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Year-End 2016 Canadian
Property and Casualty
Insurance Summary Results

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Summarized Year-End 2016 Canadian P&C Results

Dollar amounts in thousands of Canadian Dollars
Released March 20, 2017 (Revised March 21)

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For extremely detailed year-end 2016 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
PCP074	AIG Ins. Co. Can		1,106,166	-4%	392,111	2%	308,546	-1%	-716	-101%	105,155	0%	66,910	-70%	46,103	-75%	80.0%	58.6%	100.2%	81.2%
PCP095	Algoma Mutual Ins Co		9,086	1%	6,862	-6%	3,320	-25%	447	184%	129	-42%	522	325%	522	325%	48.6%	65.7%	93.5%	107.9%
PCB176	Allianz Global Risks US		381,294	1%	224,123	0%	196,139	22%	-40,989	-59%	16,710	2%	-29,635	-342%	-34,336	-830%	87.1%	78.0%	118.2%	112.5%
PCB231	Allied World Specialty		26,412	28%	4,525	87%	3,072	106%	-4,480	-27%	269	-6%	-4,161	-13%	-4,458	-25%	78.9%	68.7%	215.0%	262.5%
PCC003	Allstate Ins Co of Can	Allstate	1,426,895	4%	1,422,714	4%	1,031,308	12%	32,653	-53%	83,248	23%	87,819	-15%	97,002	21%	73.5%	69.9%	97.7%	94.7%
PCC193	Esurance Insurance Co.	Allstate	774	2569%	774	2569%	721	1467%	-762	-85%	369	20%	-385	-475%	26	104%	156.4%	230.0%	265.3%	2165.0%
PCC111	Fafco Insurance Co.	Allstate	86,466	-14%	86,324	-14%	68,497	5%	2,160	-72%	4,816	62%	5,453	-33%	8,117	9%	71.6%	66.6%	97.7%	92.1%
PCC065	Pembridge Ins. Co.	Allstate	250,865	4%	250,181	4%	171,834	1%	3,228	218%	11,100	27%	11,224	126%	16,061	614%	70.5%	72.3%	98.7%	101.2%
PCB013	American Ag Ins Co		0		14,316	16%	34,482	1571%	-22,733	-413%	1,203	-15%	-21,530	-348%	-22,222	-350%	242.6%	17.1%	259.9%	39.7%
PCB018	American Bankers of FLA		447,921	6%	135,909	17%	81,448	18%	2,696	-40%	6,475	-48%	7,223	-49%	7,223	-49%	58.6%	48.5%	98.1%	96.9%
PCB023	American Road Ins. Co.		11,172	30%	11,172	30%	11,865	54%	-1,687	-9824%	232	-36%	-2,117	-665%	-2,218	-802%	106.2%	89.8%	115.1%	100.2%
PCC005	Antigonish Farmers'		6,117	3%	5,138	5%	3,799	37%	-676	-517%	683	156%	132	119%	735	1146%	75.1%	57.3%	113.4%	96.7%
PCC190	Arch Insurance Canada Ltd		75,204	5%	6,944	15%	980	-91%	160	102%	3,697	-30%	821	158%	-388	80%	13.8%	117.3%	97.7%	207.2%
PCB240	Arch Reinsurance Company		0		7,367	1%	4,766	113%	-487	78%	95	-75%	-387	79%	-487	74%	68.8%	55.2%	107.0%	154.2%
PCB121	Aspen Insurance		9,197	-19%	12,581	-7%	-245	-115%	8,016	-24%	1,815	-37%	11,262	46%	9,453	23%	74%	9.7%	28.9%	36.2%
PCB224	AEGIS		33,994	5%	19,258	8%	-3,267	-120%	14,565	402%	462	-87%	7,188	-60%	6,169	-66%		67.5%	13.4%	87.9%
PCB246	Atradius Crédito		0		0		0		0		-1		-36		35					
PCC038	Aviva General	Aviva	1,018,755	26%	995,465	26%	658,199	21%	66,343	105%	29,286	-7%	46,367	-2%	35,533	-23%	68.2%	71.6%	93.1%	95.7%
PCC037	Aviva Ins Co of Canada	Aviva	3,176,004	0%	2,458,229	2%	1,504,627	-3%	131,033	43%	4,673	183%	137,769	3%	152,411	37%	61.8%	64.7%	94.6%	96.2%
PCC030	Elite Ins Co	Aviva	272,439	-4%	292,692	2%	179,151	-3%	15,617	44%	-515	-41%	14,811	-3%	16,295	31%	61.8%	64.7%	94.6%	96.2%
PCP059	Pilot Ins Co	Aviva	390	-43%	134,724	2%	82,460	-3%	7,189	44%	-1,020	17%	6,664	-6%	7,592	27%	61.8%	64.7%	94.6%	96.2%
PCC112	S&Y Insurance Co	Aviva	45,061	-7%	51,955	2%	31,799	-3%	2,775	44%	-134	-38%	2,592	-2%	2,886	35%	61.7%	64.7%	94.6%	96.2%
PCP038	Scottish & York Ins Co.	Aviva	159,628	-4%	210,922	2%	129,104	-3%	11,255	44%	-553	-132%	10,642	-3%	11,844	35%	61.8%	64.7%	94.6%	96.2%
PCC079	Traders General Ins. Co.	Aviva	452,637	1%	422,203	2%	258,419	-3%	22,529	44%	-851	-3052%	21,194	-4%	23,404	28%	61.8%	64.7%	94.6%	96.2%
PCB239	AXA Art Ins Corp		3,410	5%	1,177	5%	220	-32%	36	171%	103	-7%	137	108%	85	8%	19.8%	33.2%	96.8%	105.2%
PCB244	AXA Insurance Company		0		0		0	-32%	-7%	108%	19.8%	33.2%	45		24				106.8%	
PCB228	Axis Reinsurance Co.		66,342	12%	19,897	-46%	18,833	-16%	-1,766	-153%	955	-28%	-1,267	-117%	-1,788	-124%	74.5%	54.5%	107.0%	91.9%
PCP063	Ayr Farmers' Mutual Ins. Co.		27,423	7%	25,720	7%	14,125	3%	2,724	-3%	3,375	277%	3,775	53%	3,775	53%	56.9%	58.6%	89.0%	88.0%
PCB219	Berkley Ins Co		83,300	26%	78,237	28%	26,820	-7%	7,809	290%	2,999	12%	11,605	807%	10,517	895%	40.6%	60.8%	88.2%	108.6%
PCC009	BI&I		37,978	2%	119,205	7%	40,216	23%	18,536	-29%	3,476	-36%	16,290	-30%	20,971	-9%	34.7%	30.4%	84.0%	75.6%
PCP061	Alberta Motor Association	CAA	285,588	-6%	256,656	-12%	295,300	26%	-96,469	-1279%	16,104	2181%	-58,280	-1308%	-58,280	-1308%	112.9%	78.4%	136.9%	102.3%
PCP060	AssurePro Ins. Co. Ltd.	CAA	2,777	6%	1,616	-1%	473	54%	-76	-150%	155	-10%	366	-22%	399	-11%	29.1%	18.9%	104.7%	90.6%
PCP046	BCAA Ins Corp	CAA	155,016	6%	49,526	13%	26,070	6%	8,877	1927%	4,933	49%	10,141	243%	10,141	243%	54.7%	60.0%	81.4%	98.9%
PCP028	CAA Ins Co	CAA	200,306	4%	192,343	5%	108,484	15%	16,161	21%	11,126	-39%	20,498	-12%	19,250	39%	57.7%	52.9%	91.4%	92.5%
PCP241	Orion Travel Ins Co	CAA	67,253	8%	64,468	6%	31,054	14%	-1,786	-138%	666	2%	-792	-111%	-1,006	-114%	50.1%	45.2%	102.9%	92.2%
PCB027	CCR	CCR	0		0	-100%	0	-100%	0	-100%	0	-100%	-186	-103%	-186	-103%		63.8%		92.7%
PCB245	CCR RE	CCR	0		40,485		19,867		8,789		2,655		8,806		8,806		49.0%		78.3%	
PCC181	Canada Guaranty Mortgage		335,496	21%	335,496	21%	20,497	40%	109,062	42%	21,650	-9%	97,923	31%	99,691	72%	12.8%	12.6%	31.9%	34.0%
PCP039	La Capitale	Capitale Grp	918,261	4%	893,883	3%	564,199	7%	19,108	-27%	28,975	10%	42,897	5%	57,786	179%	64.6%	62.6%	97.8%	96.9%
PCP034	Unica	Capitale Grp	119,758	-5%	112,545	-5%	76,939	1%	4,279	25%	7,267	-8%	9,566	2%	12,557	226%	65.4%	65.0%	96.4%	97.1%
PCP040	L' Unique Cie	Capitale Grp	202,975	12%	195,272	13%	117,523	9%	5,097	-23%	5,934	14%	10,032	2%	13,137	96%	63.7%	61.5%	97.2%	96.2%
PCB075	Catalina General		0		2	0%	75	-7%	-274	38%	344	-46%	45	-92%	-124	-142%	3750.0%	4050.0%	13800.0%	22050.0%
PCB230	Cherokee Ins Co		3,543	-10%	2,785	-10%	1,558	-41%	533	708%	635	-8%	982	44%	1,812	358%	59.2%	77.3%	79.7%	98.1%
PCB030	Chicago Title		34,268	21%	34,189	21%	1,224	-79%	11,378	115%	472	-14%	8,722	102%	8,503	91%	3.6%	20.4%	66.7%	81.2%
PCC018	Chubb Ins Co of Can	Chubb	954,364	-6%	402,036	-45%	326,110	-18%	-46,221	-162%	82,094	0%	9,094	-93%	-45,958	-132%	77.2%	54.4%	110.9%	89.9%
PCB037	Federal Ins Co	Chubb	20,905	-17%	11,996	-20%	3,673	-67%	7,997	1013%	1,861	-14%	7,102	352%	2,242	114%	23.5%	72.5%	48.8%	105.7%
PCC020	Clare Mutual Ins Co		3,029	0%	2,149	17%	356	-38%	691	432%	81	-37%	650	138%	710	191%	16.5%	32.2%	67.9%	92.7%

