



Definitive insurance information
for intelligent business decisions™

MSA Research P&C and Life/Health Platforms

Prepare for a brand new experience.

2016

www.msaresearch.com

YOU'VE BEEN UPGRADED!

Prepare for a brand new experience as the MSA Researcher Platforms, essentially tools of the trade, have been completely rethought, modernized and dare we say, revolutionized.

The process of redeveloping the MSA P&C and Life/Health platforms began many months ago with the formation of a senior industry advisory committee consisting of the following individuals. We sincerely thank the committee members for their invaluable insights and advice.

Redevelopment Committee

Here's a quick reference guide of the enhancements so far. We say 'so far' as you will see additional enhancements rolled out over the course of the next few months. We've only just begun.

The next few pages will outline some of the key enhancements that have been made to the MSA software. To experience these new developments and more log in and see them for yourself!



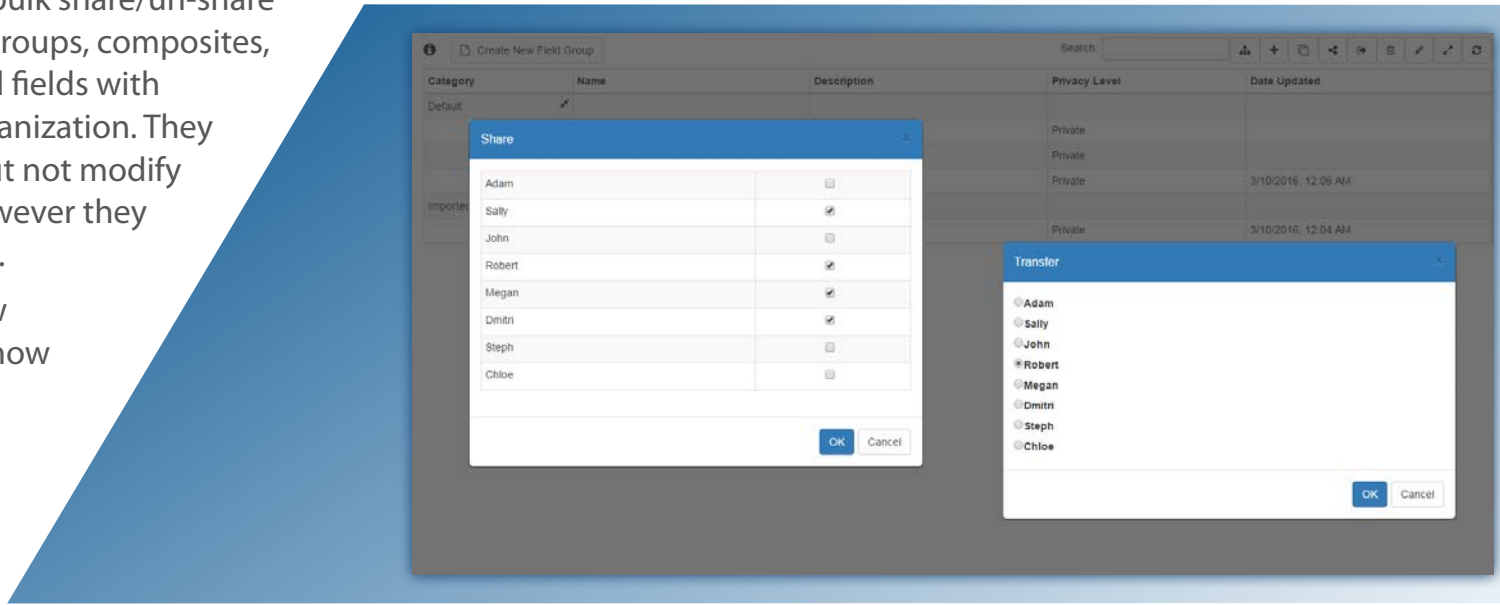
SUMMARY OF NEW FEATURES

- **Interface:**

- Total interface refresh and significantly enhanced usability across all function areas. 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 - take collaboration to a new level (site license only)**

- **Share:** You can now 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:** Now with the new 'Transfer' feature, you can now 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.**
- **More mobile-friendly features.**
- **Additional enhancements to roll out over next few months.**

Completely new interactive multi-tab, multi-period and multi-dimensional dashboards covering all analytical aspects.

