-1%	16,563	23%	9,039	-36%	5,523	804%	5,523	804%	235.98
LHC069	PartnerRe Life Reinsurance Company of Canada		49,068	4%	66,991	8%	66,801	4%	280	107%	828	111%	235.81
LHB023	Pavonia Life Insurance Company of Michigan		8,328	-22%	9,311	-22%	7,252	-35%	2,748	-37%	2,792	-33%	770.54
LHC033	Primerica Life Insurance Company of Canada		142,285	15%	228,389	11%	116,255	-1%	81,775	28%	81,428	29%	406.32
LHC023	RBC Life Insurance Company	RBC	1,865,350	38%	2,327,864	-3%	2,095,712	-5%	164,024	13%	147,098	-9%	219.78

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LHC034	Reliable Life Insurance Company		840	-32%	1,224	-26%	893	-45%	244	713%	244	713%	415.95
LHB040	ReliaStar Life Insurance Company		0		1,728	10%	3,412	88%	-1,684	-574%	74	-89%	959.66
LHC021	RGA Life Reinsurance Company of Canada		268,877	8%	903,625	72%	857,215	72%	33,674	82%	32,970	90%	226.81
LHB046	SCOR Global Life		290,032	3%	317,315	6%	225,045	-14%	70,009	144%	60,706	182%	205.68
LHC019	Scotia Life Insurance Company		59,599	2%	70,189	-3%	32,434	-11%	28,103	8%	30,963	22%	747.17
FLC010	Sons of Scotland Benevolent Association		1,167	-11%	1,352	-41%	1,498	-51%	-448	40%	-485	33%	244.7
LHP027	SSQ Insurance Company Inc.		174,974		302,939		282,844		16,061		18,386		0
LHC043	Sun Life Financial Inc. (See Profile Note)	Sunlife	15,276,187	2%	29,558,743	3%	26,769,797	6%	2,241,644	-13%	1,919,207	-5%	246.08
LHC036	Sunlife - Sun Life Assurance Company of Canada	Sunlife	13,527,085	1%	22,934,347	2%	20,782,586	3%	1,578,514	-7%	1,372,645	19%	220.95
LHC067	Sunlife - Sun Life Insurance (Canada) Limited	Sunlife	1,890,332	-6%	2,938,635	0%	2,779,193	-1%	175,403	-3%	179,167	-1%	221.83
FLB007	Supreme Council of the Royal Arcanum		103	-33%	639	-9%	921	-37%	-292	62%	-292	62%	711.59
LHB051	Swiss Reinsurance Company (Life Branch)	Swiss Re	105,019	4%	500,327	53%	323,710	12%	142,752	225%	122,822	202%	222.58
LHC037	TD Life Insurance Company		79,343	34%	96,948	3%	91,706	3%	3,843	5%	3,227	-14%	294.15
FLC014	Teachers Life Insurance Society (Fraternal)		13,079	10%	17,675	28%	17,423	35%	252	-72%	2,655	131%	279.01
FLC011	Ukrainian Fraternal Society of Canada		88	-9%	527	49%	611	53%	-84	-79%	-84	-79%	428.41
FLB009	Ukrainian National Association		48	2%	295	-21%	180	-20%	80	-27%	80	-27%	974.88
LHB053	United American Insurance Company		194	-4%	594	-5%	296	-2%	248	-7%	304	15%	2347.07
LHC070	VSP Canada Vision Care Insurance		0	-100%	79	-57%	122	-66%	-43	76%	-43	76%	32718.52
LHC039	Wawanesa Life Insurance Company (The)		172,938	61%	227,122	52%	227,799	66%	-639	-134%	-1,736	-133%	290.63
LHC018	Western Life Assurance Company		126,267	-18%	139,566	-12%	146,965	2%	-5,292	-154%	-5,460	-160%	238.73
	SUM		103,669,621	7%	168,835,307	8%	156,706,248	10%	10,190,284	-10%	8,510,504	5%	

Shaded rows indicates that subsidiary information was not taken into account for industry totals to avoid double counting.
For more information on MSA's double counting prevention system (DCPS) please see www.msaresearch.com/dcps



Products, Events and Services Catalogue

Definitive insurance information for intelligent business decisions™

2018

www.msaresearch.com

WHO WE ARE AND WHAT WE DO

MSA Research Inc. is a Canadian-owned, independent and impartial analytical research firm that is focused on the Canadian insurance industry.

MSA is the dominant provider of financial information relating to Canadian insurers. Our reports and software are used by 90% of Canadian P&C insurers and many life insurers, reinsurers, reinsurance brokers, commercial brokers, all broker associations, all major audit/actuarial firms, equity research and investment banking shops, regulators, governments, TPA's, academics and many others.

MSA also offers extensive custom analysis and research facilities. With our in-depth industry knowledge, MSA's advisory services provide you with unparalleled insights into the Canadian insurance industry.

While we've tried our best to make this catalogue as descriptive and easy to read as possible, we recognize that you may still have questions. We are always here to answer them. You can reach us anytime by calling **416 368-0777** or by emailing info@msaresearch.com.

MSA's mission is to provide Canada's insurance professionals with comprehensive financial information, unparalleled analytical tools and rigorous research on a consistent basis.

Catastrophe Indices and Quantification (CatIQ) Inc. is a sister company to MSA. For more information please see page 19.

THE MSA RESEARCHER P&C AND LIFE/HEALTH PLATFORMS - THE INDUSTRY GOLD STANDARD

The MSA Researcher Platforms are, by far, the market's leading analytical engine, financial database, business-intelligence and benchmarking tool for anyone interested in the Canadian P&C and/or Life/Health industries.



TOP REASONS WHY MSA RESEARCHER IS THE GOLD STANDARD



Unmatched Breadth

- MSA Researcher contains detailed financial information on over 98% of the Canadian P&C and Life/Health Industry.



