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Year-End 2015 Canadian Property and Casualty Insurance Summary Results



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Dollar amounts in thousands of Canadian Dollars

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Released March 21, 2016

			Direct		Net						Net									
			Premiums	YoY %	Premiums	YoY %	Net Claims			YoY %	Investment	YoY %			. .	YoY %	Net Loss		Combined	
MSA Code	Company	Group	Written	Chnge	Written	Chnge		YoY % Chnge		Chnge	Income	Chnge		0	Comp. Income	Chnge		Prior Yr	Ratio	Prior Yr
PCB224 PCP074	AEGIS AIG Ins. Co. Can		32,474	-27% 7%	17,769 385.389	-32%	16,120	-66% 325%	2,901	110%	3,564	208%	16,756 223,595	193% -45%	16,724	204% -55%	67.5% 58.6%	213.4%	87.9% 81.2%	235.5%
			1,156,698		,		312,208 233.855		100,381 -6 995	-73% 56%	105,025	-23%	-4 139	-45% -162%	183,420 -4,139			12.1%		37.9%
PCP061 PCB075	Alberta Motor Association Alea (Bermuda) Ltd.		304,924	-5%	291,392	-5% -96%	233,855	-2% 102%	-6,995 -439	-115%	639	-103% -8%	-4,139 536	-162%	-4,139 297	-162% -92%	78.4% 4050.0%	81.5%	102.3% 22050.0%	105.4% -5758.0%
PCB075 PCP095	Algoma Mutual Ins Co		8.989	1%	7.324	-96%	4,408	25%	-439	-115%	223	-0% -57%	-232	-00%	-232	-92%	4050.0% 65.7%	54.2%	22050.0%	-5758.0% 99.0%
PCP095	Allianz Global Risks US		377,517	2%	223,890	11%	4,408	14%	-25,758	-900 %	16,349	-57 %	-232	-145%	-2.32	-145%	78.0%	78.7%	107.9%	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	070	29	070	46	1070	-413	2070	308	1070	-67	1070	-595	0270	230.0%	00.170	2165.0%	02.070
PCC111	Pafco 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%
PCC190	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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MSA Code	Company	Crown	Premiums Written	YoY %	Premiums Written	YoY % Chnge	Net Claims Incurred	YoY % Chnge	11/W Income	YoY %	Investment Income	YoY % Chnge	Net Income	YoY % Chnge	Comp Incomo	YoY %	Net Loss Ratio	Prior Yr	Combined Ratio	Prior Yr
PCC047	Company ACE INA Ins	Group Chubb	330,165	Chnge 0%	95.998	-13%	72,079	-22%	4,455	Chnge 157%	29.903	16%	51,991	77%	47.649	Chnge 15%	65.5%	81.9%	96.0%	106.9%
PCC047 PCC018	Chubb Ins Co of Can	Chubb	688.059	3%	633.516	-13%	324.939	-22 %	4,455 69.536	30%	29,903 52,409	-3%	84.465	4%	97.580	13%	52.4%	55.7%	88.8%	91.1%
PCB037	Federal Ins Co	Chubb	25,219	7%	15,053	17%	11.122	80%	-876	-128%	2,170	-3%	-2.820	-163%	1,049	-77%	72.5%	45.8%	105.7%	77.1%
PC6037 PCC020	Clare Mutual Ins Co	Chubb	3,025	3%	1,832	-1%	571	-10%	130	-128%	2,170	-2% 54%	-2,820	-163%	244	-17%	32.2%	45.8%	92.7%	95.2%
PCB179	COFACE		32,306	0%	29,600	-1%	23,889	40%	-7.821	-782%	549	-22%	-5.153	-336%	-5.050	-344%	79.2%	56.3%	125.9%	95.2 <i>%</i> 96.2%
PCP051	COFACE		130,842	3%	121.765	-2 %	66.021	-9%	7.055	10179%	8.759	-22 %	11,143	-330 %	-5,050	-344 %	55.5%	62.7%	94.1%	100.1%
PCB033	Continental Cas. Co.		266,449	-1%	254,887	-2%	125,003	-9%	42,055	53%	33,701	-49% -5%	59,760	-13%	61,390	-13%	49.2%	55.7%	83.5%	90.1%
PCP056	Co-operative Hail Ins Co		33.174	-1%	13.967	-52%	8.445	-20%	42,055	802%	2.775	-14%	6.628	104%	6.604	94%	60.5%	83.7%	74.9%	101.7%
PCP056 PCC025	Co-operators General	Cooperatora	2,410,474	-29%	2,354,451	-52%	0,445 1,486,937	-65% 0%	59,803	1367%	143,723	-14%	162,268	104%	142,222	-26%	65.5%	68.6%	97.4%	100.2%
PCC025 PCC026	COSECO Ins Co	Cooperators	2,410,474	7%	2,354,451	7%	1,400,937	-16%	59,803 61,446	126%	143,723	-20%	56,964	63%	55,788	-20%	50.7%	64.6%	73.5%	87.5%
PCC026 PCC027	CUMIS General	Cooperators	258,759	149%	119,550	24%	69.990	-16%	2,544	66%	4,929	-24%	5,676	2%	4,811	-29%	61.3%	63.4%	97.8%	98.4%
PCC027 PCC031	Equitable General Ins Co	Cooperators Cooperators	256,759	149%	119,550	24%	09,990	10%	-41	-41%	4,929	-17%	5,676	2%	4,011	-29%	01.3%	03.4%	97.0%	90.4%
	Sovereign General Ins. Co		334.545	4%	319,305	8%	198,409	10%	-41	-41%	17,860	-21%	7,404	-63%	6,721	-45%	64.1%	60.5%	103.2%	99.0%