One 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

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

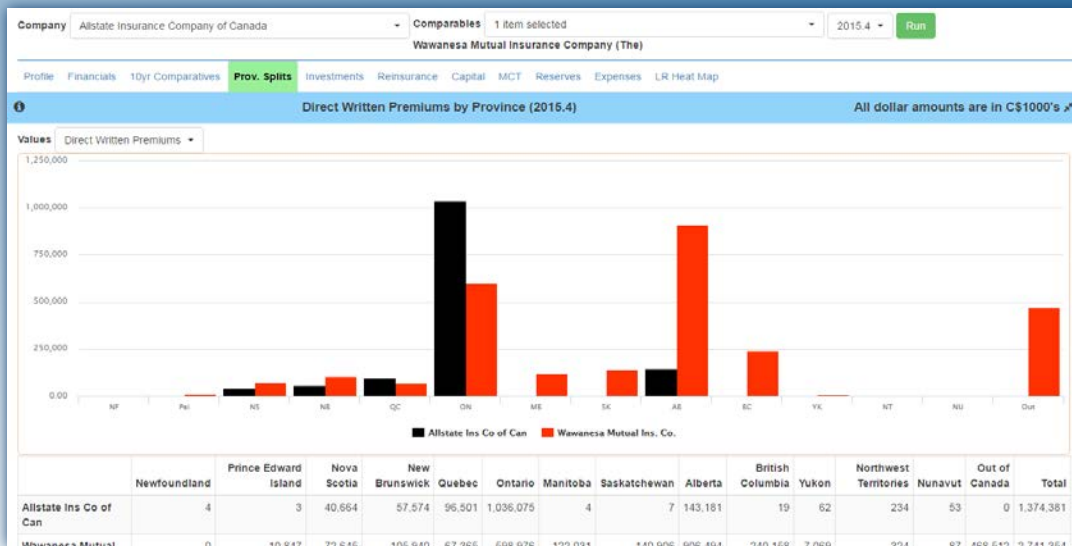
LIFE/HEALTH DASHBOARD

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 Commissions **Movement**

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

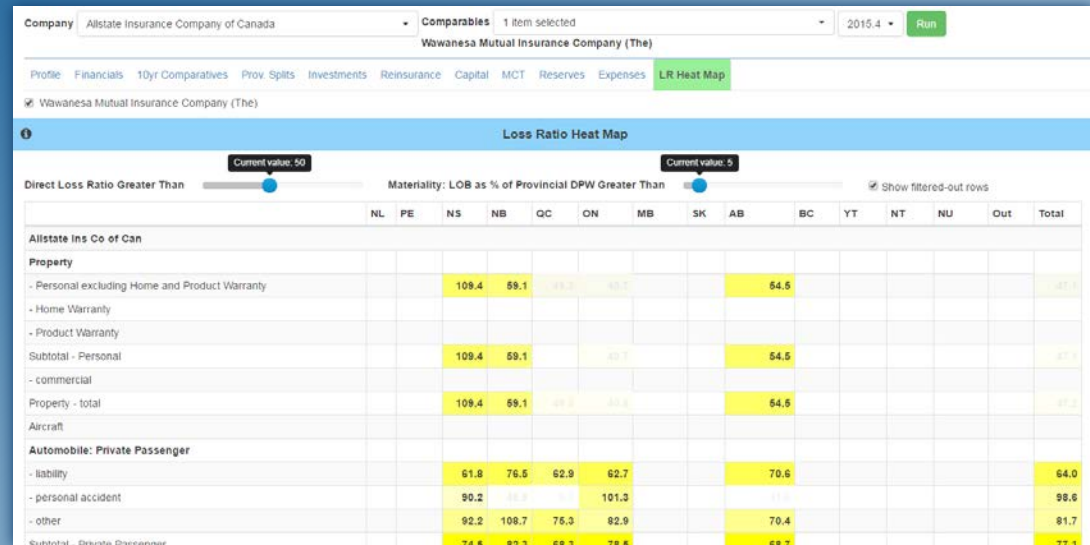


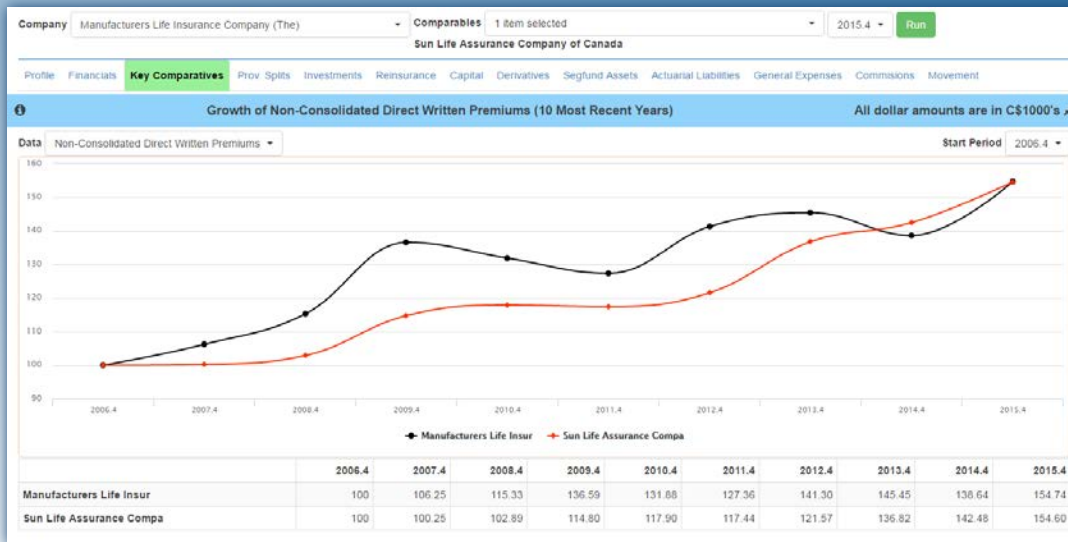
PROVINCIAL SPLITS

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

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.

LOSS RATIO HEAT MAP





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.

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.

MOVEMENT



Company: Intact Insurance Company
 Period: 2014.4
 Page: 67.39 Market Share Report

Intact Insurance Company

67.39
2014.4

CONSOLIDATED
PROVINCIAL AND TERRITORIAL EXHIBIT OF MARKET SHARE

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)
Subtotal - Personal	06								
- commercial	07	7.43	7.33	13.70	7.81	25.60	13.26	7.14	2.18
Property - total	09	6.16	5.19	17.12	12.53	21.56	11.41	9.41	1.20
Aircraft	10				0.61	3.09	0.38	0.39	0.73
Automobile									
Private Passenger	11	5.95	3.72	15.93	12.12	21.27	10.57		17.42
- liability	12	4.47	3.03	10.08	13	30.91	9.70		18.71
- personal accident	13	6.68	5.02	17.03	10.44	25.17	11.41		16.79
- other	14	6.07	4.30	16.58	11.64	23.82	10.44		17.20
Subtotal - Private Passenger	15	7.52	4.78	10.08	5.68	34.06	18.78	2.08	19.16
Other than Private Passenger	16	5.82	4.23	8.28	3.94	9.76	11.87	0.99	9.06
- liability	17	6.74	7.82	9.99	4.70	31.74	17.85	5.03	20.56
- personal accident	18	7.13	5.93	9.88	5.09	32.56	17.22	3.45	19.47
- other	22	3.60	4.93	14.81	11.75	16.84			20.09
Facility Assoc. Residual Market	23	3.71	3.90	11.96	10.12	12.56			16.09