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PCP051	Commonwell Mutual		135,399	3%	125,701	3%	67,158	2%	9,749	38%	8,348	-5%	13,340	20%	13,340	20%	54.2%	55.5%	92.1%	94.1%
PCB179	COFACE		32,840	2%	28,249	-5%	17,771	-26%	-3,960	49%	512	-7%	-3,184	38%	-3,409	32%	61.0%	79.2%	113.6%	125.9%
PCB033	Continental Cas. Co.	Loews	265,827	0%	254,120	0%	117,395	-6%	43,996	5%	30,734	-9%	56,725	-5%	50,328	-18%	47.1%	49.2%	82.4%	83.5%
PCP056	Co-operative Hail Ins Co		51,707	56%	21,794	56%	22,176	163%	-4,090	-217%	3,946	43%	381	-94%	381	-94%	101.8%	60.5%	118.8%	74.9%
PCC025	Co-operators General	Cooperators	2,559,476	6%	2,472,026	5%	1,628,894	10%	-18,537	-131%	201,652	40%	145,286	-10%	124,993	-12%	68.2%	65.5%	100.8%	97.4%
PCC026	COSECO Ins Co	Cooperators	263,845	7%	243,561	1%	162,889	39%	-1,735	-103%	34,505	128%	24,597	-57%	12,393	-78%	68.2%	50.7%	100.7%	73.5%
PCC027	CUMIS General	Cooperators	285,605	10%	131,095	10%	71,200	2%	4,330	70%	8,062	64%	9,359	65%	9,245	92%	55.7%	61.3%	96.6%	97.8%
PCC031	Equitable General Ins Co	Cooperators	0		0		0		-37	10%	108	-10%	51	-11%	8	-85%				
PCC077	Sovereign General Ins. Co	Cooperators	339,539	1%	327,580	3%	228,047	15%	-2,431	75%	43,427	143%	30,773	316%	16,864	151%	68.2%	64.1%	100.7%	103.2%
PCB031	CorePointe Ins Co		45	2%	22	103%	-65	93%	-111	-73%	427	37%	465	138%	255	-2%			752.9%	
PCC187	DAS Legal Protection		25,536	42%	20,064	56%	11,492	21%	-4,802	18%	294	43%	-4,508	21%	-4,586	19%	70.8%	80.2%	129.6%	149.5%
PCC016	Certas Direct Ins Co.	Desjardins	370,906	5%	363,586	3%	232,674	6%	13,263	-44%	13,784	111%	21,121	-9%	27,244	37%	66.8%	64.3%	96.2%	93.1%
PCC184	Certas Home and Auto	Desjardins	1,911,952	14%	808,879	487%	31,871	-89%	315,192	101%	78,409	-40%	107,209	-40%	169,922	4%	5.6%	44.8%	44.7%	76.3%
PCP026	Desjardins Gen. Ins. Inc.	Desjardins	990,313	5%	993,168	6%	706,673	10%	-10,974	-202%	51,746	-15%	34,745	-45%	49,451	33%	73.2%	70.6%	101.1%	98.8%
PCP068	Personal General Ins Inc.	Desjardins	373,506	7%	335,506	0%	259,478	10%	-13,094	-372%	15,365	281%	2,105	176%	6,427	303%	75.5%	74.1%	103.8%	100.9%
PCC066	Personal Ins. Co.	Desjardins	816,485	7%	815,383	9%	553,415	17%	18,522	-54%	38,701	132%	54,660	24%	58,958	58%	71.2%	66.1%	97.6%	94.3%
PCB005	Ecclesiastical Ins.		81,805	5%	61,966	3%	39,760	23%	-4,447	-439%	1,947	2%	-1,756	-174%	-1,756	-174%	65.8%	56.4%	107.4%	97.7%
PCC029	Economical Mutual	Economical	2,080,444	4%	2,010,952	4%	1,392,677	14%	-164,810	-448%	131,757	-25%	-20,274	-112%	24,097	-75%	71.2%	64.2%	108.4%	97.5%
PCC057	Missisquoi Ins. Co.	Economical	107,563	0%	139,406	4%	96,546	14%	-11,426	-448%	10,441	-26%	-332	-102%	3,160	-60%	71.2%	64.2%	108.4%	97.5%
PCC067	Perth Ins. Co.	Economical	105,268	-3%	80,647	4%	55,851	14%	-6,610	-448%	5,869	-26%	63	-99%	1,976	-46%	71.2%	64.2%	108.4%	97.5%
PCC033	Sonnet Ins Co	Economical	12,039	378%	145,772	4%	100,953	14%	-11,947	-448%	10,434	-26%	-262	-102%	3,140	-52%	71.2%	64.2%	108.4%	97.5%
PCC083	Waterloo Ins. Co.	Economical	201,417	21%	82,410	4%	57,072	14%	-6,755	-449%	5,901	-26%	-58	-101%	1,855	-50%	71.2%	64.2%	108.4%	97.5%
PCC050	Echelon Ins	EGI Financia	178,724	9%	168,640	12%	100,131	10%	-9,465	-538%	10,183	34%	686	-91%	-1,341	-131%	66.4%	61.9%	106.3%	98.5%
PCP122	ICPEI	EGI Financia	29,634	8%	26,937	5%	13,707	-18%	1,830	1600%	1,026	1631%	2,048	7485%	1,831	12307%	52.9%	65.0%	92.9%	100.5%
PCB218	Electric Insurance Co.		11,685	15%	2,798	7%	-118	90%	1,741	-37%	1,336	8%	2,568	-21%	1,994	-44%			37.8%	-4.7%
PCB019	EULER Hermes Amer Credit		47,349	-1%	12,885	-4%	4,120	-64%	6,660	900%	1,137	-9%	5,711	768%	3,140	53%	28.6%	97.8%	53.8%	107.1%
PCC064	Everest Ins. Co.	Everest Re	97,919	31%	17,171	10%	14,210	92%	-4,118	-453%	980	-28%	-2,289	-229%	-2,845	-301%	88.8%	63.0%	125.7%	90.1%
PCB073	Everest Re	Everest Re	0		63,585	17%	31,764	244%	11,993	-81%	15,924	-9%	19,445	-68%	13,629	-77%	50.8%		80.8%	-9.3%
PCP049	FMRP		0		151,819	15%	119,410	40%	5,538	-80%	28,067	123%	27,000	-19%	26,977	-19%	78.7%	63.1%	96.4%	79.6%
PCC139	FCT Ins Co Ltd	First America	164,380	9%	157,475	9%	42,736	-8%	27,745	64%	-1,376	-131%	20,968	26%	24,753	91%	27.1%	32.0%	82.4%	88.3%
PCB038	First American Title	First America	313	-30%	1,607	0%	476	113%	-270	-107%	1,904	-4%	-1,000	-126%	-657	-116%	29.6%		116.8%	-139.1%
PCC035	First North American Ins		21,244	34%	7,036	-1%	1,014	8%	1,505	-5%	233	-1%	1,271	-5%	1,443	-5%	14.3%	12.6%	78.8%	78.7%
PCB014	Affiliated FM Ins Co.	FM Global	116,243	2%	89,019	-5%	39,462	-18%	27,467	44%	7,729	-43%	29,537	1%	29,997	26%	45.5%	53.6%	68.4%	78.7%
PCB015	Factory Mutual Ins.	FM Global	331,005	-2%	236,616	2%	132,594	-48%	48,762	165%	24,278	-43%	52,757	392%	45,570	233%	57.0%	114.3%	79.0%	133.5%
PCB041	General Re		0		53,385	-1%	8,604	-55%	28,714	75%	1,718	-27%	27,862	134%	27,858	134%	16.4%	35.3%	45.3%	69.5%
PCC036	Genworth Fin Mort Ins Can		759,806	-6%	759,806	-6%	139,023	14%	388,804	8%	174,703	-8%	440,860	7%	406,478	14%	21.8%	20.8%	39.0%	38.5%
PCC040	Gore Mutual Ins Co		410,539	6%	383,515	6%	223,610	5%	14,161	-10%	24,573	83%	29,818	33%	38,532	192%	60.1%	61.1%	96.2%	95.5%
PCB043	Great American Ins Co		49,005	0%	44,076	5%	19,023	-14%	4,700	982%	3,468	-27%	6,482	76%	3,851	-16%	43.9%	52.5%	89.2%	101.3%
PCC088	Green Shield Canada		452,532	0%	437,996	-3%	371,522	-7%	-4,344	46%	23,586	14%	17,941	73%	22,117	59%	84.8%	88.3%	101.0%	101.8%
PCP012	Estrie-Richelieu		50,333	4%	37,540	3%	26,389	65%	-2,373	-132%	3,663	1%	1,290	-88%	1,290	-88%	71.3%	45.3%	106.4%	78.8%
PCC043	Guarantee Co of NA		470,528	3%	350,981	3%	181,487	16%	7,838	-62%	79,555	45%	71,517	23%	86,257	219%	52.0%	47.4%	97.8%	93.7%
PCB044	Hannover Rück SE		0		308,093	27%	193,382	77%	14,922	-80%	26,418	4%	55,229	-28%	40,619	-49%	67.7%	46.3%	94.8%	68.7%
PCB046	Hartford Fire Ins Co		16,153	-9%	15,151	-7%	30,442	134%	-17,854	-593%	2,486	-18%	-10,435	-2651%	-11,800	-1568%	193.9%	84.7%	213.7%	116.7%
PCB236	HDI Global		47,411	-7%	4,584	-44%	408	-81%	2,994	104%	2,438	13%	2,941	15%	2,408	-19%	11.8%	34.6%	13.4%	76.7%
PCC061	Heartland Farm Mutual		116,688	4%	102,744	3%	58,679	14%	1,680	-74%	1,044	-62%	1,788	-77%	7,123	-26%	58.3%	53.8%	98.3%	93.2%
PCP115	Industrial Alliance A&H	IA	271,466	14%	268,074	13%	184,383	14%	-13,862	-159%	2,319	12%	-8,448	-146%	-6,861	-911%	72.7%	69.9%	105.5%	102.3%
PCP242	Prysm General Insurance	IA	21,940	3405%	21,643	3363%	9,775	19067%	-10,165	-294%	102		-7,400	-292%	-7,291	-286%	92.8%	121.4%	196.5%	6242.9%

