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Year-End 2015 Canadian Property and Casualty Insurance Summary Results

2016

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Summarized Year-End 2015 Canadian P&C Results

Dollar amounts in thousands of Canadian Dollars
Released March 21, 2016

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MSA Code	Company	Group	Direct Premiums Written	YoY % Chnge	Net Premiums Written	YoY % Chnge	Net Claims Incurred	YoY % Chnge	U/W Income	YoY % Chnge	Net Investment Income	YoY % Chnge	Net Income	YoY % Chnge	Comp. Income	YoY % Chnge	Net Loss Ratio	Prior Yr	Combined Ratio	Prior Yr
PCB224	AEGIS		32,474	-27%	17,769	-32%	16,120	-66%	2,901	110%	3,564	208%	16,756	193%	16,724	204%	67.5%	213.4%	87.9%	235.5%
PCP074	AIG Ins. Co. Can		1,156,698	7%	385,389	-40%	312,208	325%	100,381	-73%	105,025	-23%	223,595	-45%	183,420	-55%	58.6%	12.1%	81.2%	37.9%
PCP061	Alberta Motor Association		304,924	-5%	291,392	-5%	233,855	-2%	-6,995	56%	-774	-103%	-4,139	-162%	-4,139	-162%	78.4%	81.5%	102.3%	105.4%
PCB075	Alea (Bermuda) Ltd.		0		2	-96%	81	102%	-439	-115%	639	-8%	536	-86%	297	-92%	4050.0%		22050.0%	-5758.0%
PCP095	Algoma Mutual Ins Co		8,989	1%	7,324	22%	4,408	25%	-532	-906%	223	-57%	-232	-145%	-232	-145%	65.7%	54.2%	107.9%	99.0%
PCB176	Allianz Global Risks US		377,517	2%	223,890	11%	160,518	14%	-25,758	-83%	16,349	1%	-6,711	-231%	-3,693	-134%	78.0%	78.7%	112.5%	107.9%
PCB231	Allied World Specialty		20,694	34%	2,415	14%	1,492	103%	-3,528	41%	287	-28%	-3,682	35%	-3,553	36%	68.7%	69.7%	262.5%	669.4%
PCC003	Allstate Ins Co of Can	Allstate	1,374,381	9%	1,370,172	9%	917,348	15%	69,400	-25%	67,639	-13%	103,361	-19%	80,276	-32%	69.9%	66.4%	94.7%	92.3%
PCC193	Esurance Insurance Compan	Allstate	29		29		46		-413		308		-67		-595		230.0%		2165.0%	
PCC111	Pafo Insurance Co.	Allstate	100,749	7%	100,578	7%	65,406	37%	7,751	-60%	2,971	-67%	8,143	-61%	7,420	-68%	66.6%	53.1%	92.1%	78.5%
PCC065	Pembridge Ins. Co.	Allstate	241,148	4%	240,419	4%	170,845	7%	-2,745	28%	8,757	-27%	4,965	-23%	2,249	-84%	72.3%	71.7%	101.2%	101.7%
PCB013	American Ag Ins Co		0		12,336	6%	2,064	-58%	7,272	60%	1,410	-7%	8,682	43%	8,888	24%	17.1%	42.5%	39.7%	61.1%
PCB018	American Bankers of FLA		421,831	-1%	116,097	-11%	69,245	10%	4,467	-31%	12,553	-21%	14,293	-17%	14,293	-17%	48.5%	44.0%	96.9%	95.5%
PCB023	American Road Ins. Co.		8,581	10%	8,581	10%	7,707	-15%	-17	99%	365	-7%	375	133%	316	131%	89.8%	116.1%	100.2%	126.6%
PCC005	Antigonish Farmers'		5,944	1%	4,896	6%	2,773	-5%	162	145%	-1,227	-230%	-698	-209%	59	-83%	57.3%	65.4%	96.7%	108.1%
PCP190	Arch Insurance Canada Ltd		71,417	-10%	6,043	-54%	10,575	28%	-9,662	-156%	5,304	25%	-1,405	-184%	-1,977	-180%	117.3%	48.4%	207.2%	122.1%
PCB240	Arch Reinsurance Company		0		7,322		2,233		-2,193		385	38400%	-1,842	-184300%	-1,848	-18580%	55.2%		154.2%	