Unparalleled Depth

- The standard Researcher package comes with ten-years of detailed regulatory data, updates are released every quarter.
- Historical versions are also available with data going back to 1990 for P&C and 1996 for L/H.



Unrivaled Functionality

- Deep analytical dashboard features, collaboration tools, statement data and powerful querying and benchmark creating features.
- Take data to Excel or PDF in seconds.
- Smart features like MSA's Double Counting Prevention System (DCPS), loss ratio heat maps, 3mos, rolling 12 month analysis and many other tools streamline your analytical work and get you to the right answer quicker.
- Starting in 2017, MSA also offers a powerful Market Share Analysis Module for Researcher. You can get an idea by looking at the following pages; or better yet, contact us for a demo.



Uncompromising Support and Training

- It's always about the customer and it's always free!

MSA'S MARKET-SHARE ANALYSIS MODULE FOR THE P&C AND LIFE/HEALTH MSA RESEACHER PLATFORMS

This extremely powerful view provides you with unprecedented insights into market share information. Measure market share for any line (or combination of lines) in any province (or any combination of provinces) for any set of companies, composites or benchmarks, against any base (industry or otherwise) over five years. Do in minutes what would otherwise take you hours, then easily export the results to Excel.

LINE-OF-BUSINESS SELECTOR

The screenshot shows the 'Market Share Module Line Of Bussines' interface. At the top, there is a navigation bar with links: Home, Dashboard, Statements, Queries, Company Groups, Field Groups, Calculated Fields, Market Share Module (highlighted), Property & Casualty (dropdown), and Logout. Below the navigation bar, the main content area is titled 'Market Share Module Line Of Bussines'. It features a 'Name' field with the value 'My LOB Selection', a 'Category' dropdown set to 'Default', and a 'Label' field. There are 'Save' and 'Cancel' buttons. Below this, a 'Description' field contains the text 'Combination of Personal Property and Private Passenger Auto'. The main part of the interface is a list of checkboxes for selecting business lines. The list includes: 'TOTAL - NET' (unchecked), 'Total - direct' (unchecked), 'Property' (unchecked), 'Personal' (checked), 'Commercial' (unchecked), 'Aircraft' (unchecked), 'Automobile' (unchecked), and 'Private Passenger' (checked).

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MSA'S MARKET-SHARE ANALYSIS MODULE FOR THE P&C AND LIFE/HEALTH MSA RESEARCHER PLATFORMS

REGION SELECTOR

Home Dashboard Statements Queries Company Groups Field Groups Calculated Fields **Market Share Module -** Property & Casualty Logout

Market Share Module Region

Name: Category: Label:

Description:

Provinces	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	YT	NT	NU
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MARKET-SHARE ANALYSIS GRID

Home Dashboard Statements Queries Company Groups Field Groups Calculated Fields **Market Share Module -** Property & Casualty Fekade - Logout

MarketShare Module > Query Region: Ontario LOB: Show Selector Company Group: All Companies with 2016-Q4 Data Base: Industry Total - Final

Liability - Total

Search **DCPS™ ACTIVATED!** Hide data flagged by CCPS From 1 to 3 | 2016.4

Company	Rank by					Market Share					Direct Written Premiums					% Growth				Loss Ratio				
	2016.4	2015.4	2014.4	2013.4	2012.4	2016.4	2015.4	2014.4	2013.4	2012.4	2016.4	2015.4	2014.4	2013.4	2012.4	2016.4	2015.4	2014.4	2013.4	2012.4	2016.4	2015.4	2014.4	2013.4
Lloyd's Underwriters	1	1	1	1	1	17.70	17.02	14.33	14.94	12.88	468,424	437,586	348,437	305,406	295,736	1.07	1.26	0.98	1.20	38.40	-72.30	74.39	94.43	55.03
Intact Insurance Company	2	2	3	3	3	7.62	7.76	7.99	7.96	7.16	201,572	199,352	192,827	189,332	176,151	1.01	1.03	1.02	1.06	50.78	81.05	49.62	56.22	51.16
Aviva Insurance Company of Canada	3	3	2	2	2	7.14	7.51	7.98	8.06	8.21	169,049	192,856	194,024	191,784	188,441	0.98	0.99	1.01	1.02	48.98	-61.24	-61.59	53.90	106.17
Chubb Insurance Company of Canada	4	7	7	7	7	6.23	4.28	4.14	4.10	4.37	164,839	109,906	100,562	97,647	100,284	1.50	1.09	1.03	0.97	95.65	41.17	47.90	36.85	49.33
AIG Insurance Company of Canada	5	4	5	5	5	5.44	5.91	5.91	5.43	5.80	144,358	151,765	143,595	129,104	133,256	0.95	1.06	1.11	0.97	108.11	82.48		35.14	48.14
Zurich Insurance Company Ltd.	6	5	4	4	4	5.26	5.25	5.93	5.10	6.56	139,250	134,775	168,581	145,182	150,608	1.03	0.80	1.16	0.96	30.88	167.12	114.30	85.91	42.42
Lawyers' Professional Indemnity Company	7	6	6	6	6	4.41	4.74	4.61	4.54	4.56	116,822	121,729	116,979	108,009	104,764	0.96	1.04	1.08	1.03	95.01	61.57	67.53	67.79	96.24
Co-operators General Insurance Company	8	8	10	11	11	3.68	3.41	3.32	3.11	2.95	97,865	87,644	80,836	74,088	67,511	1.11	1.08	1.09	1.10	61.75	50.21	30.43	38.05	16.87
Economical Mutual Insurance Company	9	9	8	9	10	3.22	3.30	3.72	3.71	3.54	85,262	84,829	90,435	88,310	81,215	1.01	0.94	1.02	1.09	78.13	62.10	55.15	70.17	59.68
Royal & Sun Alliance Insurance Company of Canada	10	10	9	8	8	3.16	3.16	3.51	3.97	4.01	83,703	81,256	85,425	94,471	92,010	1.03	0.95	0.90	1.03	55.43	521.06		55.49	53.89
Mitros Insurance Corporation	11	11	11	10	9	2.65	2.83	3.02	3.29	3.61	70,227	72,613	78,701	78,260	82,773	0.97	0.97	0.95	0.95	40.80	43.62	47.71	50.32	55.34
Total						100.00	84.04	84.61	84.02	82.82	2,446,276	2,487,617	2,300,410	2,230,883	2,131,282	1.07	1.07	1.03	1.08	71.18	71.86	64.24	64.16	66.69

SUMMARY OF FEATURES

- **Interface:**

- Enhanced usability across all function areas allow you to navigate as never before. Quickly filter any list to narrow your searches. Organize your objects (Company Groups, Field Groups and Calculated Fields) easily into categories. Batch move them, merge them, copy, share or delete them and much more.

