



Products, Events and Services Catalogue

Definitive insurance information for intelligent business decisions™

2019

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 17.

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.



Unrivalled 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 title 'Market Share Module Line Of Bussines' is displayed. The main form has two input fields: 'Name' with the value 'My LOB Selection' and 'Category' with a dropdown set to 'Default' and a 'Label' field. There are 'Save' and 'Cancel' buttons. Below these is a 'Description' field containing the text 'Combination of Personal Property and Private Passenger Auto'. A list of business lines follows, each with a checkbox and a plus/minus icon: TOTAL - NET (checkbox), Total - direct (checkbox), Property (checkbox), Personal (checkbox, checked), Commercial (checkbox), Aircraft (checkbox), Automobile (checkbox), and Private Passenger (checkbox, checked).

Definitive insurance information for intelligent business decisions.™

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	43.62	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	0.90	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.

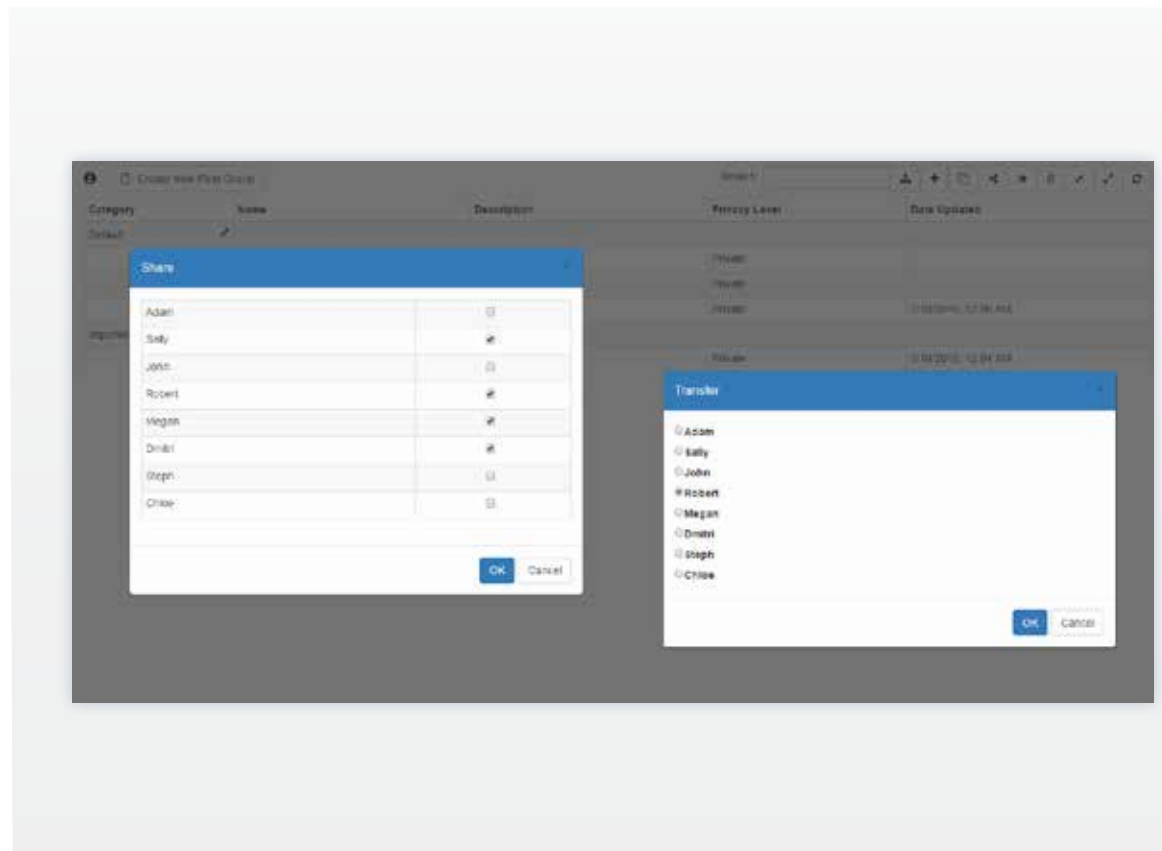
- **Enhanced collaboration features between users - takes collaboration to a new level (site license only)**