PCB121	Aspen Insurance		11,329	-45%	13,583	126%	1,607	103%	10,535	273%	2,867	-38%	7,710	384%	7,661	331%	9.7%		36.2%	
PCP060	AssurePro Ins. Co. Ltd.		2,621	5%	1,634	2%	307	-29%	152	994%	172	-5%	469	102%	449	43%	18.9%	27.5%	90.6%	101.1%
PCB217	Atradius Credit Insurance		14,280	26%	5,173	34%	2,481	21%	-1,327	11%	116	-11%	-2,509	-151%	-2,461	-189%	52.5%	52.6%	128.1%	138.2%
PCC037	Aviva Ins Co of Canada	Aviva	3,163,021	5%	2,411,276	1%	1,547,213	-1%	91,367	179%	75,482	-51%	134,340	-5%	111,473	-35%	64.7%	67.7%	96.2%	98.6%
PCC030	Elite Ins Co	Aviva	282,747	0%	287,102	1%	184,223	-1%	10,877	179%	8,429	-47%	15,347	4%	12,394	-38%	64.7%	67.7%	96.2%	98.6%
PCP059	Pilot Ins Co	Aviva	682	3510%	132,151	1%	84,798	-1%	5,005	178%	2,819	-66%	7,091	-4%	5,969	-31%	64.7%	67.7%	96.2%	98.6%
PCC112	S&Y Insurance Co	Aviva	48,526	-11%	50,962	1%	32,702	-1%	1,928	179%	1,465	-60%	2,648	-19%	2,145	-41%	64.7%	67.7%	96.2%	98.6%
PCP038	Scottish & York Ins Co.	Aviva	165,455	8%	206,895	1%	132,754	-1%	7,842	178%	6,099	-61%	10,918	-18%	8,769	-43%	64.7%	67.7%	96.2%	98.6%
PCC079	Traders General Ins. Co.	Aviva	448,491	1%	414,138	1%	265,735	-1%	15,693	179%	12,657	-52%	22,170	-5%	18,352	-35%	64.7%	67.7%	96.2%	98.6%
PCB239	AXA Art Ins Corp		3,246	72%	1,122	63%	324	145%	-51	83%	111	0%	66	136%	79	163%	33.2%	36.9%	105.2%	183.2%
PCB228	Axis Reinsurance Co.		59,112	-13%	36,942	-10%	22,451	-15%	3,350	1490%	1,320	7%	7,243	644%	7,517	755%	54.5%	63.3%	91.9%	100.6%
PCP063	Ayr Farmers' Mutual Ins.		25,573	4%	24,084	6%	13,698	2%	2,817	31%	895	-75%	2,468	-31%	2,468	-31%	58.6%	59.8%	88.0%	90.5%
PCP046	BCAA Ins Corp		146,573	11%	43,662	13%	24,504	1%	438	-74%	3,311	-21%	2,955	-33%	2,955	-33%	60.0%	64.5%	98.9%	95.5%
PCB219	Berkley Ins Co		66,275	38%	60,908	38%	28,939	-17%	-4,113	68%	2,687	12%	-1,642	84%	1,057	111%	60.8%	79.7%	108.6%	129.1%
PCC009	BI&I		37,113	5%	111,109	5%	32,677	10%	26,261	20%	5,433	12%	23,397	17%	23,093	30%	30.4%	30.1%	75.6%	77.7%
PCP028	CAA Ins Co		191,896	4%	183,493	5%	94,267	-17%	13,411	221%	18,308	78%	23,387	108%	13,884	-4%	52.9%	62.2%	92.5%	97.7%
PCC181	Canada Guaranty Mortgage		277,426	19%	277,426	19%	14,591	38%	76,621	55%	23,802	15%	74,782	42%	58,127	4%	12.6%	13.2%	34.0%	38.1%
PCP040	L' Unique Cie	Capitale Grp	180,905	-2%	173,092	-2%	107,826	5%	7,869	628%	5,196	-26%	9,878	37%	6,715	17%	61.5%	64.6%	95.5%	99.3%
PCP039	La Capitale	Capitale Grp	879,710	3%	870,518	2%	528,269	2%	27,611	1118%	26,344	-42%	40,803	10%	20,693	-15%	62.6%	64.3%	96.7%	99.7%
PCP034	Unica	Capitale Grp	125,831	10%	118,841	10%	76,008	6%	3,430	815%	7,887	-41%	9,370	-12%	3,847	-61%	65.0%	67.0%	97.1%	100.4%
PCB027	CCR		0		41,139	0%	25,993	31%	2,969	-72%	6,692	-30%	7,326	-52%	7,326	-52%	63.8%	49.3%	92.7%	73.5%
PCB230	Cherokee Ins Co		3,945	-8%	3,083	-9%	2,632	7%	66	128%	687	2%	683	6%	-702	-152%	77.3%	79.8%	98.1%	99.1%
PCB030	Chicago Title		28,253	7%	28,178	7%	5,758	-22%	5,294	2%	548	-14%	4,325	1%	4,443	2%	20.4%	28.3%	81.2%	80.2%