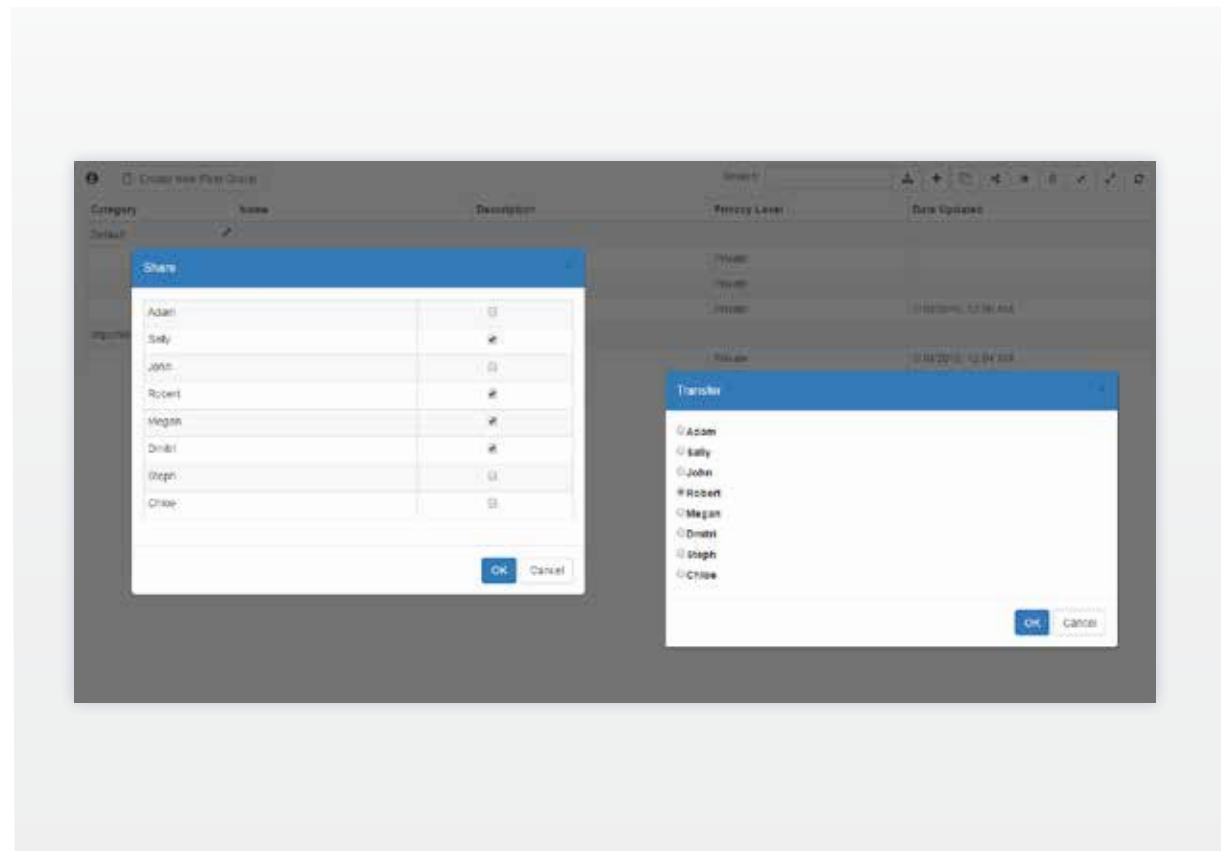
- **Enhanced collaboration features between users - takes collaboration to a new level (site license only)**

- **Share:** Easily bulk share/un-share objects such as company groups, composites, field groups and calculated fields with colleagues within your organization. They will be able to use them but not modify them (read only basis), however they can make their own copies
- **Transfer:** Yield control of selected objects to colleagues and they can work on them (the objects will be shared back with you on a read only basis)

- **Significant under-the-hood performance and stability enhancements**

- **Mobile-friendly features**

- **We are constantly working on new enhancements and features**



P&C AND LIFE/HEALTH DASHBOARDS

Interactive multi-tab, multi-period and multi-dimensional dashboards covering all analytical aspects.

On the next few pages, you'll find screen shots from some (but certainly not all) of the tabs. These will give you a taste.

Experience it fully by logging in.

P&C DASHBOARD

Company: Allstate Insurance Company of Canada | Comparables: 1 item selected | 2015.4 | Run

Wawanesa Mutual Insurance Company (The)

Profile | Financials | 10yr Comparatives | **Prov. Splits** | Investments | Reinsurance | Capital | MCT | Reserves | Expenses | LR Heat Map

i Direct Written Premiums by Province (2015.4) All dollar amounts are in C\$1000's ✕