- **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

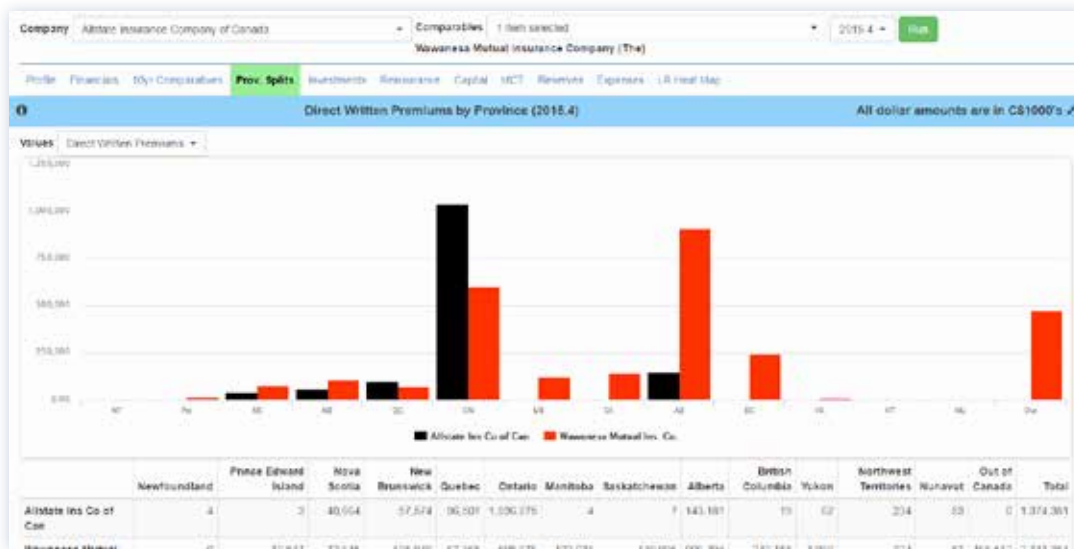
Company: Manufacturers Life Insurance Company (The) | Comparables: 1 item selected | 2015.4 | Run