PCC077 PCB031	CorePointe Ins Co	Cooperators	334,545	4%	-819 -819	-1645%	-873	-138%	-9,808 -64	-420%	312	-21%	195	-63% -79%	260	-77%	64.1%	60.5%	103.2%	-426.7%
	DAS Legal Protection		44 17,964	66%	-819 12,847	-1645% 2%	-873 9,527	-138%	-64 -5,878	-120%	206	-59% 36%	-5,672	-79% -45%	-5.662	-73% -46%	80.2%	57.4%	149.5%	-426.7% 162.0%
PCC187	Certas Direct Ins Co.	Desiardins	354.008	6%	353,132	2%	9,527	153%	-5,878 23.674	-44%	6.519	-70%	23,308	-45% -37%	- 5,662 19.877	-46% -51%	64.3%		93.1%	92.0%
PCC016				•,•	, -		.,		- / -	-8%	- /		- /		- / -			64.7%		
PCC184	Certas Home and Auto	Desjardins	1,680,886	312914%	137,846	5554%	297,033	38983%	157,096		130,435	52922%	179,646	439%	162,762	407%	44.8%	37.8%	76.3%	3602.7%
PCP026	Desjardins Gen. Ins. Inc.	Desjardins	947,077	6%	937,178	7%	640,842	10%	10,771	-65%	60,900	7%	63,741	2%	37,287	6%	70.6%	68.0%	98.8%	96.4%
PCP068	Personal General Ins Inc.	Desjardins	347,802	9%	333,887	8%	234,947	12%	-2,773	-276%	4,038	-59%	763	-89%	-3,168	-181%	74.1%	72.2%	100.9%	99.5%
PCC066	Personal Ins. Co.	Desjardins	761,819	10%	747,938	8%	473,262	3%	40,542	103%	16,696	-60%	44,058	-11%	37,382	-16%	66.1%	69.5%	94.3%	97.0%
PCB005	Ecclesiastical Ins.		77,915	9%	60,280	10%	32,337	16% -6%	1,312	-55%	1,903	-29%	2,362	-47%	2,362	-47%	56.4%	53.6%	97.7%	94.5%
PCC029	Economical Mutual	Economical	2,003,976	2%	1,935,352	3%	1,222,938		47,335	187%	176,591	9%	175,954	109%	97,851	-9%	64.2%	70.3%	97.5%	103.0%
PCC033	Federation Ins Co	Economical	2,517	-97%	140,291	3%	88,649	-6%	3,431	187%	14,086	10%	13,451	94%	6,530	-35%	64.2%	70.3%	97.5%	103.0%
PCC057	Missisquoi Ins. Co.	Economical	107,560	-3%	134,165	3%	84,778	-6%	3,280	187%	14,089	10%	13,319	88%	7,841	-14%	64.2%	70.3%	97.5%	103.0%
PCC067	Perth Ins. Co.	Economical	108,462	8%	77,615	3%	49,044	-6%	1,898	187%	7,922	10%	7,529	90%	3,636	-36%	64.2%	70.3%	97.5%	102.9%
PCC083	Waterloo Ins. Co.	Economical	167,051	17%	79,311	3%	50,117	-6%	1,938	187%	7,946	10%	7,593	92%	3,700	-35%	64.2%	70.3%	97.5%	103.0%
PCC050	Echelon Ins	EGI Financial	163,392	-2%	150,633	-4%	90,735	5%	2,163	-12%	7,580	-43%	7,988	-31%	4,345	-70%	61.9%	57.8%	98.5%	98.4%
PCP122	ICPEI	EGI Financial	27,475	0%	25,654	2%	16,663	-13%	-123	94%	-67	-108%	26	103%	-16	98%	65.0%	73.6%	100.5%	108.5%
PCB218	Electric Insurance Co.		10,203	8%	2,620	14%	-1,207	-169%	2,744	774%	1,242	19%	3,235	349%	3,571	213%	45.004	76.2%	-4.7%	117.7%
PCP012	Estrie-Richelieu		48,360	4%	36,555	8%	16,030	-16%	7,514	249%	3,620	-3%	11,134	89%	11,134	89%	45.3%	58.2%	78.8%	93.5%
PCB019	EULER Hermes Amer Credit	5 15	47,879	4%	13,430	-20%	11,488	66%	-833	-141%	1,252	-11%	658	-76%	1,595	-53%	97.8%	58.8%	107.1%	82.7%
PCC064	Everest Ins. Co.	Everest Re	74,823	39%	15,644	109%	7,412	26%	1,167	127%	1,360	7%	1,779	170%	1,418	155%	63.0%	103.8%	90.1%	175.0%
PCB073	Everest Re	Everest Re	0		54,259	-11%	-22,090	22%	61,774	-14%	17,587	-16%	61,131	-12%	60,310	-15%			-9.3%	-17.9%
PCC139	FCT Ins Co Ltd	First American	150,436	17%	144,754	20%	46,294	25%	16,933	72%	4,499	9%	16,608	50%	12,962	10%	32.0%	30.7%	88.3%	91.8%
PCB038	First American Title	First American	445	-94%	1,612	-86%	-3,579	-164%	3,855	445%	1,983	-12%	3,919	106%	4,120	76%		49.5%	-139.1%	93.7%
PCC035	First North American Ins		15,890	53%	7,090	-10%	937	-37%	1,579	139%	235	16%	1,331	97%	1,512	73%	12.6%	18.7%	78.7%	91.7%
PCB014	Affiliated FM Ins Co.	FM Global	113,954	3%	93,733	8%	47,945	-36%	19,074	236%	13,611	25%	29,314	7694%	23,766	387%	53.6%	83.9%	78.7%	115.7%
PCB015	Factory Mutual Ins.	FM Global	336,079	8%	232,359	19%	257,119	14%	-75,452	-19%	42,649	10%	-18,055	54%	-34,355	-27%	114.3%	111.3%	133.5%	131.5%
PCP049	FMRP		0		132,008	-1%	85,170	-7%	27,487	34%	12,602	-68%	33,443	-32%	33,464	-32%	63.1%	69.1%	79.6%	84.5%
PCB041	General Re		0		53,673	0%	18,984	201%	16,404	-71%	2,343	-33%	11,883	-74%	11,880	-74%	35.3%		69.5%	-12.7%