- liability	24	3.89	4.75	15.24	11.84	15.90			21.37
- personal accident	25	3.63	4.72	14.44	11.46	15.39			20.30
- other	19	5.94	3.98	14.98	10.97	23.53	11.84	1.97	0.84
Subtotal - Facility Assoc. Residual Market	20	4.61	3.90	15.47	11.31	36.61	9.89	0.99	0
Automobile - Subtotal	21	6.56	5.43	16.01	9.41	26.29	12.45	3.69	0.17
- liability	29	6.03	4.58	15.53	10.47	25.32	11.34	2.87	0.15
- personal accident									
- other									
Automobile - total									

PAGE 67.39 FOR P&C

Provincial, LOB market share fields added as well as easy to use pseudo-statement pages for market share ratios by line and province.

Company: Manufacturers Life Insurance Company (The)
 Period: 2014.4
 Page: (95.050) Market Share

Manufacturers Life Insurance Company (The)

2014.4

NON-CONSOLIDATED
Market Share

	Newfoundland & Labrador (01)	P.E.I. (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)	British Columbia (10)	Yukon (11)	Northwest Territories (12)	Nunavut (13)	Miscellaneous (18)	Ir
INDIVIDUAL															
Life															
Direct	020	22.01	19.84	20.04	14.93	12.87	19.36	15.90	13.09	15.16	22.20	12.92	19.02	1.29	31.16
Annuity															
Direct	120	5.61	2.76	1.84	1.79	1.64	9.79	7.29	4.85	5.44	7.62	1.33	1.79		
Accident & Sickness															
Direct	220	20.39	21.63	23.52	15.22	12.97	32.21	20.69	15.81	24.45	22.89	21.22	31.37	11.68	49.08
GROUP															
Life															
Direct	320	13.41	5.91	16.62	16.16	8.94	17.82	7.53	7.32	12.92	13.06	5.70	9.98	10.39	29.11
Annuity															
Direct	420	18.96	5.89	3.25	5.30	0.84	5.79	2.79	5.10	10.41	5.02	90.24	4.01	24.30	69.75
Accident & Sickness															
Direct	520	16.63	10.70	27.36	25.38	13.76	26.89	16.35	9.62	15.63	18.18	3.23	18.12	8.03	3.05