Sun Life Assurance Company of Canada

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

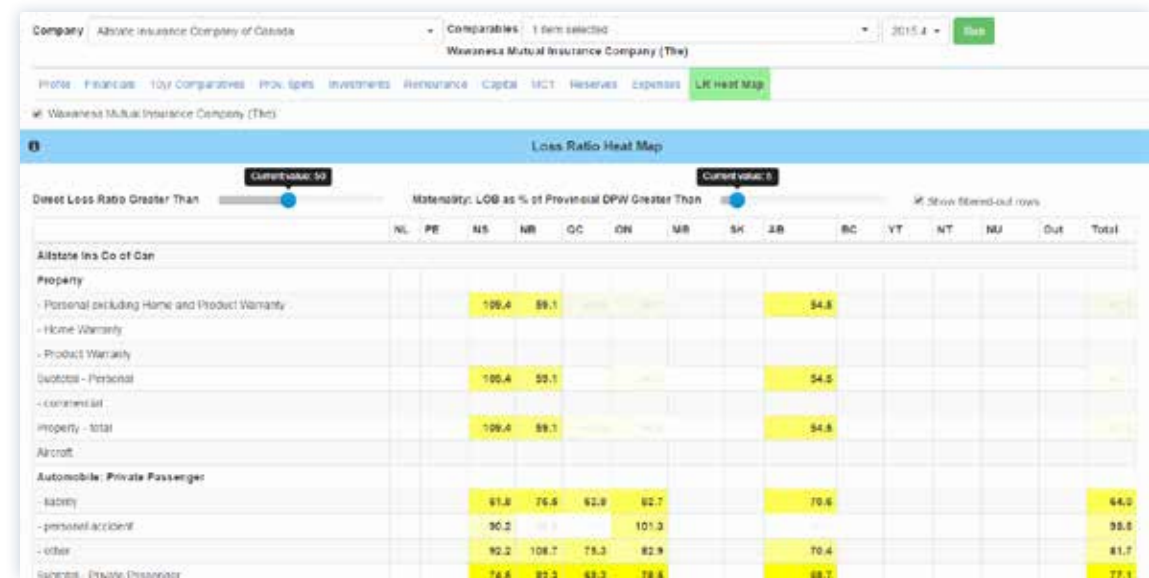


PROVINCIAL SPLITS

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.

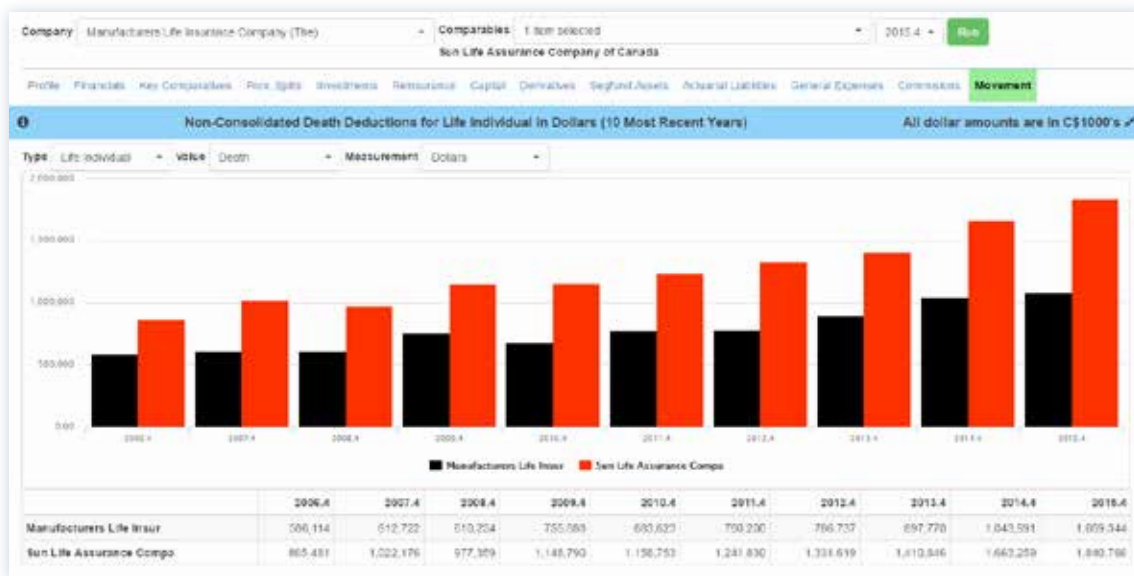
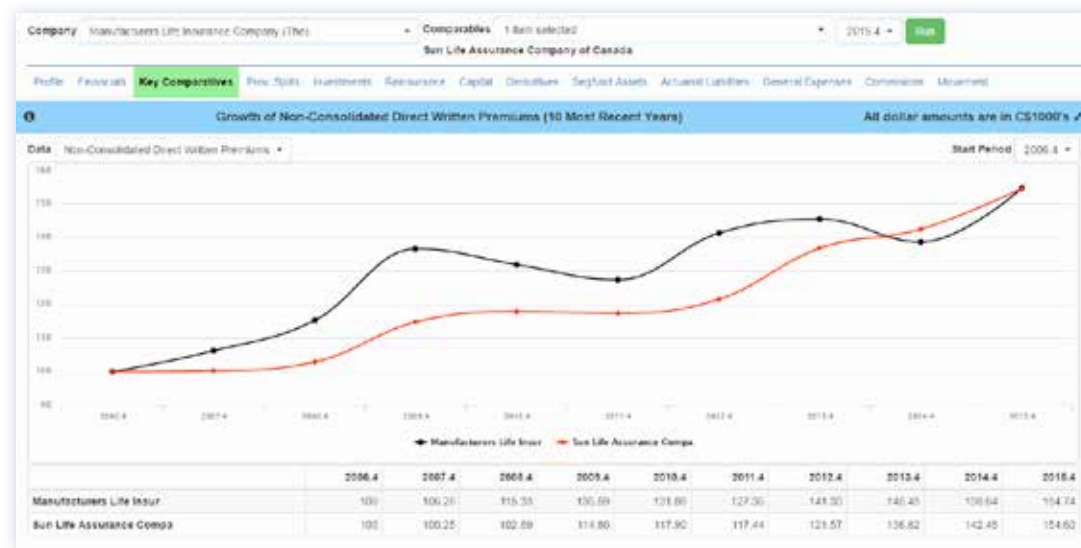