Summarized Year-End 2016 Canadian P&C Results

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Released March 20, 2017 (Revised March 21)

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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
PCP002	Belair Ins. Co.	Intact	491,063	36%	763,688	50%	493,169	59%	28,716	-6%	41,650	111%	46,242	-43%	56,950	-26%	65.4%	63.0%	96.2%	93.8%
PCC012	Canadian Direct	Intact	78,474	-51%	381,844	157%	246,584	99%	14,358	215%	11,158	1073%	105,463	221%	126,817	340%	65.4%	79.5%	96.2%	108.0%
PCP128	InnovAssur	Intact	101,834	3%	99,460	3%	63,449	27%	-401	-105%	1,823	-18%	1,019	-88%	270	-97%	66.3%	54.7%	100.4%	90.4%
PCP055	Intact Farm	Intact	42,953	0%	94,668	3%	40,290	-6%	31,214	24%	6,734	32%	37,867	25%	32,298	-8%	42.8%	47.8%	66.8%	72.1%
PCC045	Intact Ins. Co.	Intact	6,523,610	2%	4,963,975	-6%	3,205,598	-1%	186,647	-42%	175,119	1%	275,875	-28%	430,754	65%	65.4%	63.0%	96.2%	93.8%
PCC049	Jevco Ins. Co.	Intact	69,772	1%	381,843	5%	246,584	11%	14,358	-34%	20,127	42%	26,841	-6%	38,420	110%	65.4%	63.0%	96.2%	93.8%
PCC044	Nordic Ins. Co.	Intact	537,679	20%	381,845	5%	246,584	11%	14,358	-34%	18,638	67%	24,363	-4%	33,621	94%	65.4%	63.0%	96.2%	93.8%
PCC013	Novex Ins Co.	Intact	441,718	5%	381,844	5%	246,585	11%	14,357	-34%	15,085	39%	21,075	-18%	29,533	62%	65.4%	63.0%	96.2%	93.8%
PCC080	Trafalgar Ins. Co.	Intact	6,015	-91%	381,844	5%	246,584	11%	14,358	-34%	21,865	67%	28,284	-64%	40,944	-40%	65.4%	63.0%	96.2%	93.8%
PCB232	Int Ins Co Hannover		96,641	103%	10,785	142%	6,585	111%	1,154	-3%	113	9%	1,146	-28%	900	-44%	84.5%	71.2%	85.2%	72.8%
PCB238	Ironshore Insurance Ltd.		27,662	45%	9,695	881%	3,241	112%	1,520	392%	511	138%	1,757	332%	780	-77%	54.4%	139.6%	74.5%	147.5%
PCB190	Jewelers Mutual Ins. Co.		7,154	14%	6,778	14%	2,376	-56%	1,943	194%	189	-1%	2,033	209%	2,033	209%	37.2%	96.6%	69.6%	137.0%
PCC052	Kings Mutual Ins Co		11,031	24%	9,864	24%	3,243	-39%	-643	72%	1,907	-22%	1,590	1004%	2,355	207%	33.5%	68.6%	106.6%	130.0%
PCP114	Lawyers' Professional Ind		123,329	-4%	115,943	-4%	100,712	25%	-5,931	-130%	17,409	-6%	8,639	-70%	15,413	-48%	87.0%	66.9%	105.1%	83.5%
PCC034	Legacy General Ins	Aegon	9,669	-12%	8,356	-8%	1,624	-8%	2,741	460%	192	-66%	2,534	689%	2,475	1418%	20.5%	33.9%	65.3%	114.7%
PCB035	Employers of Wausau	Liberty Mutua	0		0		-21	22%	-60	20%	471	-15%	404	-14%	49	-91%				
PCB054	Liberty Mutual Ins	Liberty Mutua	355,806	9%	263,122	9%	155,246	13%	27,216	-30%	28,053	-3%	34,253	-60%	27,251	-67%	61.8%	61.0%	89.2%	82.8%
PCB006	Lloyd's Underwriters		2,796,528	4%	3,215,307	4%	2,753,035	68%	-524,862	-213%	74,011	-25%	-497,798	-159%	-497,798	-159%	88.8%	56.9%	116.9%	83.9%
PCB220	Mapfre Re Co SA		0		21,560	26%	37,625	518%	-21,014	-531%	867	-16%	-14,718	-432%	-14,308	-409%	173.3%	36.9%	196.8%	70.4%
PCP174	MAX Canada Insurance Co		16,755	11%	11,373	36%	5,976	29%	-743	-1%	205	-12%	-433	9%	-486	-2%	64.6%	62.0%	108.0%	109.9%
PCP015	Mennonite Mutual Fire Ins		20,144	13%	17,172	75%	7,274	130%	1,963	-4%	176	-49%	1,868	-20%	1,868	-20%	45.9%	34.2%	87.6%	77.9%
PCC183	MIC Ins Co Cda		0		0	-100%	-13	73%	-208	-113%	682	-18%	364	-77%	294	-82%				8.5%
PCP162	Millennium Ins Corp.		153,757	-5%	109,199	-13%	51,796	19%	17,905	-28%	14,430	0%	25,893	-22%	32,613	550%	61.4%	53.4%	78.8%	69.6%
PCB085	Mitsui Sumitomo Ins		22,500	1%	20,282	0%	25,059	75%	-11,644	-2782%	1,935	-4%	-7,084	-680%	-5,626	-380%	124.3%	70.9%	157.7%	102.0%
PCB058	Motors Ins Corp		83,697	0%	45,533	1%	18,820	15%	21,124	-20%	10,422	-11%	23,934	-18%	18,837	-34%	41.0%	33.5%	54.0%	45.9%
PCC059	Munich Re of Canada	Munich Re	0		204,856	-39%	156,488	-3%	38,744	86%	30,332	-17%	50,104	20%	38,082	-4%	58.9%	57.7%	85.4%	92.5%
PCC042	Temple Ins Co	Munich Re	197,147	9%	152,578	47%	83,915	10%	-4,714	54%	14,947	-3%	6,743	76%	3,267	32%	64.9%	72.3%	103.6%	109.7%
PCB022	Munich Reins America Inc.		0		9,243	-6%	-627	85%	8,592	-28%	3,716	-23%	8,866	-36%	7,463	-47%			10.3%	-17.6%
PCP104	MEARIE		12,978	9%	7,389	16%	8,163	69%	-3,242	-175%	7,213	-4%	3,971	-38%	2,209	213%	109.1%	76.7%	143.3%	118.7%
PCP106	Mutual Fire Ins Co of B.C		83,634	1%	39,260	-9%	24,530	-11%	1,295	190%	2,925	17%	3,658	257%	4,203	285%	60.8%	66.9%	96.8%	103.5%
PCB131	NLFIC		50,748	32%	26,981	25%	8,592	541%	903	-86%	1,555	-29%	2,783	-70%	2,800	-70%	38.0%		96.0%	59.4%
PCB101	Nationwide Mutual		0		0	100%	0	100%	-263	-44%	155	-23%	-110	-833%	-110	-833%				
PCC032	Federated Ins Co	Northbridge	213,421	5%	205,363	9%	133,716	31%	2,022	-88%	-2,591	-115%	-52	-100%	-324	-101%	66.4%	56.7%	99.0%	90.9%
PCC056	Northbridge Commercial	Northbridge	156,940	8%	150,818	6%	114,692	-13%	-13,430	28%	-4,045	-112%	-13,005	-195%	-13,331	-192%	82.1%	87.5%	109.6%	112.4%
PCC023	Northbridge General	Northbridge	1,021,454	10%	890,853	11%	448,119	6%	84,996	25%	52,057	-56%	104,344	-22%	102,708	-26%	52.0%	53.8%	90.1%	91.4%
PCC024	Northbridge Personal	Northbridge	179,929	8%	176,467	8%	41,546	-52%	69,736	154%	6,677	149%	55,607	884%	54,280	485%	24.7%	50.9%	58.5%	83.8%
PCC087	Zenith Ins Co	Northbridge	59,370	19%	58,373	18%	14,858	-35%	21,992	32%	7,726	212%	21,691	348%	21,691	348%	28.0%	42.4%	58.5%	69.2%
PCB090	Odyssey Re		0		84,308	3%	75,660	71%	-15,803	-417%	3,750	17%	-8,658	-223%	-8,984	-226%	90.0%	59.5%	118.8%	93.3%
PCC063	Old Republic Ins. Co.		139,612	26%	123,024	5%	81,657	31%	-2,621	-123%	4,088	8%	1,018	-91%	90	-99%	67.2%	54.3%	102.2%	90.2%
PCC138	Omega General Ins Co		52,548	21%	271	-85%	156	-89%	-743	-261%	939	39%	143	-62%	-272	-178%	58.2%	50.2%	377.2%	107.2%
PCP108	OSBIE		42,837	-1%	39,624	-1%	20,710	-34%	15,647	187%	13,078	51%	29,076	102%	30,705	187%	51.7%	76.9%	61.0%	86.5%
PCP067	Optimum Farm Ins Inc.	Optimum	10,726	5%	7,658	3%	4,780	134%	464	-83%	77	-52%	541	-81%	546	-81%	63.3%	28.1%	93.9%	63.2%
PCP013	Optimum Ins Co Inc.	Optimum	82,385	-9%	96,860	-5%	52,624	2%	4,323	-39%	3,381	43%	5,698	-26%	6,219	-17%	54.5%	50.6%	95.5%	93.0%
PCP112	Optimum West Ins Co	Optimum	71,570	1%	22,164	11%	13,873	-6%	2,082	127%	462	36%	1,874	100%	1,993	150%	63.0%	73.6%	90.5%	95.4%
PCB234	Partner Re U.S.		0		110,392	10%	89,378	313%	-18,273	-136%	3,075	-78%	-10,469	-121%	-10,469	-120%	83.9%	20.5%	117.2%	51.7%
PCP100	Peace Hills General		230,049	0%	125,358	-7%	86,989	-5%	-11,421	-180%	4,104	-34%	-5,364	-418%	-5,924	-3033%	69.1%	63.5%	109.1%	102.8%
PCC137	Petline Ins Co		54,281	6%	54,281	6%	33,578	12%	2,736	-34%	834	51%	2,627	-22%	2,270	-32%	62.1%	58.7%	94.9%	92.0%