LIFE/HEALTH DASHBOARD

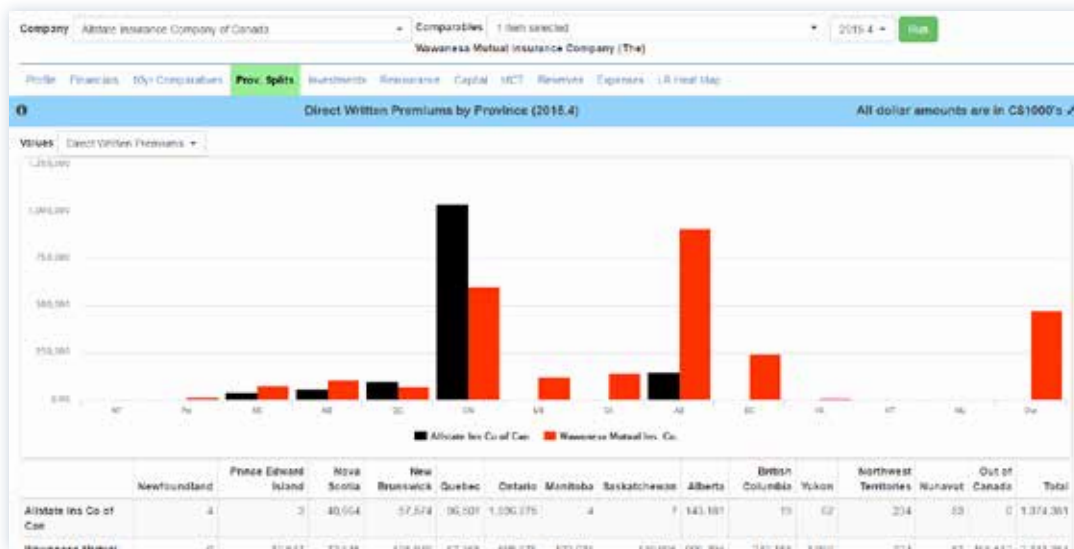
Company: Manufacturers Life Insurance Company (The) | Comparables: 1 item selected | 2015.4 | Run

Sun Life Assurance Company of Canada

Profile | Financials | Key Comparatives | Prov. Splits | Investments | Reinsurance | Capital | Derivatives | Segfund Assets | Actuarial Liabilities | General Expenses | Commisions | **Movement**

i Non-Consolidated Death Deductions for Life Individual in Dollars (10 Most Recent Years) All dollar amounts are in C\$1000's ✕

DASHBOARD - P&C

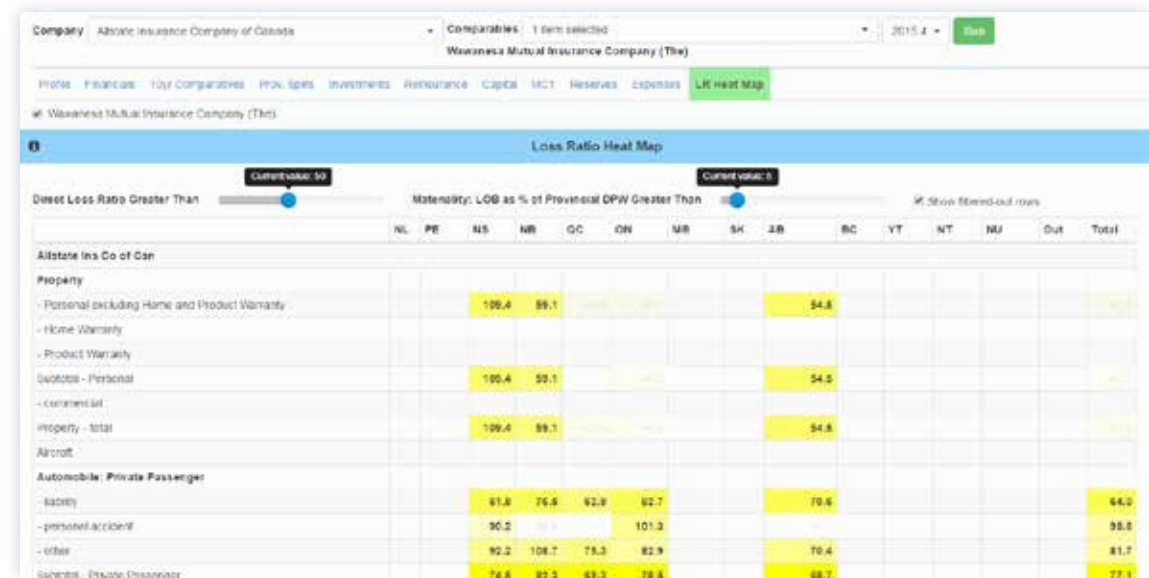


PROVINCIAL SPLITS

Quickly analyze writings across Canada or by province by LOB for up to five companies, benchmarks or composites

LOSS RATIO HEAT MAP

Choose up to five companies, benchmarks or composites and quickly analyze loss ratios by LOB by province by using slider filters to dynamically highlight and focus on higher loss ratios for material lines of business. Filter out immaterial rows to swiftly find the hot spots.

