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## Year-End 2017 Canadian Property and Casualty Insurance Summary Results

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# Summarized Year-End 2017 Canadian P&C Results

Dollar amounts in thousands of Canadian Dollars

(Revised) March 21, 2018

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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
PCP074	AIG Ins. Co. Can		1,212,452	9%	396,091	1%	314,763	2%	2,180	133%	87,318	-20%	37,088	-80%	14,230	-224%	80.7%	80.0%	99.4%	100.2%
PCP095	Algoma Mutual Ins Co		9,427	4%	7,524	9%	4,218	21%	83	-439%	7	-1743%	139	-276%	139	-276%	57.7%	48.6%	98.9%	93.5%
PCB176	Allianz Global Risks US		425,768	10%	241,861	7%	147,234	-33%	-4,479	-815%	18,168	8%	7,900	475%	-2,877	-1093%	65.4%	87.1%	102.0%	118.2%
PCB231	Allied World Specialty		36,867	28%	6,630	32%	2,237	-34%	-477	-825%	283	5%	111	3913%	-218	-1978%	43.7%	78.9%	109.3%	215.0%
PCC003	Allstate Ins Co of Can	Allstate	1,474,619	3%	1,471,826	3%	937,639	-10%	138,190	76%	156,397	47%	220,280	60%	171,847	44%	64.9%	73.5%	90.4%	97.7%
PCC193	Esurance Insurance Co.	Allstate	2,806	72%	2,806	72%	2,338	69%	-1,067	29%	488	24%	-573	33%	-607	104%	105.1%	156.4%	148.0%	265.3%
PCC111	Pafco Insurance Co.	Allstate	68,661	-26%	68,619	-26%	43,366	-58%	8,737	75%	13,371	64%	16,542	67%	11,059	27%	57.0%	71.6%	88.5%	97.7%
PCC065	Pembridge Ins. Co.	Allstate	272,628	8%	272,195	8%	158,356	-9%	24,496	87%	30,125	63%	40,592	72%	27,915	42%	60.8%	70.5%	90.6%	98.7%
PCB013	American Ag Ins Co		0		13,999	-2%	-7,666	550%	18,756	221%	1,282	6%	20,038	207%	19,084	216%	-54.3%	242.6%	-32.9%	259.9%
PCB018	American Bankers of FLA		492,122	9%	160,685	15%	84,279	3%	1,810	-49%	5,762	-38%	1,735	-316%	1,735	-316%	48.5%	58.6%	99.0%	98.1%
PCB023	American Road Ins. Co.		12,798	13%	12,798	13%	8,871	-34%	2,688	163%	227	-2%	2,915	173%	2,657	183%	69.3%	106.2%	79.0%	115.1%
PCC005	Antigonish Farmers'		6,193	1%	5,046	-2%	2,173	-75%	793	185%	733	7%	1,311	90%	1,393	47%	43.3%	75.1%	84.2%	113.4%
PCC190	Arch Insurance Canada Ltd		75,597	1%	8,258	16%	3,047	68%	824	81%	74	-4896%	203	-304%	-1,256	69%	38.7%	13.8%	89.5%	97.7%
PCB240	Arch Reinsurance Company		0		8,857	17%	8,007	40%	-2,772	82%	128	26%	-2,669	86%	-2,973	84%	97.8%	68.8%	133.9%	107.0%
PCB121	Aspen Insurance		5,019	-83%	-41,163	131%	-44,131	99%	-326	2559%	1,473	-23%	-3,069	467%	-3,360	381%	101.8%	-2.2%	99.2%	28.9%
PCB224	AEGIS		24,129	-41%	12,027	-60%	18,047	118%	-6,468	325%	-548	184%	-10,543	168%	-10,552	158%	109.4%	-19.4%	139.2%	13.4%
PCB246	Atradius Crédito		14,601	100%	5,371	100%	3,169	100%	-1,029	100%	130	101%	-1,122	97%	-1,179	103%	59.4%	0.0%	119.3%	0.0%
PCC038	Aviva General	Aviva	945,394	-8%	402,699	-147%	274,903	-139%	-34,527	292%	-1,315	2327%	-27,550	268%	-27,524	229%	59.7%	68.2%	107.5%	93.1%
PCC037	Aviva Ins Co of Canada	Aviva	3,379,664	6%	2,953,465	17%	2,108,160	29%	-135,302	197%	20,910	78%	-13,697	1106%	-15,765	1067%	74.8%	61.8%	104.8%	94.6%
PCC030	Elite Ins Co	Aviva	274,021	1%	351,785	17%	250,983	29%	-15,943	198%	-123	-319%	-3,581	514%	-4,198	488%	74.8%	61.8%	104.8%	94.6%
PCP059	Pilot Ins Co	Aviva	-56	796%	161,914	17%	115,519	29%	-7,339	198%	-1,438	29%	-1,740	483%	-1,989	482%	74.8%	61.8%	104.8%	94.6%
PCC112	S&Y Insurance Co	Aviva	44,183	-2%	62,489	17%	44,583	29%	-2,833	198%	7	2014%	-619	519%	-749	485%	74.8%	61.7%	104.8%	94.6%
PCP038	Scottish & York Ins Co.	Aviva	168,515	5%	253,587	17%	180,923	29%	-11,493	198%	-360	-54%	-2,767	485%	-3,012	493%	74.8%	61.8%	104.8%	94.6%
PCC079	Traders General Ins. Co.	Aviva	456,397	1%	507,547	17%	362,113	29%	-23,003	198%	-246	-246%	-5,196	508%	-5,914	496%	74.8%	61.8%	104.8%	94.6%
PCB239	AXA Art Ins Corp		813	-319%	-318	470%	16	-1275%	-77	147%	101	-2%	21	-552%	-70	221%	5.6%	19.8%	126.9%	96.8%
PCB244	AXA Insurance Company		2,757	100%	3,807	100%	752	100%	219	100%	91	34%	250	82%	184	87%	34.9%	0.0%	89.8%	0.0%
PCB228	Axis Reinsurance Co.		73,300	9%	23,988	17%	9,857	-91%	6,055	129%	1,244	23%	10,735	112%	10,105	118%	42.1%	74.5%	74.1%	107.0%
PCP063	Ayr Farmers' Mutual Ins.		29,606	7%	27,642	7%	14,748	4%	3,426	20%	3,567	5%	4,943	24%	4,943	24%	55.4%	56.9%	87.1%	89.0%
PCB219	Berkley Ins Co		91,689	9%	45,227	-73%	27,619	3%	5,457	-43%	3,118	4%	4,641	-150%	234	-4394%	43.4%	40.6%	91.4%	88.2%
PCP061	Alberta Motor Association	CAA	258,258	-11%	232,646	-10%	217,247	-36%	-36,661	-163%	9,749	-65%	-19,198	-204%	-19,198	-204%	90.1%	112.9%	115.2%	136.9%
PCP060	AssurePro Ins. Co. Ltd.	CAA	2,940	6%	1,623	0%	649	27%	-363	79%	233	33%	258	-42%	264	-51%	39.8%	29.1%	122.3%	104.7%
PCP046	BCAA Ins Corp	CAA	163,010	5%	56,435	12%	34,566	25%	3,749	-137%	308	-1502%	3,093	-228%	3,093	-228%	63.5%	54.7%	93.1%	81.4%
PCP028	CAA Ins Co	CAA	220,294	9%	211,924	9%	108,382	0%	13,249	-22%	10,114	-10%	17,443	-18%	17,467	-10%	54.2%	57.7%	93.4%	91.4%
PCP241	Orion Travel Ins Co	CAA	74,629	10%	71,662	10%	36,474	15%	-898	-99%	728	9%	-140	-466%	543	285%	51.4%	50.1%	101.3%	102.9%