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PCC036	Genworth Fin Mort Ins Can	Group	806,819	27%	808,621	26%	121,910	10% 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	34%	-75	-60%	554	-8%	471	-12%	572	-20%				L
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%



Dollar amounts in thousands of Canadian Dollars

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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

Direct Net Net Net Net

			Direct Premiums	YoY %	Net Premiums	YoY %	Net Claims			YoY %	Net Investment	YoY %				YoY %	Net Loss		Combined	
MSA Code	Company	Group	Written	Chnge	Written	Chnge		YoY % Chnge U	/W Income	Chnge	Income		Net Income	YoY % Chnge	Comp. Income	Chnge	Ratio	Prior Yr	Ratio	Prior Yr
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%	95.7%	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%



Dollar amounts in thousands of Canadian Dollars

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Released March 21, 2016

			Direct		Net						Net									
	_		Premiums	YoY %	Premiums	YoY %	Net Claims				Investment	YoY %				YoY %	Net Loss		Combined	
MSA Code	Company	Group	Written	Chnge	Written	Chnge		YoY % Chnge		Chnge	Income	Chnge			Comp. Income	Chnge		Prior Yr	Ratio	Prior Yr
PCP230	Saskatchewan Auto Fund		936,070	5%	930,075	5%	753,031	-10%	-10,334	93%	122,541	-19%	159,106	196%	159,106	196%	82.3%	96.5%	101.1%	116.1%
PCC075	SCOR Canada Re		0		145,379	7%	54,085	-32%	36,554	315%	15,120	-36%	37,852	60%	32,030	55%	38.3%	59.2%	74.1%	93.5%
PCB243	SCOR UK Company Limited		0		0		0		-51		-13		-67		-67					
PCC011	Scotia General Ins Co		0		0		0		0	100%	0		-35	-35%	-35	-35%				
PCB078	Sentry Ins	_	1,999	-4%	1,566	-5%	286	-47%	729	21%	466	-13%	1,361	18%	1,519	10%	18.5%	31.5%	52.9%	65.0%
PCP006	Coachman Ins Co	SGI	64,551	11%	54,837	4%	31,977	-1%	2,868	0%	8,594	2%	8,485	1%	8,485	1%	61.7%	63.6%	94.5%	94.4%
PCP123	SCISL	SGI	192,241	18%	174,421	16%	108,969	22%	-3,095	-218%	16,405	8%	9,987	-15%	9,987	-15%	68.5%	66.3%	101.9%	98.1%
PCP007	SGI CANADA	SGI	656,926	11%	620,840	13%	345,286	7%	16,986	407%	48,032	0%	61,695	52%	61,061	50%	59.2%	62.3%	97.1%	101.1%
PCB233	Shipowners' Mutual		-7	-101%	149	-66%	-631	-106%	602	110%	-7,246	-216%	-2,046	58%	3,425	226%		216.0%	-68.2%	230.8%
PCB039	Sirius America		0		13,709	2%	498	134%	7,587	-31%	1,264	2%	9,192	7%	9,219	9%	3.8%		42.4%	20.4%
PCB099	Sompo Japan Nipponkoa		5,424	-14%	5,748	-15%	1,259	-33%	2,039	46%	1,424	-4%	2,842	13%	2,899	19%	21.4%	29.8%	65.3%	77.9%
PCP045	SSQ, Societe D'Assurances		214,277	-2%	208,358	-3%	147,282	5%	2,127	-77%	5,527	-17%	5,501	-50%	2,173	-87%	68.0%	65.5%	99.0%	95.8%
PCB237	Starr Insurance & Reinsur		37,531	550%	-440	-118%	729	127%	-2,047	-80%	339	-9%	-1,186	-143%	-1,052	-1383%	101.7%	59.7%	385.5%	311.3%
PCB082	State Farm Fire & Cas		0	-100%	0	-100%	0	-100%	-1,239	-154%	74,289	95%	51,265	347%	-7,651	-125%		60.6%		99.5%
PCB083	State Farm Mutual Auto		0	-100%	0	-100%	0	-100%	-916	99%	369,686	69%	320,437	89%	27,909	-91%		82.0%		108.3%
PCB084	Stewart Title Guaranty Co		104,294	10%	104,294	10%	27,322	-5%	20,925	56%	2,697	-17%	16,250	30%	17,441	14%	26.2%	30.4%	79.9%	85.8%
PCC051	Suecia Re		0		0	100%	-240	-353%	-169	57%	187	-20%	-57	76%	-57	76%				