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PCC070	Portage la Prairie Mutual		193,998	-4%	170,576	-5%	109,672	-6%	3,010	295%	17,284	185%	15,817	118%	16,247	221%	62.2%	63.4%	98.3%	99.6%
PCP187	Poultry Ins Exch Recip		3,159	5%	2,494	8%	200	335%	1,984	2%	260	18%	2,244	3%	2,526	23%	8.0%	2.0%	20.4%	15.6%
PCP066	PEI Mutual		22,765	8%	20,867	9%	9,841	-28%	3,356	318%	3,118	8%	5,175	272%	5,863	1260%	49.8%	73.8%	83.0%	108.4%
PCP003	Promutuel Re		19,823	3092%	194,704	16%	113,397	10%	11,644	117%	10,864	4665%	16,824	257%	19,388	366%	60.6%	63.7%	93.8%	96.7%
PCB071	Protective Ins Co		2,626	20%	1,503	39%	2,168	-7%	-1,162	36%	176	-14%	-689	-1%	-777	-16%	144.1%	216.5%	177.3%	268.2%
PCC082	RBC Ins Co of Cda	RBC	112,588	-16%	108,699	-4%	52,803	13%	1,205	-87%	2,174	-71%	8,013	-55%	6,182	-65%	48.5%	41.5%	98.9%	92.0%
PCP107	Red River Valley Mutual		99,509	8%	85,803	6%	40,288	-12%	9,246	12066%	3,879	-10%	10,048	177%	10,373	442%	48.9%	59.4%	88.8%	99.9%
PCC006	Ascentus Ins Ltd	RSA	7	-98%	2	-98%	-7	92%	-31	-120%	73	-14%	29	-84%	-4	-102%			177.5%	10.8%
PCC014	Canadian Northern Shield	RSA	225,539	-15%	186,440	-19%	93,991	-25%	20,615	6%	4,338	-11%	15,098	-1%	12,758	-37%	47.0%	53.0%	89.7%	91.8%
PCC072	Quebec Assurance Co.	RSA	0		45,656	1%	32,090	11%	-2,168	-853%	2,537	-1%	-940	-170%	-1,801	-358%	70.8%	62.8%	104.8%	99.4%
PCC073	RSA Ins. Co. of Canada	RSA	1,518,183	0%	1,247,922	1%	877,144	11%	-59,249	-852%	70,809	-9%	-23,783	-152%	-48,416	-207%	70.8%	62.8%	104.8%	99.4%
PCC081	Unifund Assurance Co.	RSA	896,520	-4%	874,890	-4%	536,579	-8%	125,512	10%	33,766	-3%	116,286	6%	109,245	6%	60.3%	62.6%	85.9%	87.8%
PCC085	Western Assurance Co	RSA	146,462	2%	228,278	1%	160,453	11%	-10,839	-852%	10,676	-10%	-6,134	-204%	-9,516	-259%	70.8%	62.8%	104.8%	99.4%
PCB222	Safety National Cas Corp		0		0		-2,267	-57%	2,000	-26%	1,428	-14%	3,428	-21%	2,873	-22%				
PCC074	Sask Mutual Ins. Co.		71,589	7%	55,918	4%	29,587	9%	995	-45%	2,177	-45%	2,429	-42%	3,220	-10%	54.8%	52.4%	98.2%	96.5%
PCC075	SCOR Canada Re		0		152,730	5%	74,696	38%	20,141	-45%	9,968	-34%	24,321	-36%	23,139	-28%	50.1%	38.3%	86.5%	74.1%
PCB243	SCOR UK Company Limited		9,854		389		397		481	1043%	89	785%	459	785%	373	657%	221.8%		-168.7%	
PCC011	Scotia General Ins Co		0		0		0		0		0		-48	-37%	-48	-37%				
PCB078	Sentry Ins		1,304	-35%	1,072	-32%	191	-33%	633	-13%	451	-3%	963	-29%	656	-57%	12.5%	18.5%	58.5%	52.9%
PCP006	Coachman Ins Co	SGI	69,972	8%	62,047	13%	40,566	27%	-596	-121%	6,081	-29%	4,077	-52%	4,077	-52%	69.4%	61.7%	101.0%	94.5%
PCP007	SGI CANADA	SGI	718,368	9%	676,164	9%	372,692	8%	24,602	45%	33,672	-30%	57,627	-7%	57,627	-6%	58.2%	59.2%	96.2%	97.1%
PCP123	SCISL	SGI	224,912	17%	205,090	18%	130,779	20%	-8,433	-172%	11,244	-31%	2,164	-78%	2,164	-78%	70.3%	68.5%	104.5%	101.9%
PCB233	Shipowners' Mutual		-1	86%	-6	-104%	-1,503	-138%	1,143	90%	1,732	124%	1,901	193%	870	-75%				-68.2%
PCB039	Sirius America		0		10,412	-24%	20,187	3954%	-12,142	-260%	1,143	-10%	-7,913	-186%	-8,099	-188%	158.5%	3.8%	195.3%	42.4%
PCB099	Sompo Japan Nipponkoa		6,652	23%	7,100	24%	1,903	51%	1,928	-5%	1,350	-5%	2,669	-6%	2,339	-19%	28.8%	21.4%	70.8%	65.3%
PCP045	SSQ Ins Co		227,033	6%	221,163	6%	154,085	5%	-4,345	-304%	7,551	37%	2,135	-61%	1,501	-31%	69.8%	68.0%	102.0%	99.0%
PCB237	Starr Insurance & Reinsur		51,193	36%	2,614	694%	1,256	72%	2,214	208%	454	34%	2,122	279%	1,993	289%	86.7%	101.7%	-52.9%	385.5%
PCB084	Stewart Title Guaranty Co		120,144	15%	120,144	15%	35,479	30%	26,149	25%	4,268	58%	23,900	47%	20,775	19%	29.5%	26.2%	78.2%	79.9%
PCC051	Suecia Re		0		-4		-192	20%	-221	-31%	84	-55%	-541	-849%	-541	-849%				
PCB227	Sunderland Marine Ins Co		18,955	-29%	5,649	-4%	2,828	-24%	-1,025	-57%	128	-85%	-981	-657%	-981	-657%	54.1%	48.7%	119.6%	108.6%
PCB086	Swiss Re	Swiss Re	0		97,610	17%	69,428	1074%	-6,808	-114%	7,978	-10%	3,825	-93%	2,948	-95%	73.7%	6.7%	107.2%	45.2%
PCB036	Westport Ins Corp.	Swiss Re	173,962	7%	31,571	4%	17,427	97%	3	-100%	2,758	-31%	2,741	-87%	2,085	-90%	59.0%	28.5%	100.0%	55.6%
PCB087	T.H.E. Ins Co		703	23%	638	30%	324	-45%	-34	86%	47	2450%	-118	-124%	-76	-115%	56.8%	91.4%	106.0%	138.5%
PCC010	Primum Ins. Co.	TD Insurance	590,999	-6%	567,847	-7%	430,400	-9%	-29,410	17%	34,334	-6%	4,172	138%	3,363	42%	75.0%	77.2%	105.1%	105.8%
PCC076	Security National Ins Co	TD Insurance	3,038,355	-1%	2,933,281	-2%	2,212,700	-4%	-145,127	31%	169,951	-7%	20,640	212%	26,578	267%	75.0%	77.6%	104.9%	107.2%
PCC062	TD Direct Ins. Inc.	TD Insurance	0		0		0		-19	10%	322	-5%	223	-9%	214	-33%				
PCC008	TD General Ins Co	TD Insurance	363,434	63%	358,004	63%	251,555	153%	-23,574	-253%	15,598	2%	-3,659	-151%	-3,308	-144%	76.0%	77.6%	107.1%	105.2%
PCC071	TD Home & Auto Ins. Co.	TD Insurance	56,730	-77%	53,137	-78%	61,541	-77%	19,860	177%	23,355	-19%	31,907	701%	31,799	1037%	53.7%	79.6%	82.7%	107.5%
PCB241	Technology Insurance Comp		12,837	-8%	4,047	-2%	3,011	75%	1,053	257%	711	240%	1,477	258%	1,356	206%	66.9%	78.8%	76.6%	86.5%
PCB091	Toa Re		0		27,743	-9%	22,723	22%	-2,390	-177%	5,306	-7%	2,036	-69%	249	-96%	80.0%	62.2%	108.4%	89.7%
PCB088	Tokio Marine and Nichido		35,270	12%	35,234	10%	29,685	65%	-7,135	-465%	841	-31%	-4,599	-270%	-4,960	-279%	85.5%	57.8%	120.6%	93.7%
PCB092	Transatlantic Re		0		96,056	4%	122,428	209%	-52,102	-280%	14,782	-13%	-31,187	-155%	-38,841	-167%	130.2%	41.6%	155.4%	69.6%
PCB076	St. Paul Fire and Marine	Travelers	103,433	-3%	90,005	-4%	71,559	22%	-16,787	-248%	18,713	-15%	3,037	-89%	-6,825	-134%	78.4%	54.0%	118.4%	89.5%
PCC028	The Dominion	Travelers	1,174,403	1%	1,148,956	1%	739,047	-2%	-46,106	-130%	67,266	-3%	15,504	-58%	-3,368	-109%	65.2%	64.5%	104.1%	101.7%
PCC055	Travelers Ins Co Canada	Travelers	218,602	1%	193,962	7%	69,898	34%	22,652	-12%	15,127	9%	27,380	-16%	31,473	25%	37.6%	32.3%	87.8%	84.0%
PCP031	Trillium Mutual Ins Co.		49,398	10%	45,034	9%	27,456	52%	-1,702	-136%	3,393	383%	1,307	-71%	1,307	-71%	64.0%	46.3%	104.0%	88.0%
PCC180	Trisura Guarantee Ins. Co		124,298	20%	87,186	21%	22,396	70%	5,959	-37%	988	-59%	5,493	-39%	10,530	96%	30.9%	20.4%	91.8%	85.4%