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PCC036	Genworth Fin Mort Ins Can		806,819	27%	808,621	26%	121,910	10%	360,328	2%	190,708	0%	413,868	3%	357,969	-22%	20.8%	19.7%	38.5%	37.3%
PCC040	Gore Mutual Ins Co		387,416	7%	361,454	8%	212,506	4%	15,710	72%	13,451	-60%	22,493	-31%	13,195	-59%	61.1%	63.4%	95.5%	97.2%
PCB043	Great American Ins Co		48,774	-20%	41,831	2%	22,221	69%	-533	-107%	4,732	-9%	3,679	-65%	4,561	-57%	52.5%	31.9%	101.3%	80.5%
PCC088	Green Shield Canada		454,209	5%	451,233	5%	398,570	7%	-8,074	-54%	20,674	-27%	10,344	-55%	13,898	88%	88.3%	87.2%	101.8%	101.2%
PCB235	Groupama S.A.		0	100%	0	100%	0	100%	-142	-202%	149	-37%	7	-95%	7	-95%				
PCC043	Guarantee Co of NA		454,640	9%	340,533	8%	156,091	-18%	20,680	173%	54,857	108%	58,071	1460%	27,007	31%	47.4%	62.6%	93.7%	109.3%
PCB044	Hannover Rück SE		0		243,021	0%	108,956	-36%	73,573	7837%	25,412	2%	76,368	292%	79,932	133%	46.3%	76.1%	68.7%	99.6%
PCB046	Hartford Fire Ins Co		17,777	11%	16,373	14%	13,026	7%	-2,575	-25%	3,047	2%	409	-51%	804	-75%	84.7%	86.1%	116.7%	114.6%
PCB236	HDI-Gerling		50,840	30%	8,149	157%	2,182	-4%	1,470	223%	2,165	-1%	2,550	185%	2,961	112%	34.6%	80.4%	76.7%	142.5%
PCC061	Heartland Farm Mutual		100,656	7%	89,446	7%	46,282	-14%	6,162	325%	2,422	-42%	7,081	394%	8,992	194%	53.7%	66.0%	92.8%	103.4%
PCP115	Industrial Alliance A&H	IA	238,359	7%	237,152	7%	161,138	10%	-5,360	-282%	2,065	-16%	-3,438	-197%	846	133%	69.9%	68.1%	102.3%	98.6%
PCP242	Prysm General Insurance	IA	626		625		51		-2,580		0		-1,887		-1,887		121.4%		6242.9%	
PCP065	ICBC		4,645,857	9%	4,636,837	9%	4,363,495	12%	-666,050	-86%	919,869	8%	130,541	-65%	-368,512	-430%	98.1%	93.7%	115.0%	108.6%
PCP128	InnovAssur		98,540	5%	96,257	5%	49,790	-5%	8,764	100%	2,236	1%	8,274	57%	8,134	30%	54.7%	60.5%	90.4%	94.9%
PCB232	Int Ins Co Hannover		47,692	28%	4,464	-7%	3,115	24%	1,409	415%	104	-27%	1,809	1383%	1,831	1399%	71.2%	96.0%	67.8%	117.1%
PCP002	Belair Ins. Co.	Intact	362,298	19%	507,585	7%	310,105	0%	30,642	38%	19,747	8%	81,647	158%	76,780	122%	63.0%	65.0%	93.8%	95.3%
PCC012	Canadian Direct	Intact	159,448	11%	148,635	12%	124,112	42%	-12,481	-279%	951	-84%	32,899	218%	28,794	174%	79.5%	66.9%	108.0%	94.7%
PCP055	Intact Farm	Intact	42,795	-3%	91,531	4%	42,959	-13%	25,097	70%	5,116	-30%	30,213	37%	35,293	23%	47.8%	58.0%	72.1%	82.7%
PCC045	Intact Ins. Co.	Intact	6,381,853	7%	5,293,384	7%	3,233,956	0%	319,557	38%	172,780	-51%	385,551	-19%	260,777	-46%	63.0%	65.0%	93.8%	95.3%
PCC049	Jevco Ins. Co.	Intact	68,975	3%	362,560	7%	221,504	0%	21,887	38%	14,174	-47%	28,490	-17%	18,284	-51%	63.0%	65.0%	93.8%	95.3%
PCP092	Metro General Ins Corp	Intact	1,317	-94%	951	-95%	6,636	-52%	-937	-192%	1,165	-1%	173	-96%	-59	-101%	85.9%	70.9%	112.1%	94.8%
PCC044	Nordic Ins. Co.	Intact	449,243	27%	362,560	7%	221,504	0%	21,888	38%	11,151	-56%	25,426	-26%	17,291	-51%	63.0%	65.0%	93.8%	95.3%
PCC013	Novex Ins Co.	Intact	422,161	6%	362,560	7%	221,504	0%	21,887	38%	10,846	-52%	25,586	-14%	18,278	-43%	63.0%	65.0%	93.8%	95.3%
PCC080	Trafalgar Ins. Co.	Intact	68,903	-63%	362,561	7%	221,504	0%	21,887	38%	13,055	-46%	78,185	142%	68,686	95%	63.0%	65.0%	93.8%	95.3%
PCB238	Ironshore Insurance Ltd.		19,036	199%	988	-49%	1,529	180%	-520	-341%	215	-56%	-757	3%	3,927	318%	139.6%	71.5%	147.5%	115.4%
PCB190	Jewelers Mutual Ins. Co.		6,294	9%	5,925	11%	5,399	121%	-2,068	-409%	191	2%	-1,873	-315%	-1,873	-315%	96.6%	48.4%	137.0%	86.7%
PCC052	Kings Mutual Ins Co		8,899	5%	7,964	7%	5,341	68%	-2,336	-171%	2,436	81%	144	-71%	-2,209	-255%	68.6%	44.1%	130.0%	112.0%
PCP114	Lawyers' Professional Ind		127,842	5%	120,761	5%	80,745	-19%	19,918	669%	18,541	-30%	28,444	67%	29,428	57%	66.9%	86.7%	83.5%	103.0%
PCC034	Legacy General Ins		11,002	-15%	9,127	-8%	1,758	-23%	-762	-154%	569	52%	321	-84%	163	-93%	33.9%	27.6%	114.7%	82.9%
PCB035	Employers of Wausau	Liberty Mutual	0		0		-27		-75		554	-8%	471	-12%	572	-20%				
PCB054	Liberty Mutual Ins	Liberty Mutual	326,369	14%	241,059	14%	137,944	19%	38,927	82%	28,885	7%	86,108	57%	82,775	86%	61.0%	62.4%	82.8%	88.5%
PCB006	Lloyd's Underwriters		2,693,230	22%	3,077,761	19%	1,643,305	15%	465,835	30%	98,940	-18%	842,525	40%	842,525	40%	56.9%	58.9%	83.9%	85.3%
PCB220	Mapfre Re Co SA		0		17,055	4%	6,090	-29%	4,879	52%	1,038	2%	4,427	41%	4,634	18%	36.9%	54.1%	70.4%	79.8%
PCP174	MAX Canada Insurance Co		15,118	10%	8,388	16%	4,629	18%	-737	-448%	234	-16%	-477	-203%	-476	-197%	62.0%	56.0%	109.9%	97.0%
PCP104	MEARIE		11,916	-7%	6,385	-19%	4,821	177%	-1,177	-131%	7,543	89%	6,366	-18%	705	-93%	76.7%	22.5%	118.7%	50.6%
PCP015	Mennonite Mutual Fire Ins		17,754	8%	9,791	12%	3,162	-41%	2,042	637%	347	-19%	2,349	5493%	2,349	5493%	34.2%	61.2%	77.9%	104.4%
PCC183	MIC Ins Co Cda		0		1,802	-14%	-49	-513%	1,648	-14%	833	-6%	1,578	-5%	1,612	-9%			8.5%	8.4%
PCP162	Millennium Ins Corp.		162,685	7%	125,232	2%	43,588	0%	24,786	34%	14,360	-27%	33,192	4%	-7,244	-123%	53.4%	58.1%	69.6%	75.4%
PCB085	Mitsui Sumitomo Ins		22,196	-1%	20,229	0%	14,307	33%	-404	-113%	2,011	-4%	1,221	-69%	2,011	-63%	70.9%	54.3%	102.0%	84.8%
PCC058	Mortgage Ins. Co. of Can.		0		0		-3	-125%	3	101%	0		-65	-27%	-65	-27%		15.6%		426.0%