Source: MSA Research LH Software
<http://www.msaresearch.com>

PAGE 95.050 FOR L/H

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 / N)	01								
Property - Personal excluding Home and Product Warranty	03	0	0	3,062	3,688	8,685	53,981	0	0
- 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	0	3,062	3,688	8,685	53,981	0	0
- commercial	07	0	0	0	0	0	0	0	0
Property - total	09	0	0	3,062	3,688	8,685	53,981	0	0
Aircraft	10	0	0	0	0	0	0	0	0
Automobile:									
Private Passenger - liability	11	0	0	3,341	4,269	6,397	93,861	0	0
- personal accident	12	0	0	611	962	150	58,638	0	1,253
- other	13	0	0	1,774	2,460	6,427	38,895	0	8,335
Subtotal - Private Passenger	14	0	0	5,726	7,691	12,974	191,394	0	22,030
Other than Private Passenger - liability	15	0	0	55	155	27	918	0	175
- personal accident	16	0	0	22	50	1	846	0	27
- other	17	0	0	72	204	82	1,179	0	380
Subtotal - Other than Private Passenger	18	0	0	149	409	110	2,943	0	582
Facility Assoc. Residual Market - liability	22	0	0	202	144	1,003	0	0	191
- personal accident	23	0	0	33	32	640	0	0	61
- other	24	0	0	71	78	303	0	0	199
Subtotal - Facility Assoc. Residual Market	25	0	0	306	254	1,946	0	0	351

Discrete Period Analysis

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

Significantly enhanced documentation and tips for every aspect of the platform.

Help information is currently only available in English. French explanations will be added soon.

Company Groups

Summary

This page allows you to create and manage your own company groups. Detailed information regarding each part of this page can be found by expanding the links below.

Toolbar Explanation

Defining and Creating a New Company Group

Defining your company group:

Enter a name/description and choose a category for your company group.

Choose a category for your company group **Save or cancel changes to your company group**

Name: 2016 Project Companies **Enter a name for your company group here**

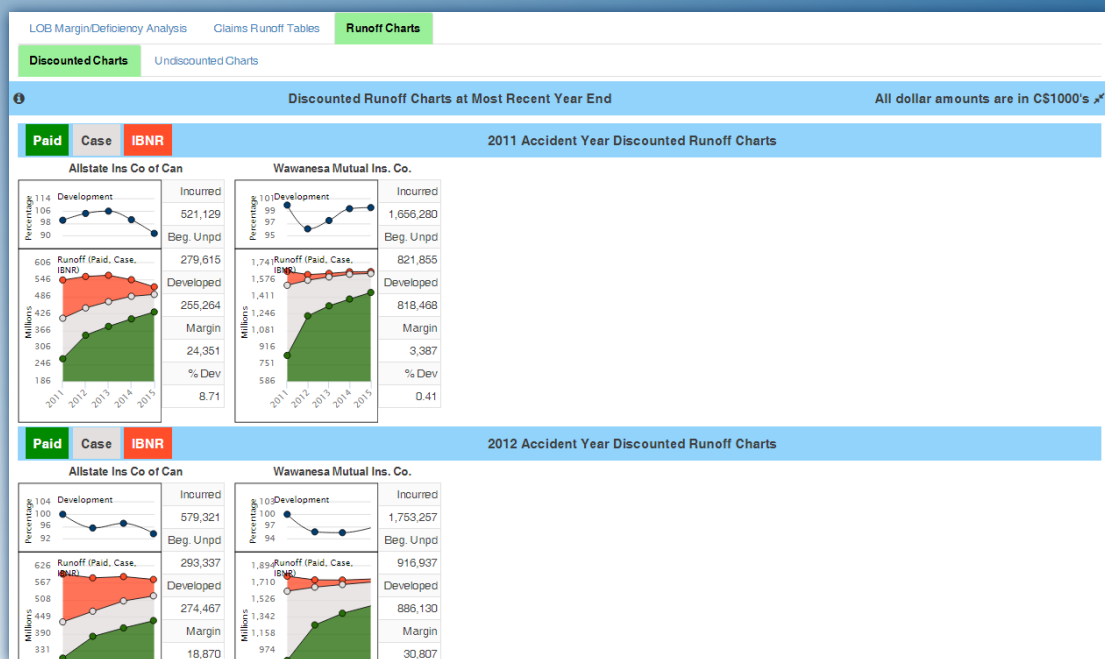
Category: Project Group Type: Simple Advanced Company Group (Period Specific) **Save** **Cancel**

Description: Selected companies for 2016 project.