Summarized Year-End 2016 Canadian P&C Results

Dollar amounts in thousands of Canadian Dollars
Released March 20, 2017 *(Revised March 21)*

msaresearch.com

For extremely detailed year-end 2016 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
PCB226	Triton Insurance Company		44,595	20%	44,595	20%	19,511	62%	4,120	-81%	6,768	22%	8,418	-58%	4,770	-76%	42.9%	30.1%	90.9%	47.0%
PCB098	Virginia Surety Co.		4,101	-84%	2,237	-89%	12,951	11%	-283	78%	962	30%	834	197%	425	189%	92.5%	83.0%	102.0%	109.2%
PCC084	Wawanesa Mutual Ins. Co.		2,819,999	3%	2,664,598	1%	2,157,294	12%	-239,178	-583%	294,032	-36%	50,296	-82%	31,876	-86%	81.1%	74.8%	109.0%	101.4%
PCC086	Western Surety Co.		24,764	1%	16,413	19%	180	168%	2,656	30%	1,255	-37%	2,955	-3%	2,958	30%	1.2%		82.0%	84.1%
PCC041	Wynward Ins Group		103,507	9%	79,261	6%	40,466	4%	695	-68%	3,312	227%	3,043	2534%	10,063	4372%	54.6%	54.5%	99.1%	97.0%
PCB066	XL Re America Inc.	XL	27,862	10%	51,817	5%	67,185	135%	-35,669	-2228%	5,865	-10%	-20,312	-620%	-23,872	-563%	124.1%	59.9%	165.9%	103.2%
PCB242	XL Specialty Insurance Co	XL	160,702		167,508		79,509		-16,622		6,233		-10,568		-13,099		91.0%		119.0%	
PCB100	Zurich Ins Co Ltd.		726,239	-23%	493,277	-29%	519,211	-34%	-101,546	63%	51,678	-11%	-37,910	76%	-46,988	71%	89.6%	105.8%	117.5%	136.7%
	Industry Totals		53,219,129	3%	48,276,931	4%	31,770,718	9%	484,195	-81%	2,963,015	-8%	2,403,233	-54%	2,532,927	-44%	67.6%	63.4%	99.0%	94.4%

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.



Products, Events and Services Catalogue

Definitive insurance information for intelligent business decisions™

2017

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*](mailto:info@msaresearch.com).

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

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

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

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



TOP REASONS WHY MSA RESEARCHER IS THE GOLD STANDARD



Unmatched Breadth

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



Unparalleled Depth

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



Unrivaled Functionality

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



Uncompromising Support and Training

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

MSA RESEARCHER PLATFORMS CONTINUE TO BE UPGRADED!

Last year, we unveiled a significant overhaul and feature upgrade to MSA's long-standing MSA Researcher P&C and Life/Health Platforms. Well, we haven't stopped! In 2017, we are introducing a whole new batch of improvements that will make your life easier and your work more productive. A summary of these enhancements can be found on the following pages.

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

COMING
SOON!

This extremely powerful new 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.

*MSA's Market-Share Analysis Module is included with corporate packages and is also available as an add-on to individual licenses for an extra fee. Contact us for more information.

LINE-OF-BUSINESS SELECTOR

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

Definitive insurance information for intelligent business decisions.™

REGION SELECTOR

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

Market Share Module Region

Name: My Western Region Category: Default Label

Description: My Western Canada - Market Share Region

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

Regions: Ontario LOB: All Business Lines

Company	Direct Written Premiums					Market Share					Growth					Loss Ratio					
	2011.4	2012.4	2013.4	2014.4	2015.4	2011.4	2012.4	2013.4	2014.4	2015.4	2011.4	2012.4	2013.4	2014.4	2015.4	CAGR 10 years	2011.4	2012.4	2013.4	2014.4	2015.4
Intact	2,370,767	2,941,816	3,102,187	3,084,666	3,227,387	12.35	14.48	14.87	14.59	14.88	14.33	24.09	5.45	-0.56	4.63	7.61	67.30	67.39	68.88	64.11	59.75
Desjardins	670,053	750,130	806,674	832,765	2,331,460	3.49	3.69	3.87	3.94	10.75	26.37	11.95	7.53	3.24	179.97	21.14	89.01	77.53	67.26	77.03	71.78
Aviva	1,838,057	1,922,282	1,990,523	2,084,209	2,187,591	9.57	9.46	9.54	9.86	10.08	7.72	4.56	3.55	4.71	2.96	2.39	63.79	62.92	61.75	64.21	61.31
TD Insurance	1,551,477	1,666,789	1,787,521	1,810,460	1,801,557	8.08	8.20	8.57	8.56	8.30	7.22	7.43	7.24	1.26	-0.44	5.40	77.31	85.03	107.92	85.42	78.09
Cooperators	1,026,933	1,042,236	1,072,060	1,135,933	1,208,901	5.35	5.17	5.14	5.37	5.57	-0.41	1.49	2.86	3.96	5.42	3.68	53.81	55.34	66.63	65.04	56.46
Economical	976,631	1,023,994	1,093,827	1,119,618	1,151,832	5.16	5.94	5.24	5.30	5.31	-2.88	4.64	6.02	2.36	2.88	-0.31	63.45	34.13	65.57	66.27	58.95
RSA	1,100,827	1,223,851	1,236,878	1,157,021	1,103,985	5.73	6.02	5.93	5.47	5.09	9.66	11.18	1.06	-6.46	-4.58	5.25	70.83	74.28	81.39	52.26	62.27
Allstate	688,951	772,802	863,099	950,481	1,036,012	3.58	3.80	4.15	4.50	4.78	19.48	12.50	11.94	9.87	9.00	9.52	72.07	61.47	64.07	68.68	71.34
Travelers	153,031	122,550	1,083,910	1,041,835	965,052	0.80	0.60	5.22	4.93	4.45	2.03	-19.92	788.54	-4.52	-7.37	22.28	52.05	45.18	69.67	66.15	58.63
Ontario Mutual	639,709	662,806	666,813	670,534	670,534	3.33	3.26	3.20	3.17	3.09	0.00	3.61	0.00	0.36	0.00	0.00	59.66	50.80	53.71	58.44	58.44
RBC	547,526	570,693	578,519	595,271	638,603	2.85	2.81	2.77	2.82	2.94	17.06	4.23	1.37	2.90	7.28	10.04	82.03	74.39	75.05	66.93	66.77
Wawanesa Mutual Insurance Company (The)	639,846	667,517	626,716	596,572	598,976	3.33	3.20	3.00	2.82	2.76	8.83	-4.32	-6.11	-4.81	0.40	3.73	84.42	75.57	80.12	77.10	71.18
Northbridge	591,142	536,497	514,138	508,070	517,105	3.88	2.64	2.47	2.40	2.38	-7.23	-9.24	-4.17	-1.18	1.78	-4.46	91.34	86.49	55.04	63.01	41.37
Chubb	345,352	341,104	340,792	349,026	367,038	1.80	1.68	1.63	1.65	1.69	0.52	-1.23	-0.09	2.42	5.16	1.04	59.74	50.21	68.01	62.14	56.46
Zurich Insurance Company Ltd.	367,129	351,308	368,470	413,147	365,257	1.91	1.73	1.77	1.95	1.68	-4.68	-4.31	4.89	12.13	-11.59	-2.22	89.51	52.50	74.14	108.74	137.99
Industry	19,292,728	20,821,047	20,836,335	21,140,118	21,693,509	100.00	100.00	100.00	100.00	100.00	7.58	3.82	2.62	1.38	2.62	-4.08	73.11	67.41	71.09	67.34	64.33