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PCB058	Motors Ins Corp		84,044	-7%	45,034	-11%	16,360	-47%	26,420	39%	11,715	-16%	29,018	16%	28,367	-6%	33.5%	54.8%	45.9%	66.1%
PCB022	Munich Reins America Inc.		0		9,812	8%	-4,087	-160%	11,883	350%	4,832	-20%	13,875	89%	14,036	82%		59.5%	-17.6%	77.1%
PCC059	Munich Re of Canada	Munich Re	0		333,514	40%	161,612	36%	20,885	-37%	36,729	-8%	41,762	-23%	39,613	-33%	57.7%	52.3%	92.5%	85.5%
PCC042	Temple Ins Co	Munich Re	180,800	-1%	103,606	-2%	76,074	16%	-10,253	-330%	15,478	-7%	3,838	-63%	2,473	-83%	72.3%	63.3%	109.7%	102.3%
PCP106	Mutual Fire Ins Co of B.C		83,181	19%	43,292	-18%	27,552	-9%	-1,446	26%	2,508	1%	1,026	77%	1,093	-42%	66.9%	63.2%	103.5%	104.1%
PCB101	Nationwide Mutual		0		0		-75	-1038%	-183	20%	200	-27%	15	-65%	15	-65%				
PCB008	New India Assurance Co		0		0		0		-49	-7%	14	-39%	-35	-52%	-35	-52%				
PCB131	NLFIC		38,543	112%	21,567	107%	-1,949	69%	6,827	-47%	2,193	-40%	12,575	-25%	12,533	-24%			56.8%	-25.8%
PCC032	Federated Ins Co	Northbridge	203,214	9%	188,022	9%	102,326	7%	16,438	84%	16,809	-38%	24,611	-16%	24,450	-17%	56.7%	59.4%	90.9%	94.4%
PCC056	Northbridge Commercial	Northbridge	144,982	-4%	142,117	-3%	131,351	-11%	-18,533	57%	32,839	-21%	13,754	940%	14,521	784%	87.5%	102.5%	112.4%	130.4%
PCC023	Northbridge General	Northbridge	931,995	6%	802,683	7%	423,449	7%	67,789	-3%	118,688	-54%	134,040	-46%	138,656	-44%	53.8%	53.8%	91.4%	90.5%
PCC024	Northbridge Personal	Northbridge	166,814	-7%	163,414	-6%	86,287	-18%	27,419	29%	-13,693	-156%	5,653	-83%	9,275	-74%	50.9%	59.6%	83.8%	88.0%
PCC087	Zenith Ins Co	Northbridge	50,089	-15%	49,341	-14%	22,883	8%	16,634	-34%	-6,901	-316%	4,847	-77%	4,847	-77%	42.4%	35.6%	69.2%	57.6%
PCB090	Odyssey Re		0		82,224	6%	44,138	11%	4,983	-77%	3,192	-80%	7,041	-75%	7,140	-76%	59.5%	50.2%	93.3%	72.6%
PCC063	Old Republic Ins. Co.		110,958	50%	116,947	99%	62,187	56%	11,174	217%	3,798	-3%	11,010	101%	10,725	70%	54.3%	66.6%	90.2%	94.1%
PCC138	Omega General Ins Co		43,324	22%	1,767	-93%	1,435	-90%	-206	63%	675	5%	379	492%	349	31%	50.2%	56.3%	107.2%	102.2%
PCP067	Optimum Farm Ins Inc.	Optimum	10,255	3%	7,403	2%	2,044	-9%	2,677	7%	161	18%	2,838	7%	2,824	4%	28.1%	31.0%	63.2%	65.5%
PCP013	Optimum Ins Co Inc.	Optimum	90,138	1%	105,013	4%	54,929	7%	7,130	62%	2,358	-39%	7,740	8%	7,479	3%	52.2%	53.8%	93.2%	95.4%
PCP112	Optimum West Ins Co	Optimum	70,554	5%	20,044	3%	14,761	38%	919	106%	340	-46%	935	19%	798	-12%	73.6%	57.2%	95.4%	97.6%
PCP241	Orion Travel Ins Co		62,055	31%	60,890	31%	27,188	41%	4,662	281%	651	72%	7,053	426%	7,123	410%	45.2%	55.6%	92.2%	107.4%