DASHBOARD - LIFE/HEALTH

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.

INTRODUCING AUTOMATION VIA MSA'S API (Application Programming Interface)

Taking MSA Researcher to the next level with our new API

Corporate site-license subscribers now have the option of tapping into MSA's P&C or Life/Health Researcher platforms programmatically via API, allowing for powerful automation of reports or services and deep integration with other corporate reporting systems.

The API allows programatic access to many of the core features of the platform including:

1. Individual user ability to share data with the corporate API access account
2. The corporate API access account may access to all individual users' data simultaneously, including:
 - o Company Groups and Composites
 - o Fields Groups
 - o Calculated Fields
 - o Market Share Lines of Business
 - o Market Share Regions
3. All querying features, such as:
 - o Field Query
 - o Period Query
 - o Company Query
 - o Market Share Query
4. Regulatory Statement Data
5. All DataPoints Data (for open database license holders)



For access to the API or for more information, please contact tesfaye.fekade@msaresearch.com

ADDITIONAL FEATURES

Company: Adlake Insurance Company of Canada
 Period: 2015-1-1
 Time Frame: YTD
 3 months
 Rolling 12 months
 Page: 57 of 10 Premiums Written

ADLAKEL
 2015.1 (last 3 months)

CONSOLIDATED
 PROVINCIAL AND TERRITORIAL EXHIBIT OF 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	0	0	0	0	0	0	0	0
Property	01	0	3,002	3,098	8,605	63,983	0	0	11,221
- Home Warrants	04	0	0	0	0	0	0	0	0
- Product Warrants	05	0	0	0	0	0	0	0	0
- Surchals - Personal	06	0	3,002	3,098	8,605	63,983	0	0	11,221
- Commercial	07	0	0	0	0	0	0	0	0
Property - total	04	0	3,002	3,098	8,605	63,983	0	0	11,221
Aircraft	10	0	0	0	0	0	0	0	0
Automobile	11	0	3,341	4,201	6,307	53,861	0	0	12,442
- Private Passenger	12	0	611	962	108	58,830	0	0	1,253
- personal auto/other	13	0	1,774	2,992	6,427	58,896	0	0	8,305
Subtotal - Private Passenger	14	0	8,726	7,681	12,974	191,394	0	0	22,023
Other than Private Passenger	15	0	0	935	27	319	0	0	179
- personal auto/other	16	0	0	50	0	0	0	0	0
- other	17	0	0	201	52	1,179	0	0	363
Subtotal - Other than Private Passenger	18	0	0	146	405	110	0	0	363
Facility Assn/ Rental Market	22	0	0	252	144	1,360	0	0	153
- personal auto/other	23	0	0	31	32	143	0	0	0
- other	24	0	0	71	73	300	0	0	153
Subtotal - Facility Assn/ Rental Market	25	0	0	324	214	1,943	0	0	363