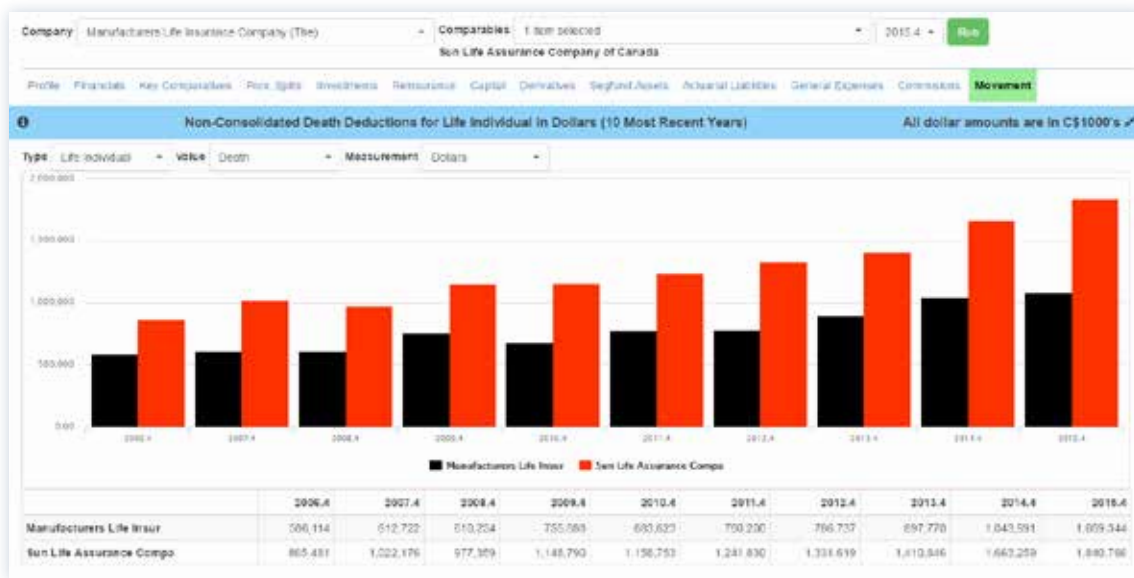
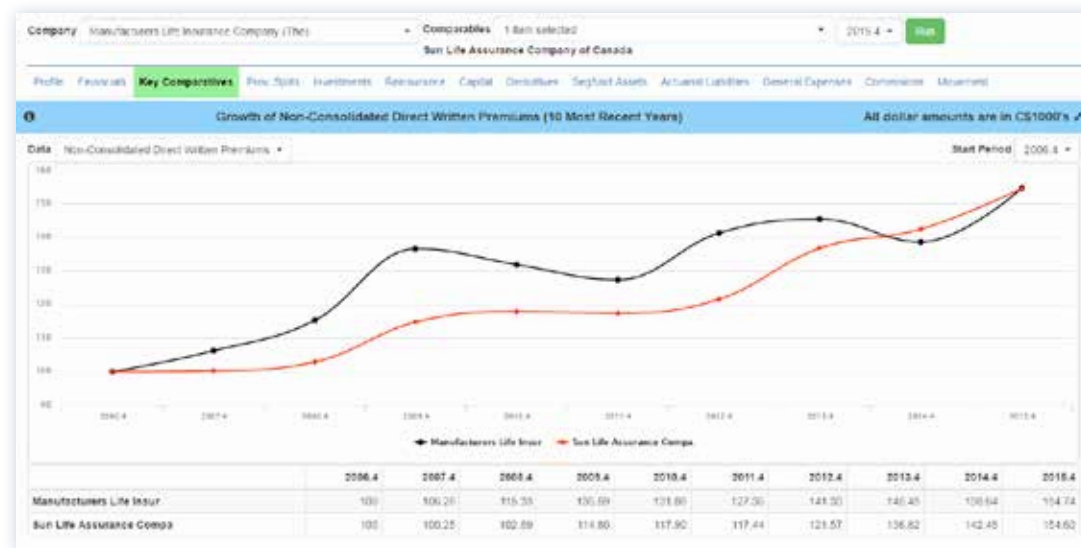


DASHBOARD - LIFE/HEALTH

KEY COMPARATIVES

Graphically analyze up to five companies or composites across ten years across an array of metrics such as DPW, Assets, Capital, Benefits

Analyze product sales by line of business for the selected period.



MOVEMENT

Graphically analyze a wide array of deductions (Death, Maturity, Surrender, Lapse, Lapse Ratio, Payment, Surrender etc. by product in a dollar or number of policy basis for up to five companies or composites.

View movement by product by province for up to five companies or composites.

Analyze changes of in-force business by provinces for the selected period for the selected companies or composites.

ADDITIONAL FEATURES

Company: Allstate Insurance Company of Canada
 Period: 2015.4 | Time Frame: YTD | 3 months | Rolling 12 months
 Page: 67 of 10 Premiums Written

Class of Insurance	Newfoundland & Labrador (01)	Prince Edward Island (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)
LICENSED (Y / R)	01								
Property - Personal excluding Flood and Product Warranty	01	0	3,002	3,000	6,400	63,981	0	0	11,214
- Home Warranty	04	0	0	0	0	0	0	0	0
- Product Warranty	05	0	0	0	0	0	0	0	0
Subtotal - Personal	06	0	3,002	3,000	6,400	63,981	0	0	11,214
- commercial	01	0	0	0	0	0	0	0	0
Property - total	05	0	3,002	3,000	6,400	63,981	0	0	11,214
Aircraft	15	0	0	0	0	0	0	0	0
Automobile									
Private Passenger - liability	11	0	2,341	4,261	6,317	52,957	0	0	12,442
- personal accident	12	0	611	962	150	58,530	0	0	1,253
- other	13	0	1,729	2,997	6,427	58,996	0	0	8,935
Subtotal - Private Passenger	14	0	4,681	8,220	12,894	169,384	0	0	22,630
Other than Private Passenger - liability	16	0	16	16	27	319	0	0	171
- personal accident	15	0	23	52	1	548	0	0	27
- other	17	0	72	204	62	1,179	0	0	303
Subtotal - Other than Private Passenger	18	0	149	400	110	2,044	0	0	582
Facility Assoc. Residual Market - liability	22	0	202	944	144	1,903	0	0	193
- personal accident	23	0	31	32	32	640	0	0	67
- other	24	0	71	78	78	300	0	0	199
Subtotal - Facility Assoc. Residual Market	25	0	304	1,044	344	1,940	0	0	363