PCP108	OSBIE		43,296	2%	40,054	2%	31,182	16%	5,460	-41%	8,657	4%	14,388	-19%	10,715	-50%	76.9%	67.3%	86.5%	76.6%
PCB234	Partner Re U.S.		0		100,717	-3%	21,653	-45%	50,970	82%	13,946	-33%	49,231	16%	51,108	20%	20.5%	39.8%	51.7%	71.5%
PCP100	Peace Hills General		230,503	8%	135,257	-3%	91,234	7%	-4,083	37%	6,187	-11%	1,685	137%	202	-77%	63.5%	64.5%	102.8%	104.9%
PCP066	PEI Mutual		21,015	7%	19,198	8%	13,579	5%	-1,538	18%	2,875	-20%	1,393	-7%	431	-75%	73.8%	75.6%	108.4%	111.0%
PCC068	Pictou County Farmers'		1,618	3%	1,242	9%	824	103%	-784	-167%	333	-11%	-491	-1192%	-660	-389%	68.0%	34.1%	164.7%	124.7%
PCC070	Portage la Prairie Mutual		202,046	-5%	178,790	-6%	117,142	-21%	762	103%	6,056	-67%	7,270	215%	5,062	178%	63.4%	76.4%	99.6%	114.8%
PCP187	Poultry Ins Exch Recip		3,000	9%	2,315	10%	46	-21%	1,953	12%	220	26%	2,173	14%	2,061	1%	2.0%	2.8%	15.6%	17.5%
PCP003	Promutuel Re		621	8%	167,745	7%	102,899	2%	5,362	3903%	-238	-102%	4,712	-40%	4,157	-64%	63.7%	68.5%	96.7%	100.1%
PCB071	Protective Ins Co		2,190	1%	1,082	-39%	2,343	-65%	-1,820	67%	205	8%	-685	77%	-668	78%	216.5%	378.1%	268.2%	413.5%
PCC038	RBC General Ins Co	RBC	805,545	7%	789,163	7%	543,272	17%	32,325	179%	31,569	-1%	47,140	47%	46,167	32%	71.6%	71.2%	98.2%	98.2%
PCC082	RBC Ins Co of Cda	RBC	134,326	-27%	112,680	1%	46,833	-51%	9,008	-63%	7,426	-40%	17,662	-47%	17,791	-43%	41.5%	51.0%	92.0%	87.1%
PCP107	Red River Valley Mutual		91,874	9%	81,091	8%	45,914	10%	76	114%	4,322	-12%	3,624	7%	1,914	-44%	59.4%	58.8%	99.9%	100.8%
PCC006	Ascentus Ins Ltd	RSA	369	-38%	128	-38%	-93	-102%	157	76%	85	-33%	186	16%	195	8%			10.8%	58.8%
PCC014	Canadian Northern Shield	RSA	264,256	-2%	228,802	-1%	124,764	-11%	19,358	328%	4,894	-3%	15,272	629%	20,155	476%	53.0%	62.2%	91.8%	103.8%
PCC072	Quebec Assurance Co.	RSA	0		45,199	-5%	28,907	1%	288	-89%	2,574	-4%	1,345	-61%	699	-79%	62.8%	58.6%	99.4%	94.4%
PCC073	RSA Ins. Co. of Canada	RSA	1,512,466	-5%	1,235,434	-5%	790,119	1%	7,875	-89%	77,959	-49%	45,406	-71%	45,415	-60%	62.8%	58.6%	99.4%	94.4%
PCC081	Unifund Assurance Co.	RSA	937,625	-4%	915,349	-3%	584,601	-27%	114,178	222%	34,811	-1%	110,081	364%	103,005	372%	62.6%	84.7%	87.8%	109.9%
PCC085	Western Assurance Co	RSA	143,983	-8%	225,993	-5%	144,534	1%	1,441	-89%	11,902	-7%	5,883	-64%	5,970	-65%	62.8%	58.6%	99.4%	94.4%
PCB222	Safety National Cas Corp		0		0		-1,442	-75%	2,686	215%	1,663	2%	4,349	715%	3,704	88%				
PCC074	Sask Mutual Ins. Co.		66,768	6%	53,737	7%	27,136	-7%	1,817	420%	3,923	22%	4,163	113%	3,596	344%	52.4%	59.5%	96.5%	101.2%