Enter a description for your company group here **Edit the advanced company group settings**

Creating your company group:

Filter the list on the left-hand side of the page until you see the type of companies you wish to add to your group. The Invert, Select All, and Clear All buttons can be used to quickly add or remove companies from your selection. The search field can be used to quickly find companies. Once you have decided on a company that you would like to add to your company group, select the checkbox located to the left of its name. You can also drag across several companies to add all of the companies to your selection. To add the selected companies to your company group, click the --> symbol located in the middle of the page.



- 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.

The screenshot shows a query interface with a table of data. The table has columns for Company, ss_NT, WP SubTotAuto_PrivPass_NU, WP SubTotAuto_PrivPass_OUT, WP SubTotAuto_PrivPass_TOT, WP Auto_Not_PrivPass_Liab_NF, and WP Auto_Not_PrivPass_Liab_PE. The data is sorted by the first column (Company) in ascending order. A 'DCPS ACTIVATED!' banner is visible at the top of the table area.

Company	ss_NT	WP SubTotAuto_PrivPass_NU	WP SubTotAuto_PrivPass_OUT	WP SubTotAuto_PrivPass_TOT	WP Auto_Not_PrivPass_Liab_NF	WP Auto_Not_PrivPass_Liab_PE
B01_Total Canadian Property Casualty Industry	15,140	1,924	348,934	22,311,805	30,948	
B02_Total Canadian Property Casualty Industry (Inc. Lloyd's Ex ICBC and SAF)	15,140	1,924	348,934	17,794,847	30,948	
B03_Total Canadian Property Casualty Industry (Ex Lloyd's)	15,140	1,924	348,934	22,302,920	30,875	
B04_Total Canadian Property Casualty Industry (Ex ICBC_SAF, Ex Lloyd's)	15,140	1,924	348,934	17,785,971	30,875	
B05_Total Federal Companies (Ex Lloyd's)	14,874	1,834	348,934	18,640,447	30,400	
B06_Total Provincially Licensed (Ex ICBC and SAF)	466	90	0	2,145,524	475	
B07_Canadian Domiciled Insurers	15,140	1,913	348,934	21,105,014	29,733	
B08_Canadian Domiciled Insurers (Ex ICBC and SAF)	15,140	1,913	348,934	16,588,056	29,733	
B09_Foreign Branches (Ex Lloyd's)	0	11	0	1,197,915	1,142	
B10_Mutual Companies	0	0	348,934	3,633,975	1,520	
B11_Stock Companies	15,140	1,924	0	14,151,998	29,355	
B12_Broker Writers (Ex Lloyd's)	7,587	1,191	348,934	13,456,702	26,756	
B13_Broker Writers (Ex ICBC_SAF and Lloyd's)	7,587	1,191	348,934	8,939,744	26,756	
B14_Agency and Direct Writers	7,553	733	0	9,286,727	6,193	
B15_Primary Companies (Ex Lloyd's)	15,140	1,924	348,934	22,302,929	30,875	
B16_Primary Companies (Ex ICBC SAF and Lloyd's)	15,140	1,924	348,934	17,785,971	30,875	
B17_Reinsurers	0	0	0	0	0	
B18_Canadian Owned Companies	11,366	1,272	348,934	16,982,520	13,188	
B19_Canadian Owned Companies (Ex ICBC_SAF)	11,366	1,272	348,934	12,465,562	13,188	
B20_US Owned Companies	238	44	0	2,752,689	4,971	

New query interface with quick filter functionality and improved sorting.

Please note that due to the scope of enhancements introduced in this flow you may come across some issues or bugs. If you find a problem please don't hesitate to let us know. We will make every effort to correct issues as they arise expeditiously and minimize impact on you.

We look forward to hearing from you, your comments and feedback are always welcome. Don't be shy, tell us what you think!

If you already have access to the platform – log in and check it out. If you don't yet subscribe, contact us for a free demo.

Please contact Tesfaye (Tes) Fekade with any questions, concerns or issues at:
Tesfaye.fekade@msaresearch.com or **416 368-0777 x23**