DISCRETE PERIOD ANALYSIS

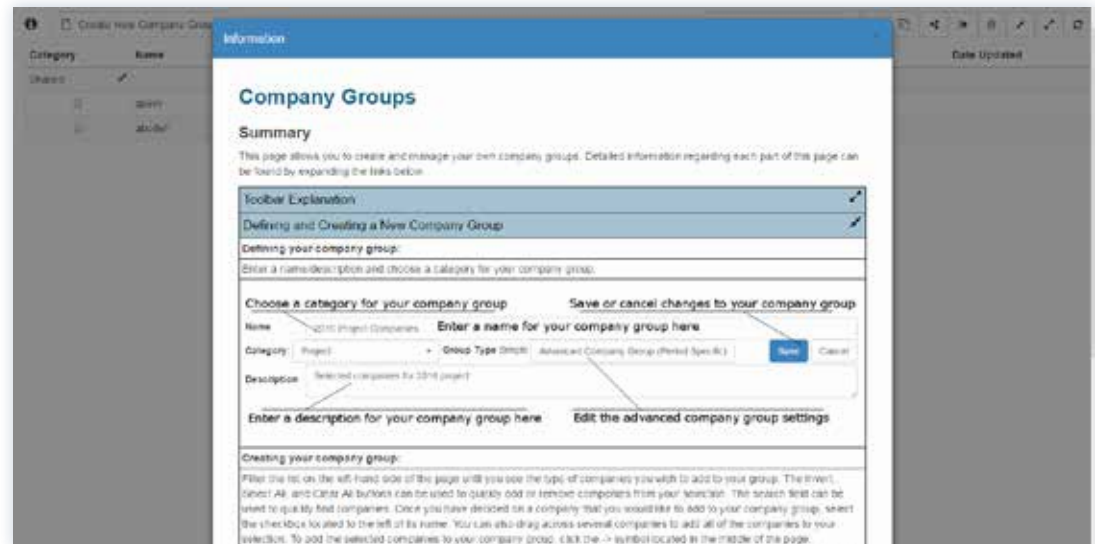
Ability to view 3mos, YTD or rolling twelve month information for selected statement pages.

Now available for both individual companies and user-generated composites.

Enhanced documentation and tips for every aspect of the platform.

Help information is currently only available in English.

French explanations will be added soon.



ADDITIONAL FEATURES (continued)

Corporate group subtotals in queries

- Now you can easily see corporate group subtotals when you run queries. The subtotals employ MSA's proprietary DCPS technology to remove double counting

Company	WP_Direct CY	WP_Direct PY	WP_Assumed CY	WP_Assumed PY	WP_Ceded CY	WP_Ceded PY	NPWritten CY	NPWritten PY
AssurePro Insurance Company Limited	2,621	2,306	0	0	987	805	1,634	
Atadus Credit Insurance N.V.	14,280	11,294	0	0	9,107	7,446	9,173	
Aviva - Aviva Insurance Company of Canada	3,143,021	3,003,637	184,119	203,112	835,864	842,290	2,411,276	2,3
Aviva - Elite Insurance Company	282,747	281,594	188,198	189,514	164,843	167,299	287,102	2
Aviva - First Insurance Company	682	20	131,812	130,808	43	42	132,151	1
Aviva - S&Y Insurance Company	48,526	54,227	50,023	49,400	47,564	53,233	50,962	
Aviva - Scottish & York Insurance Co. Limited	165,455	152,551	127,019	129,501	65,570	70,009	200,005	0
Aviva - Traders General Insurance Company	448,491	444,203	180,686	187,351	215,239	222,022	414,138	4
Aviva [Selected 6] - SubTotal	4,106,622	3,957,192	842,754	869,737	1,449,152	1,365,360	3,692,524	3.4
AT&T Art Insurance Corporation	3,248	1,892	0	0	2,124	1,204	1,122	

Smart 3-month, YTD or rolling 12-month data in statement view for composites

- We have introduced 3-month, YTD and rolling 12-month views for income pages for individual companies. This year we're extending that functionality to composites (composites are aggregations of individual companies) so now you can analyze whole swaths of the industry one quarter at a time!

Company GOMP big op on writers
Period 2016.3 **Time Frame** YTD 3 months Rolling 12 months
Page 20.30 Statement of Income

ADDITIONAL FEATURES (continued)

Nested Composites

- Now you can create composites of composites. MSA's DCPS system will now 'see-through' the composites to eliminate nested double counting.

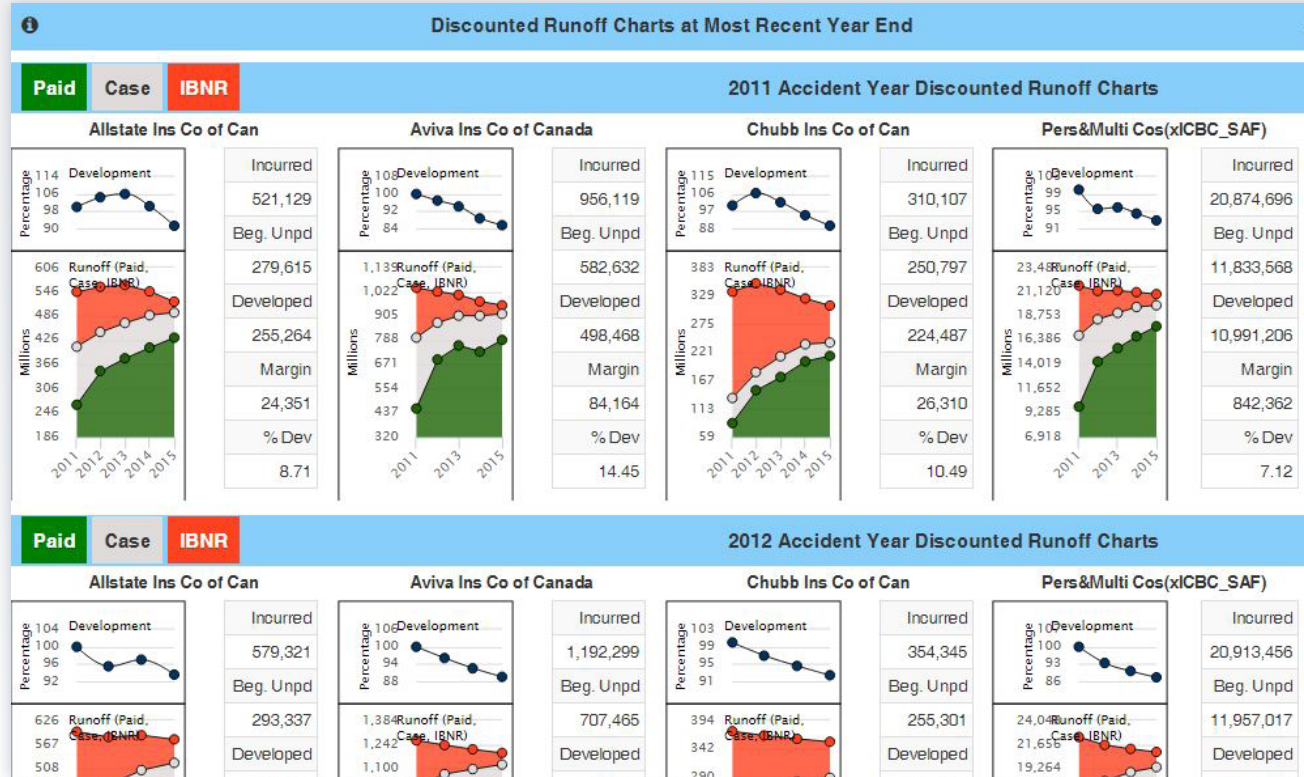
<input type="checkbox"/>	Two Composites		Simple	COMP Two Composites
--------------------------	----------------	--	--------	---------------------