Summarized Year-End 2015 Canadian P&C Results

Dollar amounts in thousands of Canadian Dollars
Released March 21, 2016

msaresearch.com

For extremely detailed year-end 2015 financial data on these companies please refer to the MSA Researcher P&C Software Platform by logging in at www.msaresearch.com

MSA Code	Company	Group	Direct Premiums Written	YoY % Chnge	Net Premiums Written	YoY % Chnge	Net Claims Incurred	YoY % Chnge	U/W Income	YoY % Chnge	Net Investment Income	YoY % Chnge	Net Income	YoY % Chnge	Comp. Income	YoY % Chnge	Net Loss Ratio	Prior Yr	Combined Ratio	Prior Yr
PCC041	Wynward Ins Group		95,268	10%	75,099	8%	38,831	-1%	2,150	170%	-2,605	-121%	-125	-102%	225	-70%	54.5%	62.4%	97.0%	104.9%
PCB140	XL Insurance Company SE	XL	144,282	1%	94,407	0%	108,983	170%	-58,398	-541%	9,214	-15%	-36,777	-279%	-35,311	-259%	124.5%	45.9%	166.7%	84.9%
PCB066	XL Re America Inc.	XL	25,361	7%	49,570	15%	28,554	9%	-1,532	-175%	6,511	-20%	3,905	-48%	5,160	-46%	59.9%	51.3%	103.2%	96.0%
PCB242	XL Specialty Insurance Co	XL	0		0		0		0		0		0		0					
PCB100	Zurich Ins Co Ltd.		937,520	-5%	691,730	-7%	785,931	-2%	-272,403	-6%	58,070	-14%	-157,697	-15%	-160,060	-19%	105.8%	110.5%	136.7%	135.3%
	Industry Totals		57,217,449	5%	52,168,260	2%	34,307,607	-1%	1,816,290	137%	4,838,637	-8%	5,840,979	10%	4,305,872	-23%	66.9%	69.4%	96.5%	98.5%

Shaded rows indicate that subsidiary information was not taken into account for the industry totals to avoid double counting. For more information on MSA's Double Counting Prevention System (DCPS) please see www.msaresearch.com/dcps.



Definitive insurance information
for intelligent business decisions™

MSA Research P&C and Life/Health Platforms

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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!