PCB227	Sunderland Marine Ins Co		26,678	-18%	5,894	-31%	3,708	-37%	-653	80%	830	225%	177	106%	177	106%	48.7%	70.7%	108.6%	140.3%
PCB086	Swiss Re	Swiss Re	0		83,688	-13%	5,912	-36%	48,149	-18%	8,870	-15%	53,129	-26%	55,773	-24%	6.7%	9.3%	45.2%	41.5%
PCB036	Westport Ins Corp.	Swiss Re	162,201	-20%	30,451	8%	8,855	219%	13,817	-20%	4,000	13%	20,919	-14%	20,635	-17%	28.5%	9.4%	55.6%	41.9%
PCB087	T.H.E. Ins Co		570	-36%	492	-40%	587	24%	-247	-184%	-2	-105%	494	73%	499	79%	91.4%	66.7%	138.5%	112.3%
PCC010	Primmum Ins. Co.	TD Insurance	626,280	-1%	608,978	0%	473,806	-6%	-35,316	38%	36,624	4%	1,756	111%	2,370	116%	77.2%	84.6%	105.8%	109.6%
PCC076	Security National Ins Co	TD Insurance	3,073,905	2%	2,986,668	2%	2,293,581	-4%	-211,362	27%	183,110	1%	-18,406	-114%	-15,880	-112%	77.6%	83.8%	107.2%	110.1%
PCC062	TD Direct Ins. Inc.	TD Insurance	0		0		0		-21	-5%	340	-8%	246	-17%	321	-13%				
PCC008	TD General Ins Co	TD Insurance	223,117	104%	219,469	107%	99,464	12%	-6,676	-1934%	15,358	-7%	7,173	-75%	7,597	-74%	77.6%	75.0%	105.2%	99.7%
PCC071	TD Home & Auto Ins. Co.	TD Insurance	248,763	-36%	240,541	-37%	273,470	-15%	-25,829	13%	28,710	0%	3,983	-84%	2,796	-88%	79.6%	82.9%	107.5%	107.7%
PCB241	Technology Insurance Comp		13,920		4,146		1,722		295		209	5125%	412	10200%	443	1097%	78.8%		86.5%	
PCB091	Toa Re		0		30,371	-4%	18,642	-13%	3,095	6%	5,686	-10%	6,475	-4%	6,671	-19%	62.2%	63.5%	89.7%	91.3%
PCB088	Tokio Marine and Nichido		31,411	3%	32,013	-1%	18,025	29%	1,953	-64%	1,217	-29%	2,702	-51%	2,770	-47%	57.8%	46.6%	93.7%	81.9%
PCB092	Transatlantic Re		0		92,191	-4%	39,588	2%	28,926	2%	16,938	-22%	57,218	26%	57,810	14%	41.6%	42.2%	69.6%	69.2%
PCB076	St. Paul Fire and Marine	Travelers	106,621	-23%	94,103	-20%	58,545	-27%	11,350	416%	21,997	-23%	27,435	20%	20,148	-47%	54.0%	63.0%	89.5%	102.8%
PCC028	The Dominion	Travelers	1,164,014	-7%	1,135,054	-4%	751,383	-14%	-20,062	65%	69,322	-10%	36,633	105%	38,678	-11%	64.5%	71.6%	101.7%	104.7%
PCC055	Travelers Ins Co Canada	Travelers	215,581	17%	180,500	14%	52,025	13%	25,712	73%	13,934	-17%	32,576	27%	25,106	-30%	32.3%	32.8%	84.0%	89.4%
PCP031	Trillium Mutual Ins Co.		44,998	11%	41,294	11%	18,049	-25%	4,698	353%	703	-86%	4,466	85%	4,466	85%	46.3%	67.3%	88.0%	105.2%
PCC180	Trisura Guarantee Ins. Co		103,903	14%	72,159	14%	13,177	37%	9,434	20%	2,422	-18%	9,025	10%	5,369	-42%	20.4%	17.4%	85.4%	85.8%
PCB226	Triton Insurance Company		37,228	2%	37,228	2%	12,021	42%	21,158	-16%	5,548	7%	19,899	-11%	19,906	-18%	30.1%	21.7%	47.0%	35.0%
PCB098	Virginia Surety Co.		25,405	29%	20,597	11%	11,660	7%	-1,295	-63%	738	-4%	-863	-3852%	-477	-180%	83.0%	83.4%	109.2%	106.1%
PCC084	Wawanesa Mutual Ins. Co.		2,741,354	7%	2,644,662	8%	1,934,266	1%	-35,028	70%	455,978	43%	287,383	79%	228,491	6%	74.8%	79.4%	101.4%	104.8%
PCC137	Western Financial Ins Co		51,293	5%	51,293	5%	30,060	9%	4,115	61%	551	21%	3,381	87%	3,322	39%	58.7%	56.7%	92.0%	94.8%
PCC086	Western Surety Co.		24.597	4%	13.809	1%	-266	-111%	2.049	733%	1.994	62%	3.038	158%	2.272	74%	00.1.70	15.9%	84.1%	98.3%
1 00000	reston oursey ou.	1	24,007	4 /0	13,009	1 70	-200	-11170	2,049	10070	1,334	02/0	3,030	10070	2,212	1 4 /0		10.070	04.170	50.570