Improved Field Group and Company Group Creation Interfaces

- Including powerful search and field name filtering to speed field group creation.

P&C ANALYSIS OF RESERVES

- Analyze LOB calendar-year, accident-year and margin/deficiency ratios for up to five companies, benchmarks or composites
- Show summarized run-off data on a discounted or undiscounted basis for up to five companies, benchmarks or composites
- View MSA's proprietary accident-year runoff charts and data on a discounted or undiscounted basis for up to five companies, benchmarks or composites.



QUERY INTERFACE

Query interface with quick filter functionality and improved sorting and sub-totalling.

Company	SA_NT	WP SubTotAuto_PrivPass_MU	WP SubTotAuto_PrivPass_OUT	WP SubTotAuto_PrivPass_TOT	WP Auto_Non_PrivPass_Liab_WP	WP Auto_Non_PrivPass_Liab_FE
B01_Total Canadian Property Casualty Industry	15,140	1,924	348,934	22,311,805	33,948	0
B02_Total Canadian Property Casualty Industry (incl Lloyd's & KBC and SAP)	15,140	1,924	348,934	17,794,947	33,948	0
B03_Total Canadian Property Casualty Industry (Ex Lloyd's)	15,140	1,924	348,934	22,362,928	33,975	0
B04_Total Canadian Property Casualty Industry (Ex KBC, SAP & Lloyd's)	15,140	1,924	348,934	17,785,971	33,975	0
B05_Total Federal Companies (Ex Lloyd's)	14,674	1,834	348,934	15,940,447	33,480	0
B06_Total Provincially Licensed (Ex KBC and SAP)	466	90	0	2,145,524	476	0
B07_Canadian Domestic Insurers	15,140	1,913	348,934	21,105,014	29,733	0
B08_Canadian Domestic Insurers (Ex KBC and SAP)	15,140	1,573	348,934	16,586,050	29,733	0
B09_FOREIGN BRANCHES (Ex Lloyd's)	0	11	0	1,187,915	1,142	0
B10_Anti-Sub Companies	0	0	348,934	3,833,973	1,500	0
B11_Stock Companies	18,140	1,924	0	14,111,096	28,355	0
B12_Broker Writers (Ex Lloyd's)	7,507	1,101	348,934	13,426,102	20,736	0
B13_Broker Writers (Ex KBC, SAP and Lloyd's)	7,507	1,101	348,934	8,239,744	26,736	0
B14_Agency and Direct Writers	7,553	733	0	6,286,727	6,193	0
B15_Primary Companies (Ex Lloyd's)	15,140	1,924	348,934	22,362,928	33,975	0
B16_Primary Companies (Ex KBC, SAP and Lloyd's)	15,140	1,924	348,934	17,785,971	33,975	0
B17_Retirees	0	0	0	0	0	0
B18_Canadian Ceded Companies	11,366	1,272	348,934	16,962,523	13,188	0
B19_Canadian Ceded Companies (Ex KBC, SAP)	11,266	1,272	348,934	12,465,562	13,188	0
B20_US Ceded Companies	238	44	0	2,732,089	4,971	0

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Your comments and feedback are always welcome. Don't be shy, tell us what you think!

If you don't yet subscribe and have questions or comments, contact us for a free demo by emailing Tes Fekade at tesfaye.fekade@msaresearch.com or call (416) 368-0777 x23

TOOLS OF THE TRADE: MSA QUARTERLY P&C OUTLOOK REPORT

MSA QUARTERLY OUTLOOK REPORT

A quarterly analytical report covering the Canadian P&C Industry, with each issue containing insightful, thought-provoking research pieces covering various aspects of the industry. In addition to the articles, each issue also contains updated summary financial results for Canada's insurers and updated DBRS Ratings.

The report is read to by approximately 6,500 industry professionals including most Canadian insurance/reinsurance executives. It is available to association members courtesy of our generous sponsors.



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TOOLS OF THE TRADE: MSA REPORT (P&C) REPORT

2018 MSA REPORT P&C

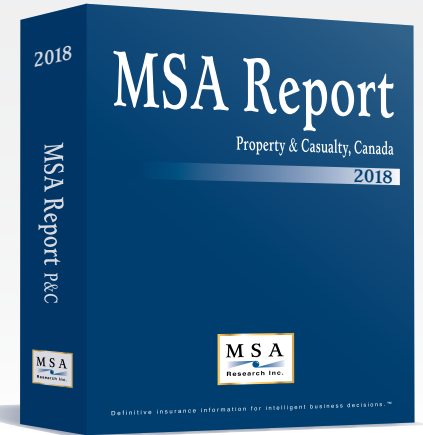
The **MSA Report** provides a wealth of financial information on the overwhelming majority of Canada's P&C insurers. An essential tool for anyone following the industry.