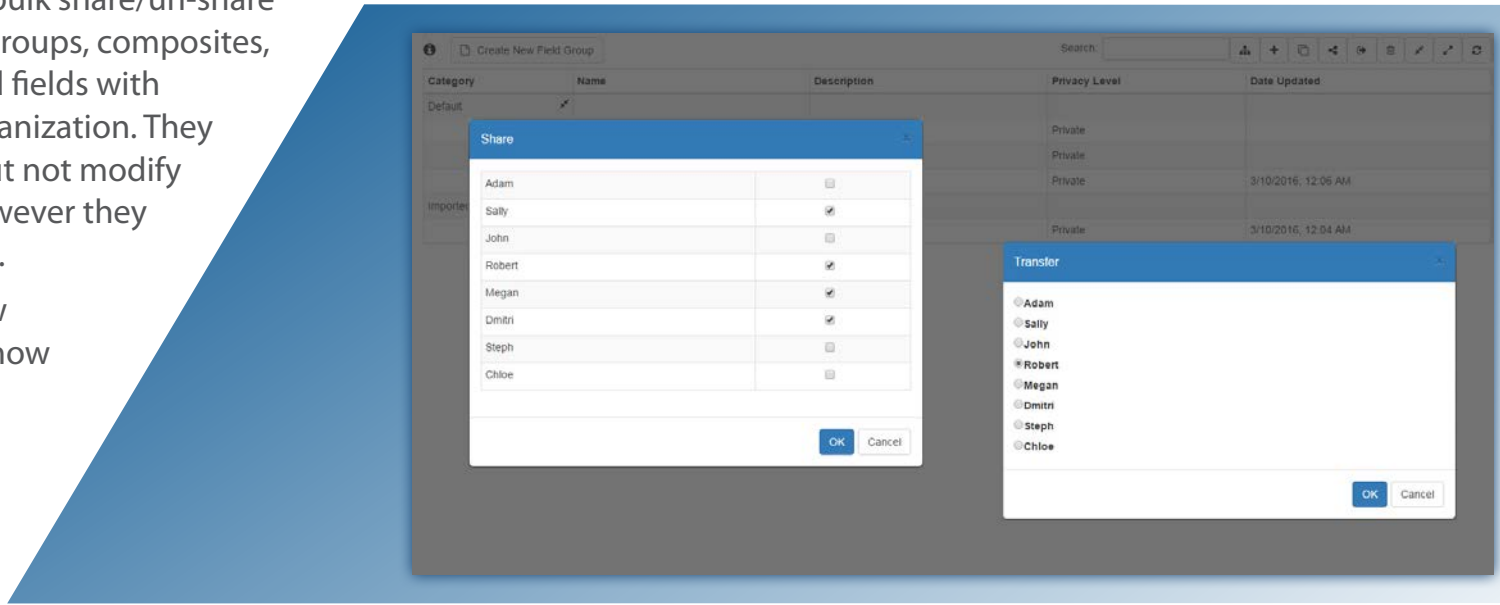
SUMMARY OF NEW FEATURES

- **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

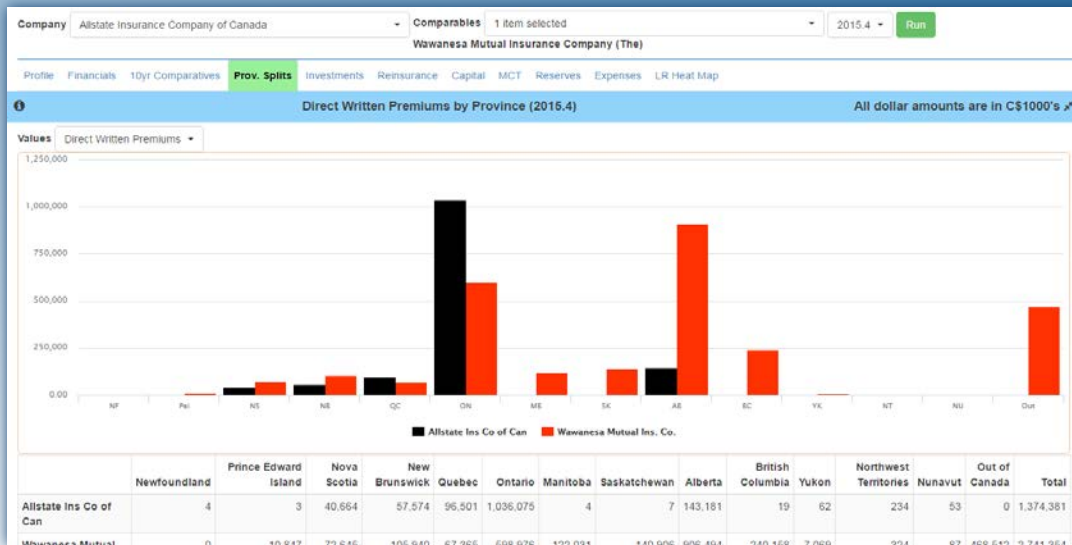
LIFE/HEALTH DASHBOARD

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

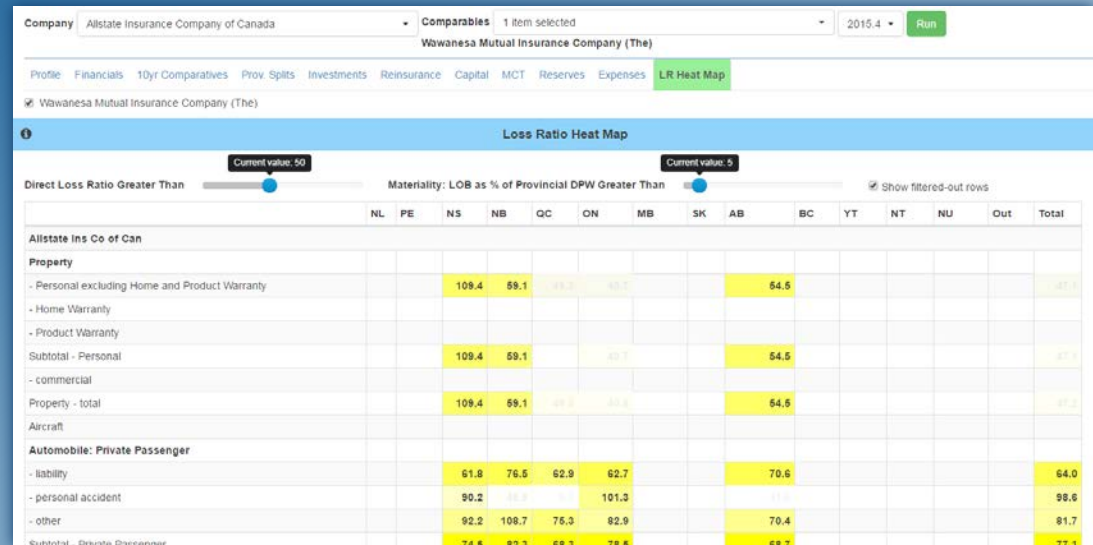


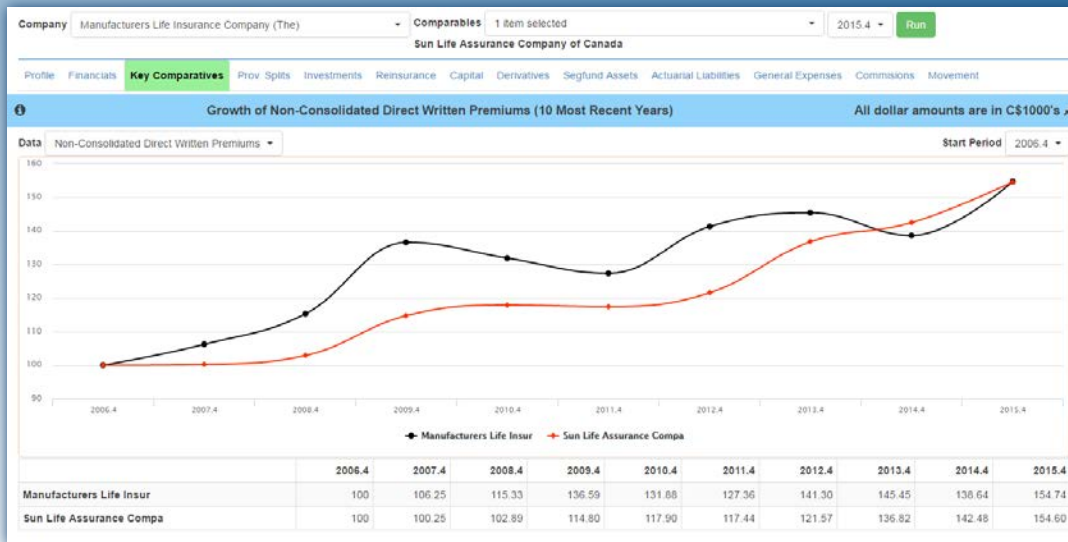
PROVINCIAL SPLITS

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	3.05	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.

PAGE 95.050 FOR L/H

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>

Company: Allstate Insurance Company of Canada
 Period: 2015.4 Time Frame: YTD 3 months Rolling 12 months
 Page: 67.10 Premiums Written

Allstate Insurance Company of Canada
 67.10
 2015.4 (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 / 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	0
- other	13	0	0	1,774	2,460	6,427	38,895	0	0