DISCRETE PERIOD ANALYSIS

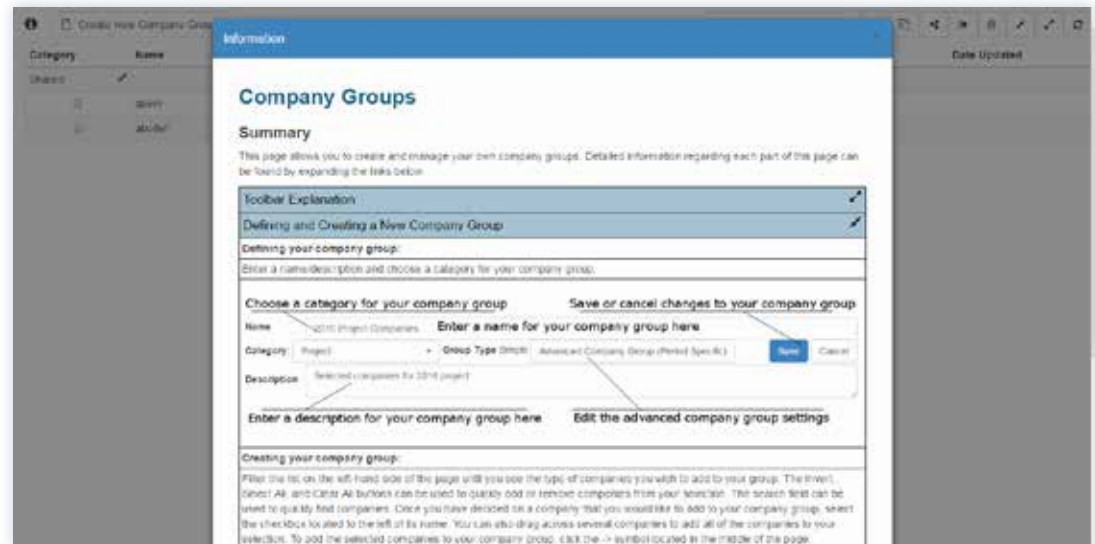
Ability to view 3mos, YTD or rolling twelve month information for selected statement pages.

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.

Query: Multiple Companies and Fields (1 Period) | Companies: All Companies with 2013 Q4 Data | Fields: Income Statement Fields | Period: 2015 4 | Run Query

DCPS ACTIVATED! Hide data flagged by DCPS | SubTotals On | Totals On | SUM | Make Group from Query | Export to Excel

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	2,506	0	0	987	805	1,634	
Atadus Credit Insurance N.V.	14,280	11,294	0	0	9,107	7,446	5,173	
Aviva - Aviva Insurance Company of Canada	3,143,021	3,003,637	184,119	203,112	805,864	812,200	2,411,276	2,3
Aviva - Elite Insurance Company	282,747	281,094	189,198	189,514	164,843	167,299	287,302	2
Aviva - First Insurance Company	882	20	131,812	130,408	43	42	132,151	1
Aviva - S&Y Insurance Company	48,526	54,227	50,020	49,400	47,564	53,233	50,962	
Aviva - Scottish & York Insurance Co. Limited	165,455	153,551	127,019	129,601	65,970	70,008	200,004	2
Aviva - Traders General Insurance Company	448,491	444,203	180,686	187,351	215,239	222,022	414,138	4
Aviva [Selected 5] - SubTotal	4,106,022	3,957,192	642,754	669,737	1,449,152	1,363,300	3,592,524	3.4
AY&A 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: COMP 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.