NEW MSA RESEARCH P&C AND LIFE/HEALTH FEATURES

MSA is pleased to announce the following new features that will be released in 2017:

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

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
AspenPro Insurance Company Limited	3,621	3,106	0	0	987	805	1,634	
Atacapas Credit Insurance N.V.	14,280	11,294	0	0	8,107	7,446	5,173	
Aviva - Aviva Insurance Company of Canada	3,143,020	3,023,627	184,716	203,112	905,884	842,260	2,411,276	2,3
Aviva - Elite Insurance Company	282,741	291,584	189,199	189,614	184,843	181,289	287,102	2
Aviva - First Insurance Company	680	20	121,812	130,808	43	92	132,151	1
Aviva - S&Y Insurance Company	48,526	54,227	50,023	49,400	47,564	53,233	50,962	
Aviva - Scottish & York Insurance Co. Limited	162,456	150,651	127,819	129,601	86,516	70,008	204,095	0
Aviva - Trading General Insurance Company	448,481	444,203	180,685	187,351	215,239	222,022	414,138	0
Aviva [Selected 8] - SubTotal	4,108,626	3,957,192	842,754	869,126	1,449,182	1,365,000	3,032,524	3,4
AVA Art Insurance Corporation	5,268	1,862	0	0	2,124	1,204	1,122	

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

- Last year we 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 cp on writers
Period: 2016.3
Time Frame: YTD 3 months Rolling 12 months
Page: 20.30 Statement of Income

Definitive insurance information for intelligent business decisions.™

NEW MSA RESEARCH P&C AND LIFE/HEALTH FEATURES

Nested Composites

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

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

Improved Field Group and Company Group Creation Interfaces

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

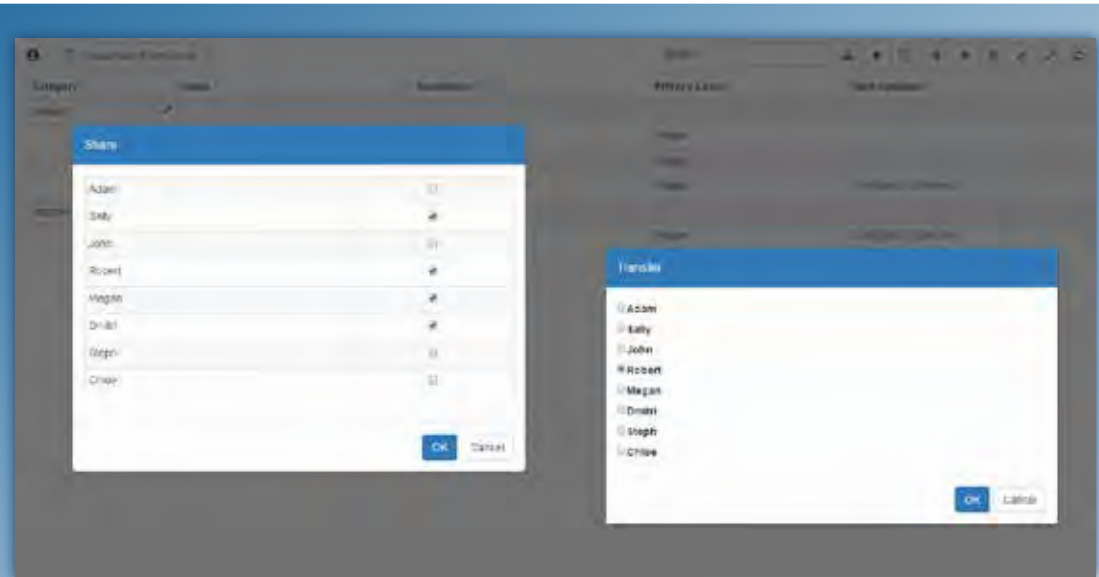
SUMMARY OF FEATURES

- **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

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

LIFE/HEALTH DASHBOARD

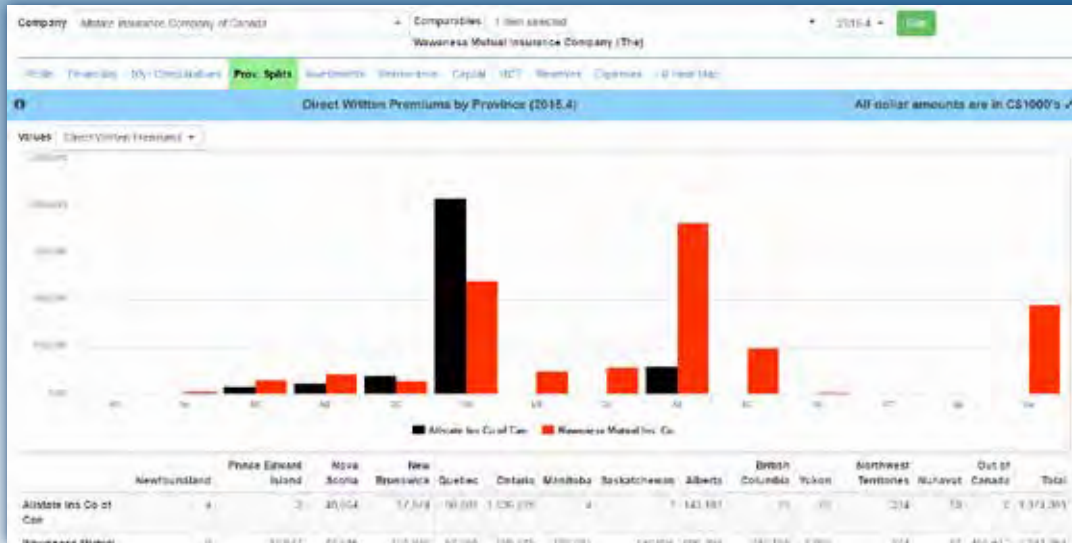
Company: Manufacturers Life Insurance Company (The)
Comparables: 1 item selected
2015.4
Run

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

DASHBOARD - P&C



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



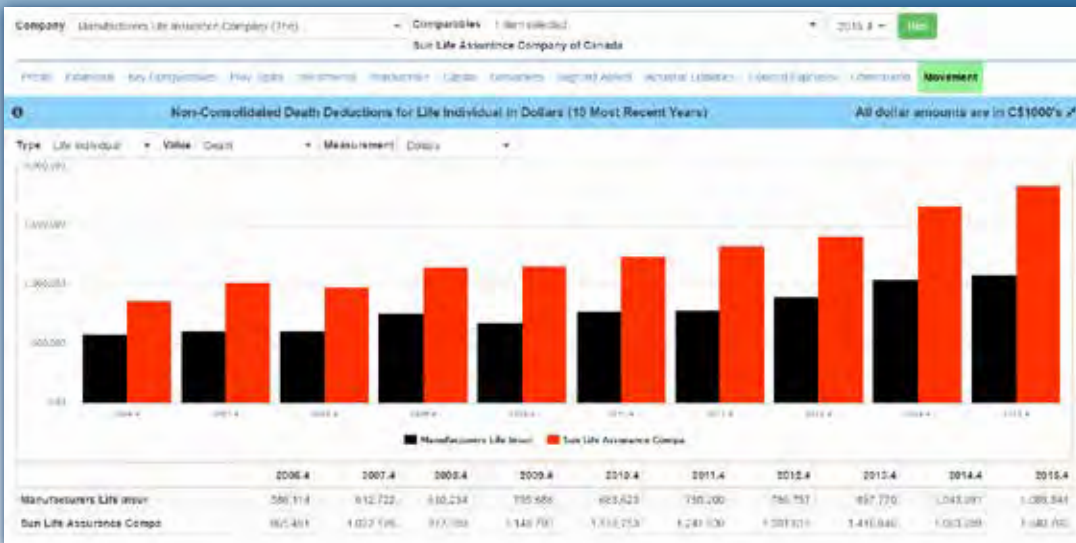
Definitive insurance information for intelligent business decisions.™

DASHBOARD - LIFE/HEALTH

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.

KEY COMPARATIVES



MOVEMENT

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

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

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

ADDITIONAL FEATURES

Company: Atlantic Insurance Company of Canada
 Period: 2015-4 - Time Frame: YTD - 3 months - Rolling 12 months
 Page: 17 of 17 statements shown

Atlantic Insurance Company of Canada
 42,95
 2015-4 (last 3 months)

CONDENSED FINANCIAL AND STATISTICAL STATEMENT OF PREMIUMS WRITTEN

Class of Insuring	New Policies & Renewals (P)	Policy Expiry (E)	Revs Some (S)	Rev. Earned (CA)	Outlay (CB)	Outlay (CC)	Marketing (CD)	Sustaining (CE)	Admin. (CF)
ACCURSED (1-F)	01	0	0	0	0	0	0	0	0
Property - Renewal including Home and Product Awaris	01	0	0	0	0	0	0	0	0
Home Renewal	02	0	0	0	0	0	0	0	0
Product Awaris	03	0	0	0	0	0	0	0	0
Subtotal - Property	04	0	0	0	0	0	0	0	0
Automobile	05	0	0	0	0	0	0	0	0
Private Passenger	06	0	0	0	0	0	0	0	0
Commercial	07	0	0	0	0	0	0	0	0
Other Non-Private Passenger	08	0	0	0	0	0	0	0	0
Subtotal - Other Non-Private Passenger	09	0	0	0	0	0	0	0	0
Other	10	0	0	0	0	0	0	0	0
Subtotal - Other	11	0	0	0	0	0	0	0	0
Subtotal - Total	12	0	0	0	0	0	0	0	0