msaresearch.com

Summarized Year-End 2015 Canadian P&C Results

Dollar amounts in thousands of Canadian Dollars

Released March 21, 2016

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

			Direct		Net						Net									
			Premiums	YoY %	Premiums	YoY %	Net Claims			YoY %	Investment	YoY %				YoY %	Net Loss		Combined	
MSA Code	Company	Group	Written	Chnge	Written	Chnge	Incurred	YoY % Chnge	U/W Income	Chnge	Income	Chnge	Net Income	YoY % Chnge	Comp. Income	Chnge	Ratio	Prior Yr	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.



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MSA Researcher P&C and Life/Health Platforms

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2016

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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.

Here's a quick reference guide of P&C 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! **Redevelopment Committee**

LIFE/HEALTH INDUSTRY Mr. Boris Brizeli Vice-President Innovation Quality, RGA

Mr. Anthony Ng Manager Statistical Services, CLHIA

> **Mr. Jean-Francois Tremblay** Senior Advisor, Corporate Development, SSQ Financial Group

INDUSTRY Manager, Business Intelligence Strategy, Aviva Canada **Mr. Daniel Golec**

Mr. Michal Burdzy

Senior Policy Analyst, IBC

Mr. Kevin Chong

Manager, Enterprise Risk Management, Northbridge Financial Corporation

> **Mr. Deepak Gupta** Manager, Competitive Analysis, Economical Group

Mr. Brent Johns Associate Broker, Guy Carpenter & Company, Ltd.

Ms. Irina Kretskaia Actuarial Analyst, Wawanesa Mutual Insurance Company

Mr. John Lally AVP Strategy & Business Development, Aviva Canada

Ms. Cherity Ostapowich Actuarial Analyst, Wawanesa Mutual Insurance Company



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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).

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3/10/2016, 12:06 AM
3/10/2016, 12:04 AM

- Significant under the hood performance and stability enhancements.
- More mobile-friendly features.
- Additional enhancements to roll out over next few months.