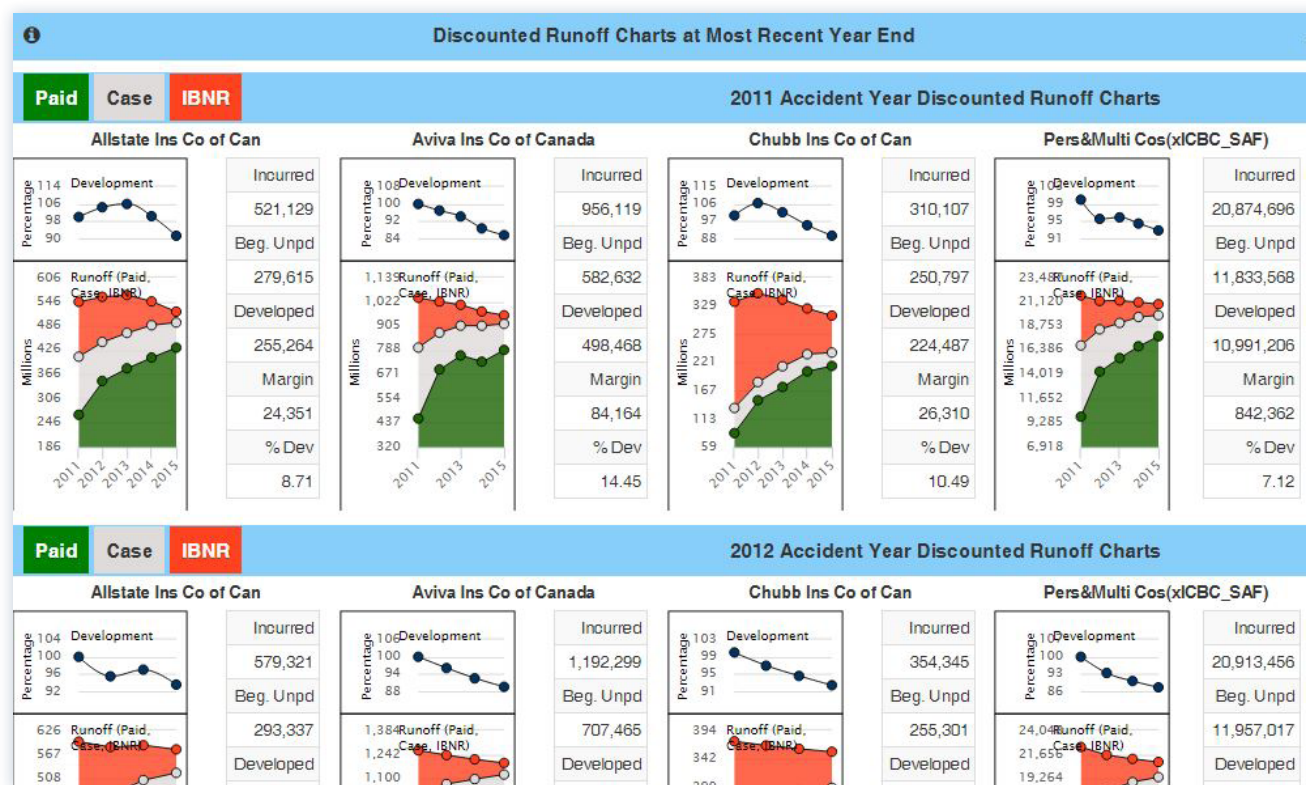
<input type="checkbox"/>	Two Composites		Simple	COMP Two Composites
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Improved Field Group and Company Group Creation Interfaces

- 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.



Definitive insurance information for intelligent business decisions.™

QUERY INTERFACE

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

The screenshot shows a query interface with a table of insurance data. The table has columns for Company, SA_NT, VSP, SubTotAuto_PrivPass_MU, NP, SubTotAuto_PrivPass_OUT, SubTotAuto_PrivPass_TOT, TSP, Auto_Net_PrivPass_Liab_NP, and Auto_Net_PrivPass_Liab_FE. The data is sorted by Company, and there are sub-totals for each company. A banner at the top of the table area says 'DCPS ACTIVATED!' and 'Hide data flagged by DCPS'. The interface also includes a search bar, a 'Run Query' button, and various filter and export options.