Discrete Period Analysis

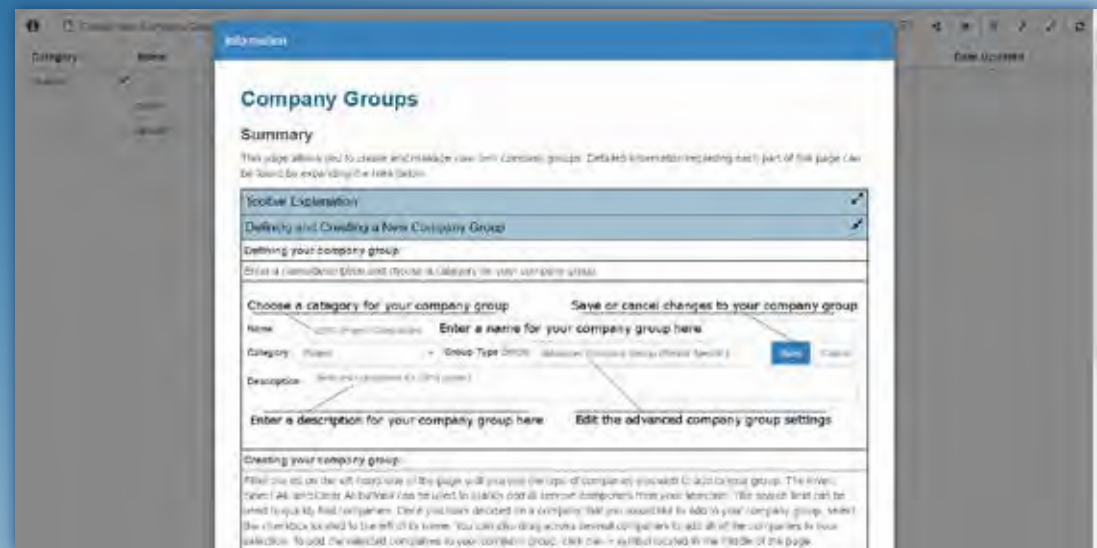
Ability to view 3mos, YTD or rolling twelve month information for selected statement pages.

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

Enhanced documentation and tips for every aspect of the platform.

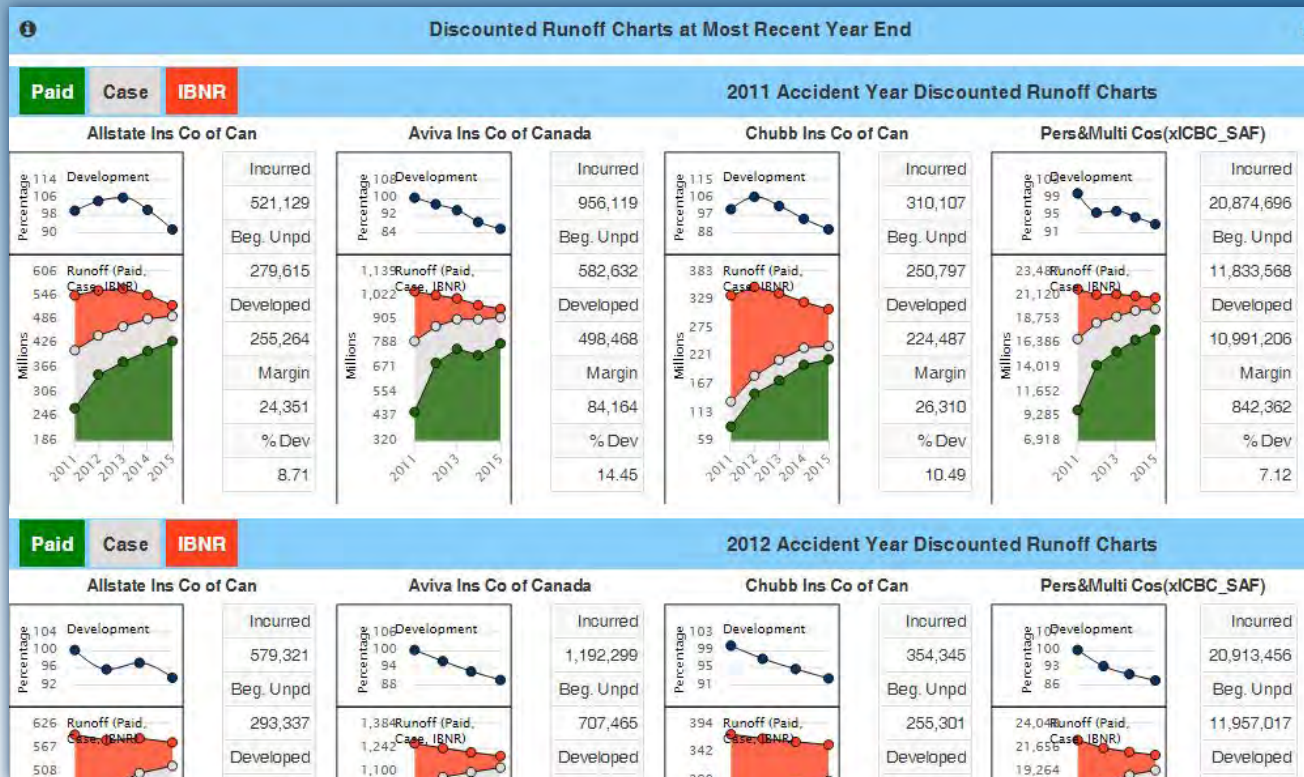
Help information is currently only available in English.

French explanations will be added soon.

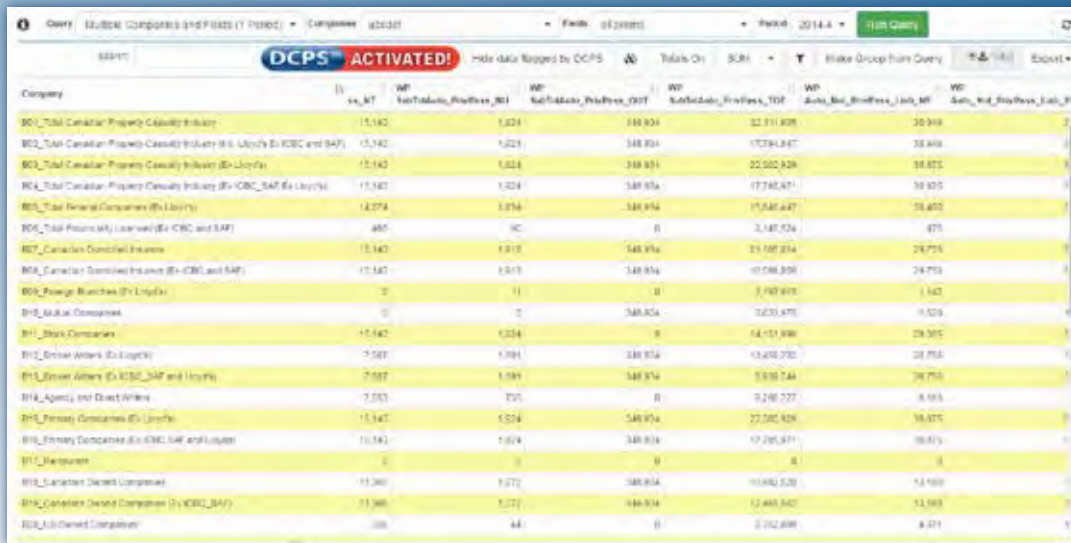


P&C ANALYSIS OF RESERVES

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



QUERY INTERFACE



The screenshot displays a web-based query interface for insurance data. At the top, there's a navigation bar with 'Query' and 'Multiple Companies and Policies (1 Policy)' selected. A 'DCPS ACTIVATED!' banner is visible. The main area shows a table with columns: Company, WP, SubTotals_PolicyRate_001, SubTotals_PolicyRate_002, SubTotals_PolicyRate_003, SubTotals_PolicyRate_004, SubTotals_PolicyRate_005, and SubTotals_PolicyRate_006. The table lists various insurance companies and their corresponding policy rates and other metrics.

Company	WP	SubTotals_PolicyRate_001	SubTotals_PolicyRate_002	SubTotals_PolicyRate_003	SubTotals_PolicyRate_004	SubTotals_PolicyRate_005	SubTotals_PolicyRate_006
B01_Total Canadian Property Casualty Industry	15,142	1,023	148,934	148,934	22,311,938	20,949	
B02_Total Canadian Property Casualty Industry (Ex-ICBC and SAF)	15,142	1,023	148,934	148,934	17,794,847	20,949	
B03_Total Canadian Property Casualty Industry (Ex-Lloyds)	15,142	1,023	148,934	148,934	22,002,928	20,951	
B04_Total Canadian Property Casualty Industry (Ex-ICBC, SAF & Lloyds)	15,142	1,024	148,934	148,934	17,740,451	20,950	
B05_Total Personal Compensates (Ex-Lloyds)	12,074	1,054	148,934	148,934	17,547,447	20,400	
B06_Total Personal Loans (Ex-ICBC and SAF)	485	0	0	0	3,187,024	875	
B07_Canadian Domestic Insurance	15,142	1,019	148,934	148,934	21,187,814	24,774	
B08_Canadian Domestic Insurance (Ex-ICBC and SAF)	15,142	1,019	148,934	148,934	19,586,858	24,773	
B09_Young Business (Ex-Lloyds)	0	0	0	0	1,169,919	1,142	
B10_Mutual Companies	0	0	348,954	348,954	2,033,475	1,529	
B11_Bank Companies	15,142	1,024	0	0	14,151,946	20,395	
B12_Broker Agents (Ex-Lloyds)	7,587	1,084	148,934	148,934	13,206,290	20,793	
B13_Broker Agents (Ex-ICBC, SAF and Lloyds)	7,587	1,084	148,934	148,934	9,939,744	20,770	
B14_Agents and Direct Writers	7,583	0	0	0	3,246,227	8,093	
B15_Personal Compensates (Ex-Lloyds)	15,142	1,024	148,934	148,934	22,002,928	20,951	
B16_Personal Compensates (Ex-ICBC, SAF and Lloyds)	15,142	1,024	148,934	148,934	17,266,811	20,950	
B17_Insurers	0	0	0	0	0	0	
B18_Canadian Domestic Compensates	11,360	1,072	148,934	148,934	10,692,529	13,100	
B19_Canadian Domestic Compensates (Ex-ICBC, SAF)	11,360	1,072	148,934	148,934	12,469,340	13,093	
B20_Us Owned Companies	0	44	0	0	2,052,899	4,071	

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

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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.