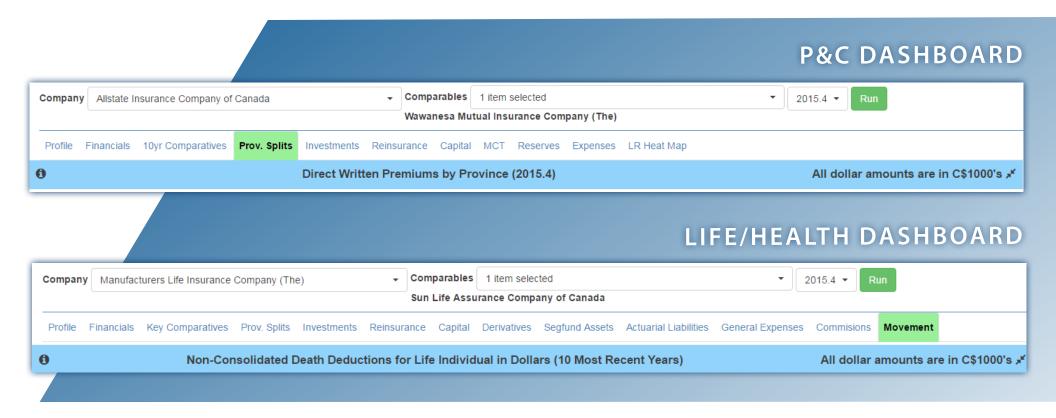
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Introducing Completely New Dashboards for P&C and Life/Health

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.

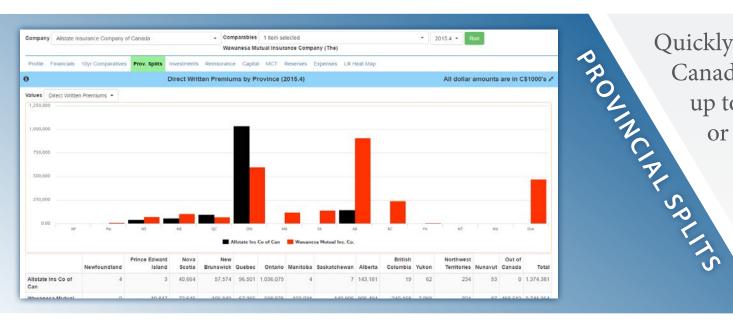




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Definitive insurance information for intelligent business decisions.™

New Dashboard - P&C



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

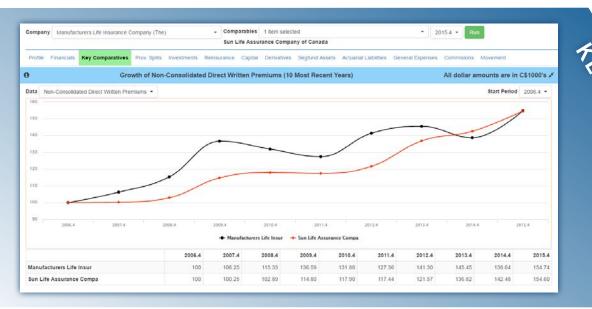
Choose up to five companies, benchmarks or composites and quickly analyze loss ratios by LOB by province by using slider filters to dynamically highlight and focus on higher loss ratios for material lines of business. Filter out immaterial rows to swiftly find the hot spots.

Company Allstate Insurance Company of Canada			mparable								2015	4 • F	kun		
		Wa	wanesa N	lutual In:	surance (company (The)		_						
Profile Financials 10yr Comparatives Prov. Splits In	vestments R	einsurance	e Capita	MCT	Reserve	s Expen	ses LR	Heat Ma	р						
Wawanesa Mutual Insurance Company (The)															
0				Loss	Ratio H	leat Map									
Current value; 50								irrent valu	x.5						
Direct Loss Ratio Greater Than		Materialit	: LOB as	% of Pro	ovincial D	PW Greate	er Than	-				Show fill	ered-out ro	/WS	
	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	ΥT	NT	NU	Out	Tot
Allstate Ins Co of Can															
Property															
- Personal excluding Home and Product Warranty			109.4	59.1					6	4.5					
- Home Warranty															
- Product Warranty															
Subtotal - Personal			109.4	59.1					5	4.5					
- commercial															
Property - total			109.4	59.1					5	4.5					
Aircraft															
Automobile: Private Passenger															
- liability			61.8	76.5	62.9	62.7			7	0.6					
- personal accident			90.2			101.3									
- other			92.2	108.7	75.3	82.9			7	0.4					



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New Dashboard - Life/Health



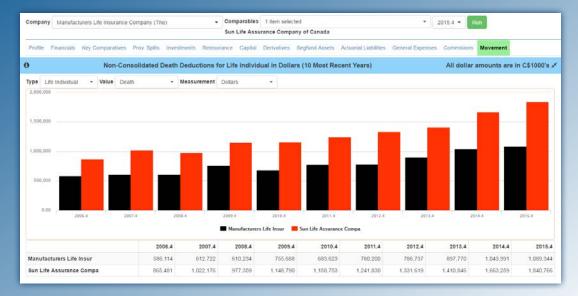
KEY COMPARATIVES Graphically analyze up to five companies or composites across ten years across an array of metrics such as DPW, Assets, Capital, **Benefits**

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

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.