Company	SA_NT	VSP	SubTotAuto_PrivPass_MU	NP	SubTotAuto_PrivPass_OUT	SubTotAuto_PrivPass_TOT	TSP	Auto_Net_PrivPass_Liab_NP	Auto_Net_PrivPass_Liab_FE
B01_Totl Canadian Property Casualty Industry	15,140		1,924		348,934	22,311,805		33,948	
B02_Totl Canadian Property Casualty Industry (incl Lloyd's & KBC and SAF)	15,140		1,924		348,934	17,794,947		33,948	
B03_Totl Canadian Property Casualty Industry (Ex Lloyd's)	15,140		1,924		348,934	22,302,928		33,975	
B04_Totl Canadian Property Casualty Industry (Ex KBC, SAF & Lloyd's)	15,140		1,924		348,934	17,785,971		33,975	
B05_Totl Federal Companies (Ex Lloyd's)	14,674		1,834		348,934	15,940,447		33,480	
B06_Totl Provincially Licensed (Ex KBC and SAF)	466		90		0	2,145,524		470	
B07_Canadian Domestic Insurers	15,140		1,913		348,934	21,105,014		29,733	
B08_Canadian Domestic Insurers (Ex KBC and SAF)	15,140		1,913		348,934	16,586,050		29,733	
B09_Foreign Branches (Ex Lloyd's)	0		11		0	1,197,915		1,142	
B10_Ancillary Companies	0		0		348,934	3,633,973		1,500	
B11_Broker Companies	15,140		1,924		0	14,111,096		28,350	
B12_Broker Writers (Ex Lloyd's)	7,507		1,101		348,934	13,426,102		20,736	
B13_Broker Writers (Ex KBC, SAF and Lloyd's)	7,507		1,191		348,934	8,239,744		26,736	
B14_Agency and Direct Writers	7,553		733		0	9,285,727		6,193	
B15_Primary Companies (Ex Lloyd's)	15,140		1,924		348,934	22,302,928		33,975	
B16_Primary Companies (Ex KBC, SAF and Lloyd's)	15,140		1,924		348,934	17,785,971		33,975	
B17_Reinsurers	0		0		0	0		0	
B18_Canadian Ceded Companies	11,266		1,272		348,934	16,902,523		13,188	
B19_Canadian Ceded Companies (Ex KBC, SAF)	11,266		1,272		348,934	12,405,062		13,188	
B20_US Ceded Companies	238		44		0	2,732,089		4,971	

HOW DO I GET ACCESS TO THIS POWERFUL PLATFORM?

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 ext.23

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 by approximately 2,000 industry professionals including most Canadian insurance/reinsurance executives. Please contact us if you are interested in sponsoring these reports to associations or industry groups.



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For recent issues, please visit
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For more information please contact:

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laura.twidle@catiq.com
www.catiq.com

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

Key Features:

- Canada's most comprehensive database of Catastrophes (CATs) and Notable Events¹ since 2008
- Aggregated insured loss estimates for CATs 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 that 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.



NATIONAL INSURANCE
CONFERENCE OF CANADA

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2019

WHERE INDUSTRY LEADERS MEET
NICCANADA.COM

MSA AND CATIQ - CONFERENCES & EVENTS

September 22-24, 2019
Le Centre Sheraton,
Montreal, QC

The NICC is Canada's pre-eminent annual property & casualty insurance conference.
niccanada.com



December 4-6, 2019
Hamilton Princess &
Beach Club, Bermuda

We are proud to bring ICRMC back to Bermuda, where we will focus on cyber risk with an emphasis on insurance and risk-transfer solutions.
bermuda.icrmc.com



February 3-5, 2020
Metro Toronto
Convention Centre

CatIQ Connect is a content-driven discussion working to foster collaboration before, during and after catastrophic events.
connect.catiq.com



April 6-7, 2020
Beanfield Centre
Toronto

InsurTech North is a leading gathering of P&C and Life/Health Insurtechs, Incumbents, VCs, Accelerators and Policymakers. Don't miss it.
insurtechnorth.com



June 1-2, 2020
Metro Toronto
Convention Centre

Canada's preeminent insurance financial forum is coming back bigger, better and ready to tackle the industry's thorniest financial issues. It will also include MSA's P&C and Life/Health training bootcamp.
msaresearch.com/ciff



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