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

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

Key Features:

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

Primary Uses:

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

2017 MSA REPORT P&C



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

Exhibit 1		Key Company Information		Panel 1	
Company Name	ABC Insurance Company	MSA Code	PC999	Actual Return	15.2%
Form	FC-1	Ownership	Public	Approved Return	14.8%
Director	John Doe	President	Jane Smith	Actual Losses	10.5%
Underwriter	Bob Johnson	CEO	Mike Brown	Actual Expenses	11.2%

Key Information

Exhibit 2		Key Financial Indicators	
Change in NPW	10.1	Change in CPW	12.5
Change in NPW	15.2	Change in CPW	18.7
Change in NPW	20.3	Change in CPW	25.1
Change in NPW	25.4	Change in CPW	31.5
Change in NPW	30.5	Change in CPW	37.9

Regulatory/Solvency

Exhibit 3		Balance Sheet & Income Statement	
Assets	1000	Liabilities	1000
Assets	2000	Liabilities	2000
Assets	3000	Liabilities	3000
Assets	4000	Liabilities	4000
Assets	5000	Liabilities	5000

Balance Sheet & Income Statement

Exhibit 4		Profitability/Liquidity	
NPW	1000	NPW	1000
NPW	2000	NPW	2000
NPW	3000	NPW	3000
NPW	4000	NPW	4000
NPW	5000	NPW	5000

Profitability/Liquidity

Exhibit 5		Reinsurance	
Reinsured	1000	Reinsured	1000
Reinsured	2000	Reinsured	2000
Reinsured	3000	Reinsured	3000
Reinsured	4000	Reinsured	4000
Reinsured	5000	Reinsured	5000

Reinsurance

Exhibit 6		Loss/Exp/Comm	
Losses	1000	Expenses	1000
Losses	2000	Expenses	2000
Losses	3000	Expenses	3000
Losses	4000	Expenses	4000
Losses	5000	Expenses	5000

Loss/Exp/Comm

Exhibit 7		Major Lines	
Auto	1000	Home	1000
Auto	2000	Home	2000
Auto	3000	Home	3000
Auto	4000	Home	4000
Auto	5000	Home	5000

Major Lines

Exhibit 8		Geographic Dist.	
Ontario	1000	Quebec	1000
Ontario	2000	Quebec	2000
Ontario	3000	Quebec	3000
Ontario	4000	Quebec	4000
Ontario	5000	Quebec	5000

Geographic Dist.

Exhibit 9		Prov. Auto Dist.	
Ontario	1000	Quebec	1000
Ontario	2000	Quebec	2000
Ontario	3000	Quebec	3000
Ontario	4000	Quebec	4000
Ontario	5000	Quebec	5000

Prov. Auto Dist.

Exhibit 4		Profitability/Liquidity	
NPW	1000	NPW	1000
NPW	2000	NPW	2000
NPW	3000	NPW	3000
NPW	4000	NPW	4000
NPW	5000	NPW	5000

Profitability/Liquidity

Exhibit 5		Reinsurance	
Reinsured	1000	Reinsured	1000
Reinsured	2000	Reinsured	2000
Reinsured	3000	Reinsured	3000
Reinsured	4000	Reinsured	4000
Reinsured	5000	Reinsured	5000

Reinsurance

Exhibit 6		Loss/Exp/Comm	
Losses	1000	Expenses	1000
Losses	2000	Expenses	2000
Losses	3000	Expenses	3000
Losses	4000	Expenses	4000
Losses	5000	Expenses	5000

Loss/Exp/Comm

Exhibit 7		Major Lines	
Auto	1000	Home	1000
Auto	2000	Home	2000
Auto	3000	Home	3000
Auto	4000	Home	4000
Auto	5000	Home	5000

Major Lines

Exhibit 8		Geographic Dist.	
Ontario	1000	Quebec	1000
Ontario	2000	Quebec	2000
Ontario	3000	Quebec	3000
Ontario	4000	Quebec	4000
Ontario	5000	Quebec	5000

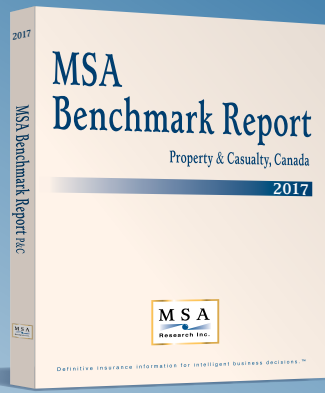
Geographic Dist.

Exhibit 9		Prov. Auto Dist.	
Ontario	1000	Quebec	1000
Ontario	2000	Quebec	2000
Ontario	3000	Quebec	3000
Ontario	4000	Quebec	4000
Ontario	5000	Quebec	5000

Prov. Auto Dist.

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TOOLS OF THE TRADE: MSA BENCHMARK REPORT



2017 MSA BENCHMARK REPORT P&C

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

Key Benefits:

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

Primary Uses:

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

ABC Insurance Company

Exhibit 10 Analysis of Investments

Year	Bonds & Term Deposits		Mutual Funds		Preferred Shares		Common Stocks		Real Estate & Other		Total		Cash		New Iss. Grade @ BV	
	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total
1999	100,000	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2000	100,000	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2001	100,000	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2002	100,000	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2003	100,000	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Exhibit 11 Analysis of Outstanding Loss Provisions

Year	Unpaid Losses		Unpaid Losses, % of Total		Unpaid Losses, % of Total		Unpaid Losses, % of Total		Unpaid Losses, % of Total	
	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total
1999	140	14.00	140	14.00	140	14.00	140	14.00	140	14.00
2000	135	13.50	135	13.50	135	13.50	135	13.50	135	13.50
2001	140	14.00	140	14.00	140	14.00	140	14.00	140	14.00
2002	145	14.50	145	14.50	145	14.50	145	14.50	145	14.50
2003	150	15.00	150	15.00	150	15.00	150	15.00	150	15.00

Exhibit 12 Analysis of Adjustment Expenses

Year	Net Adj. Expenses		Net Adj. Expenses, % of Total		Net Adj. Expenses, % of Total		Net Adj. Expenses, % of Total		Net Adj. Expenses, % of Total	
	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total
1999	600	6.00	600	6.00	600	6.00	600	6.00	600	6.00
2000	620	6.20	620	6.20	620	6.20	620	6.20	620	6.20
2001	640	6.40	640	6.40	640	6.40	640	6.40	640	6.40
2002	660	6.60	660	6.60	660	6.60	660	6.60	660	6.60
2003	680	6.80	680	6.80	680	6.80	680	6.80	680	6.80

Exhibit 13 Claim Runoff Exhibits

Year	Discontinued Through		Discontinued Through, % of Total		Discontinued Through, % of Total		Discontinued Through, % of Total	
	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total
1998 & prior	110,000	11.00	110,000	11.00	110,000	11.00	110,000	11.00
1999 & prior	115,000	11.50	115,000	11.50	115,000	11.50	115,000	11.50
2000 & prior	120,000	12.00	120,000	12.00	120,000	12.00	120,000	12.00
2001 & prior	125,000	12.50	125,000	12.50	125,000	12.50	125,000	12.50
2002 & prior	130,000	13.00	130,000	13.00	130,000	13.00	130,000	13.00
2003 & prior	135,000	13.50	135,000	13.50	135,000	13.50	135,000	13.50

Exhibit 14 Accident-Year Exhibits

Year	1999 Accident-Year		2000 Accident-Year		2001 Accident-Year		2002 Accident-Year		2003 Accident-Year	
	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total	Value	% of Total
1999	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00
2000	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00
2001	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00
2002	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00
2003	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00	100,000	100.00

HOW DO I GET MY HANDS ON THESE REPORTS?

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

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

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- Up/Down arrows quickly identify changes in rankings from prior year

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- Quickly analyze potential markets
- Review top players and their performance in any market segment

2017 MSA MARKET
SHARE REPORT P&C



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

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- Unrivaled industry support, along with meteorological insight, makes CatIQ Canada's cat data provider - designed by the industry for the industry

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

MSA AND CATIQ - CONFERENCES & EVENTS

MSA and CatIQ also organizes several significant insurance focused events throughout the year, including:



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www.msaresearch.com/ciff

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National Insurance Conference of Canada (NICC) - October 1-3, 2017 - Quebec Hilton, Quebec City

www.niccanada.com

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



CatIQ's Canadian Catastrophe Conference (C4) - Jan 31-Feb 2, 2018 - Hilton Lac-Leamy, Gatineau-Ottawa

www.catiq.com/c4

C4 is a content-driven discussion to foster collaboration before, during and after catastrophic events.



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