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New Built-in Market-Share Analytics

Company Intact Insurance Company	1	*									
eriod 2014.4 -										*±05	Export -
age 67 39 Market Share Report											
tact Insurance Company											
.39		0	ONSOLIDATED								
14.4		P	ROVINCIAL AN	ID TERRITORI	AL EXHIBIT OF	MARKET SHAP	RE				
				Prince		New					000000
Class of Insura	204-		Newfoundland & Labrador	Edward	Nova Scotia	Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta
Class of Insura	nce		& Labrador (01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)
Subtotal - Personal		06									
- commercial		07	7.43	7.33	13.70	7.81	25.60	13.26	7.14	2.18	10.3
roperty - total		09	6.16	5.19	17.12	12.53	21.56	11.41	9.41		11.1
reraft		10				0.61	3.05	0.38	0.39		0.7
tomobile				and the second		Sec. Sec.	10000				
Private Passenger	- liability	11	5.95	3.72	15.93	12.12	21.27	10.57	<u></u>		17.42
	personal accident	12	4.47	3.83	18.08	13	38.91	9.70			18.7
515 M255 5	- other	13	6.68	5.02	17.03	10.44	25.17	11.41			16.79
Subtotal - Private Passenger		14	6.07	4,30	16.58	11.64	23.82	10.44			17.2
Other than Private Passenger	- liability	15	7.52	4.78	10.08	5.68	34.06	18.78	2.08		19,1
	- personal accident	16	5.82	4.23	8.28	3.94	9.76	11.87	0.99		9.0
100 0000 10 100 000	- other	17	6.74	7.82	9.99	4.70	31.74	17.85	5.03		20.5
Subtotal - Other than Private Passenger	#1 - # 1974	18	7.13	5.93	9.88	5.09	32.56	17.22	3.45	1.84	19.4
Facility Assoc. Residual Market	- liability	22	3.60	4.93	14.81	11.75		16.84			20.0
	personal accident	23	3.71	3.90	11.96	10.12		12.56			16.0
	- other	24	3.69	4.75	15.24	11.84		15.90			21.3
Subtotal - Facility Assoc. Residual Market	AL # 180	25	3.63	4.72	14.44	11.46		15.35			20.3
Automobile - Subtotal	 liability 	19	5.94	3.98	14.98	10.97	23.53 36.61	11.84 9.89	1.97		17.8
									0.99	0	
220 M 10 M 460 10 MM 10 M	- personal accident - other	20	6.56	5.43	16.01	9,41	26.29	12.45	3.69		17.6

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

Period 2014.4 - Page (95.050) Market Sha	ire									•				Exp
Manufacturers Life Insurance 2014.4	Company (The) NON-CONSOLID Market Share	ATED												
	Newfoundland & Labrador (01)	P.E.I. (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontarlo (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)	British Columbia (10)	Yukon (11)	Northwest Territories (12)	Nunavut (13)	Miscellane (18)
NDIVIDUAL Life Direct	22.01	19.84	20.04	14.93	12.87	19.36	15.90	13.09	15.16	22.28	12.92	19.62	1.29	3
Acouity. Direct	120 5.61	2.76			1.64	9.79		1 A A	5.44	7.62	1.33		1.29	
GROUP	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	4
Life Direct Annuity	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	2
	120 18.56	5.89			0.84	5.79	2.79	5.10	10.41	5.02	90.24		24.30	



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	0	Company All	state Insurance (Company of C	anada						
Company Allstate Insurance Company	of Canada	riod 2015.4 •		YTD ® 3 m	onths 💿 Rollin	g 12 months					
Period 2015.4 - Time Frame O YTD @	3 months (ge 67.10 Premiu	ns Written							· · ·	Export -
Page 67.10 Premiums Written	e menune										Exports
Allstate Insurance Company of Canada											
57.10 2015.4 (last 3 months)			CONSOLIDATEL PROVINCIAL AI		RIAL EXHIBIT OF	PREMIUMS W	RITTEN				
Class of insurance	2		Newfoundland & Labrador (01)	Prince Edward Island (02)	Nova Scotia	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)
LICENSED (Y / N)		01								1	
Property - Personal excluding Hor	ne and Product Wa	manty 03	0	(3.062	3.688	8.685	53.981	-	0 0	11.22
- Home Warranty		04	0	1	0	0		0		0 0	
- Product Warranty		05	0	(0 0	0		0		0 0	
Subtotal - Personal		06	0	1	3.062	3.688		53.981		0 0	11,22
- commercial		07	0	1	0	0	0	0		0 0	1
Property - total		09	0	1	3.062	3.688	8.685	53.981	-	0 0	11.22
Aircraft		10	0	1	0 0	0	0	0	s	0 0	1
Automobile: Private Passenger	- liability	11			3,341	4,269	6.397	93.861		0	12.44
	 personal accident 				611	4.203	150	58.638		0 0	1.25
	- other	13			1,774	2.460	6.427	38.895	-	0 0	8.33
Subtotal - Private Passenger		14	0		5.726	7.681	12,974	191.394		0 0	22.03
	• Eability	15	0		55	155	27	918		0 0	17
	- personal acciden		0		22	50	1	846	-	0 0	2
	- other	17	0		72	204	82	1.179		0 0	38
Subtotal - Other than Private Passenger	-	18	0		149	409	110	2.943	-	0 0	58
Facility Assoc Residual Market	- Sability	22	0		202	144	110	1,003	-	0 0	19
	- personal acciden		0		33	32	-	640	-	0 0	(0
	- other	24	Ö		71	78		303	-	0 0	190
Subtotal - Facility Assoc, Residual Market		25	0		306	254		1.946		0 0	38