Subtotal - Private Passenger	14	0	0	5,726	7,691	12,974	191,394	0	0
Other than Private Passenger - liability	15	0	0	55	155	27	918	0	0
- personal accident	16	0	0	22	50	1	846	0	0
- other	17	0	0	72	204	82	1,179	0	0
Subtotal - Other than Private Passenger	18	0	0	149	409	110	2,943	0	0
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.

Create New Company Group

Information

Category Name

Shared

- query
- abcdef

Date Updated

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

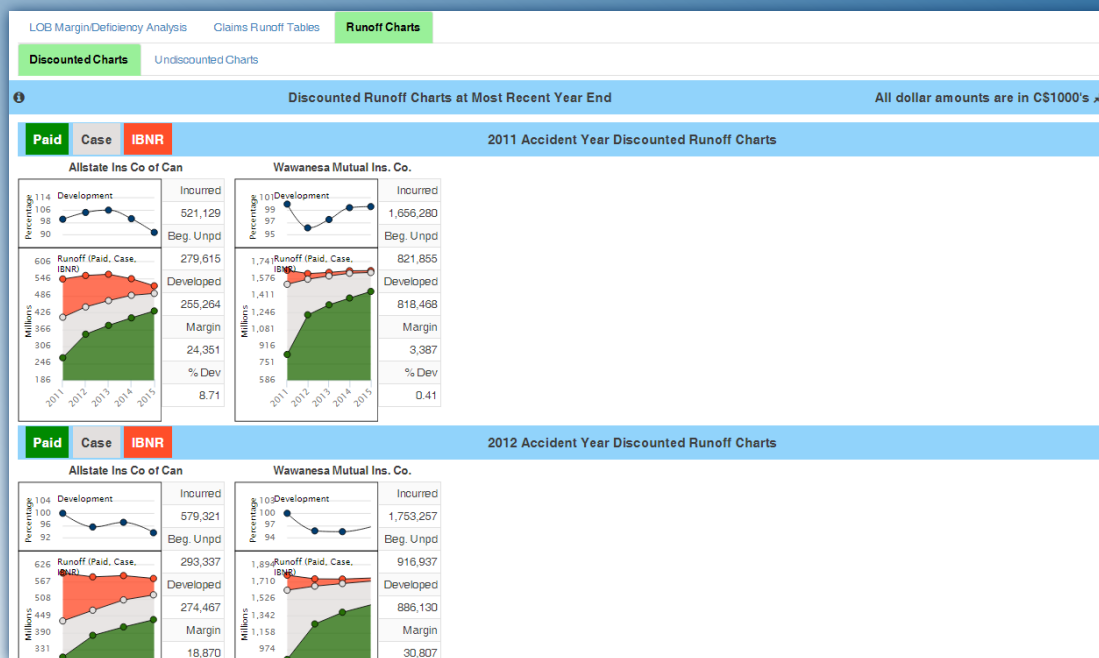
Category: Project Group Type: Simple Advanced Company Group (Period Specific) Save Cancel

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.

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	20,948	
B03_Total Canadian Property Casualty Industry (Ex Lloyd's)	15,140	1,924	348,934	22,302,929	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	15,640,447	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**