Key Features:

- Five years of detailed financial information
- Three-page financial reports covering every aspect of each insurer
- Multi-Year averages and growth measures
- Extensive corporate profile and contact information

Primary Uses:

- Individual company & market analysis
- Financial strength & solvency trend analysis



ABC Insurance Company MSA Code: PCC999

Exhibit 1: Key Company Information

Panel I: Key Information

Panel II: Regulatory/Solvency

Panel III: Balance Sheet & Income Statement

Panel IV: Major Lines

Panel V: Geographic Dist.

Panel VI: Prov. Auto Dist.

ABC Insurance Company

Exhibit 4: Profitability and Liquidity

Exhibit 5: Reinsurance

Exhibit 6: Loss/Exp/Comm

Exhibit 7: Major Lines

Exhibit 8: Geographic Dist.

Exhibit 9: Prov. Auto Dist.

ABC Insurance Company

Exhibit 10: Investments

Exhibit 11: UPC/Adequacy

Exhibit 12: Adj. Expenses

Exhibit 13: Run-off

Exhibit 14: Accident-Year Exhibits

Accident-Year Exhibits

Layout of individual company exhibits contained in the MSA Report and the MSA Benchmark Report.

Definitive insurance information for intelligent business decisions.™

TOOLS OF THE TRADE: MSA BENCHMARK REPORT

2018 MSA BENCHMARK REPORT P&C

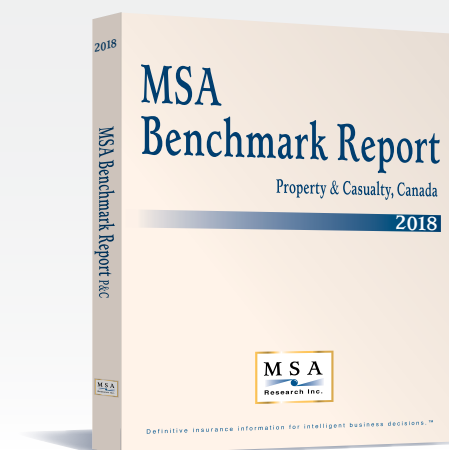
The **MSA Benchmark Report** is a powerful benchmarking tool, providing comparative statistical information and analysis on forty-three industry composites.

Key Benefits:

- Five years of easy to access financial information on every industry sector
- Insurers included in each composite are explicitly listed
- Detailed exhibit explanations

Primary Uses:

- Policymaking & reference
- Benchmarking & peer group analysis
- Market & performance analysis



HOW DO I GET MY HANDS ON THESE REPORTS?

The MSA Report and MSA Benchmark Report are bundled with MSA's P&C Researcher Software Platform or can be purchased separately.

For more information or to find out how you can gain access to this valuable resource, please contact Tes Fekade at:

tesfaye.fekade@msaresearch.com or call (416) 368-0777 x23

TOOLS OF THE TRADE: MSA MARKET SHARE REPORT

2018 MSA MARKET SHARE REPORT P&C

The **MSA Market Share Report** provides valuable market share and ranking information for every line of business in every province over a five year period.

Key Features:

- Companies ranked on a consolidated group basis
- Up/Down arrows quickly identify changes in rankings from prior year

Primary Uses:

- Easily identify your market positions and those of your competitors
- Quickly analyze potential markets
- Review top players and their performance in any market segment



HOW DO I GET MY HANDS ON THESE REPORTS?

The MSA Market Share Report is bundled with MSA's P&C Researcher Software Platform or can be purchased separately.

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For more information please contact:

Laura Twidle
Director, Catastrophic Loss Analysis,
CatIQ Inc.
(416) 368-0777 x30
laura.twidle@catiq.com
www.catiq.com

Catastrophe Indices and Quantification Inc. (CatIQ) delivers detailed analytical, insured loss estimates and meteorological information on Canadian natural and man-made catastrophes.

Key Features:

- Canada's most comprehensive database of Catastrophes and Notable Events¹ since 2008
- Aggregated insured loss estimates for Catastrophes by line of business which allow advanced benchmarking for primary insurers using CatIQ's Query View and report based Analysis Dashboard
- CatIQ's Ground-breaking FSA-level Industry Exposure (sums insured) & Loss Database (IED)
- GIS mapping technology to identify catastrophe footprints, meteorological metrics, affected postal codes and other data feeds
- CatWATCH Alerts identify, track and monitor evolving situations which may cause catastrophic damage
- Unrivalled industry support, along with meteorological insight, makes CatIQ Canada's cat data provider - designed by the industry for the industry

¹ Notable Events (NEs) are designated events that cause insured losses estimated between \$10 million and \$25 million to the industry. NEs do not meet CatIQ's CAT threshold of \$25 M.

MSA AND CATIQ - CONFERENCES & EVENTS

April 11-12, 2018
Metro Toronto
Convention Centre

The ICRMC brings together an unparalleled gathering of professionals, expertise and timely content that represents the broad spectrum of the global cyber risk challenge.
icrmc.com



May 15-16, 2018
White Oaks Resort & Spa,
Niagara-on-the-Lake

The CIFF is an intensive two-day financial conference focused on the issues affecting actuarial, accounting, finance, analysis and investment professionals in the Canadian P&C insurance industry.
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Gatineau, QC

Become part of this exciting two day event where industry meets innovators, disruptors, and future partners.
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October 10-12, 2018
Hilton Lac-Leamy,
Gatineau, QC

The NICC is Canada's pre-eminent annual property & casualty insurance conference.
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December 6-7, 2018
Hamilton Princess &
Beach Club, Bermuda

We are proud to bring ICRMC to Bermuda, where we will focus on cyber risk with an emphasis on insurance and risk-transfer solutions.
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February 4-6, 2019
Metro Toronto
Convention Centre

CatIQ Connect (formerly C4) is a content-driven discussion working to foster collaboration before, during and after catastrophic events.
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