Discrete Period Analysis

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

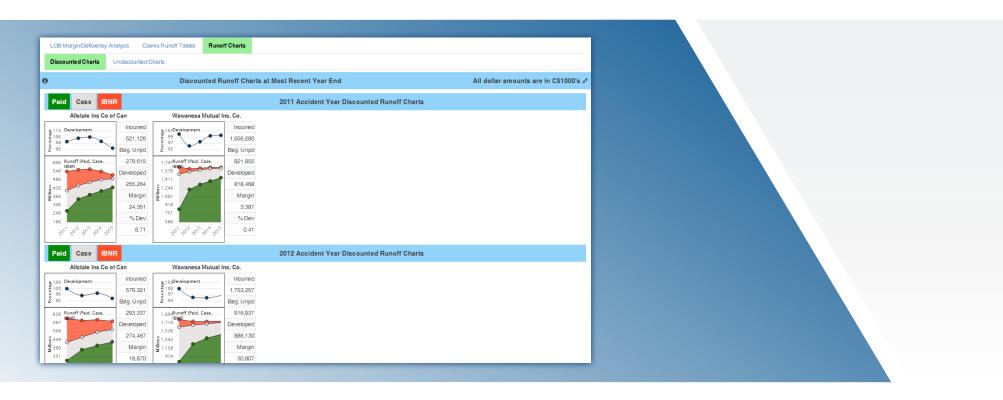
Significantly enhanced documentation and tips for every aspect of the platform.

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

Category	Name	Information	te Updated	
Shared	/			
	query	Company Groups		
	abcdef	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 AII, and Cikar AII 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		



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- 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.



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New Query Interface

Query Multiple Companies and Fields (1 Period) - Comp	mies abco	der.	Fields all prems	• Period	2014.4 · Run Query	0	
Search: DCPS	ACT	VATED! Hide data	lagged by DCPS 🛛 🗞 📄	Totals On SUM +	Make Group from Query	●▲ ○⊡ Export -	
Company	SS_NT	WP SubTotAuto_PrivPass_NU	WP SubTotAuto_PrivPass_OUT	WP SubTotAuto_PrivPass_TOT	WP II Auto_Not_PrivPass_Liab_NF	WP Auto_Not_PrivPass_Liab_Pl	
801_Total Canadian Property Casuality Industry	15,140	1,924	348,934	22,311,805	30,948		
802_Total Canadian Property Casualty Industry (Inc. Lloyd's Ex ICBC and SA	F) 15,140	1,924	348,934	17,794,847	30,949	e	
803_Total Canadian Property Casualty Industry (Ex Lloyd's)	15,140	1,924	348,934	22,302,929	30,875	E	
804_Total Canadian Property Casualty Industry (Ex ICBC_SAF, Ex Lloyd's)	15,140	1,924	348,934	17,785,971	30,875	e	
805_Total Federal Companies (Ex Lloyd's)	14,674	1,834	348,934	15,840,447	30,400	e	
805_Total Provincially Licensed (Ex ICBC and SAF)	455	90	0	2,145,524	475		
807_Canadian Domiciled Insurers	15,140	1,913	348,934	21,105,014	29,733	6	
808_Canadian Domiciled Insurers (Ex ICBC and SAF)	15,140	1,913	348,934	16,598,056	29,733	3	
809_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	1	
B11_Stock Companies	15,140	1,924	0	14,151,998	29,355	4	
B12_Broker Writers (Ex Lloyd's)	7,587	1,191	348,934	13,456,702	26,756	5	
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	9,285,727	6,193		
815_Primary Companies (Ex Lloyd's)	15,140	1,924	348,934	22,302,929	30,875	e	
316_Primary Companies (Ex ICBC SAF and Lloyds)	15,140	1,924	348,934	17,785,971	30,875	e	
317_Reinsurers	0	0	0	0	0		
18_Canadian Owned Companies	11,366	1,272	348,934	16,982,520	13,188	9	
319_Canadian Owned Companies (Ex ICBC_SAF)	11,366	1,272	348,934	12,465,562	13,188	2	
820_US Owned Companies	238	44	0	2,752,689	4,971	5	

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



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