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PCC181	Canada Guaranty Mortgage		318,151	-5%	318,151	-5%	11,539	-78%	150,496	28%	28,322	24%	133,612	27%	153,176	35%	5.7%	12.8%	25.6%	31.9%
PCP039	La Capitale	Capitale Grp	962,518	5%	933,558	4%	613,297	8%	10,616	-80%	35,874	19%	43,874	2%	27,317	-112%	67.9%	64.6%	98.8%	97.8%
PCP034	Unica	Capitale Grp	127,254	6%	121,386	7%	79,786	4%	2,476	-73%	8,334	13%	8,894	-8%	7,956	-58%	68.2%	65.4%	97.9%	96.4%
PCP040	L' Unique Cie	Capitale Grp	232,762	13%	225,951	14%	137,193	14%	3,802	-34%	6,331	6%	11,287	11%	10,220	-29%	66.8%	63.7%	98.1%	97.2%
PCB075	Catalina General		0		36	94%	117	36%	-208	-32%	247	-39%	212	79%	18	789%	325.0%	3750.0%	677.8%	13800.0%
PCB245	CCR RE		0		40,932	1%	18,445	-8%	9,736	10%	1,486	-79%	8,299	-6%	8,299	-6%	45.2%	49.0%	76.2%	78.3%
PCB230	Cherokee Ins Co		4,258	17%	3,382	18%	2,076	25%	679	22%	802	21%	1,238	21%	2,075	13%	63.3%	59.2%	79.3%	79.7%
PCB030	Chicago Title		42,056	19%	41,961	19%	10,465	88%	6,374	-79%	450	-5%	5,016	-74%	4,635	-83%	24.9%	3.6%	84.8%	66.7%
PCC018	Chubb Ins Co of Can	Chubb	957,558	0%	401,729	0%	229,442	-42%	48,948	194%	74,419	-10%	83,102	89%	52,176	188%	55.1%	77.2%	88.3%	110.9%
PCB037	Federal Ins Co	Chubb	24,497	15%	13,812	13%	-4,526	181%	14,820	46%	1,997	7%	14,729	52%	4,751	53%	-34.7%	23.5%	-13.8%	48.8%
PCC020	Clare Mutual Ins Co		3,079	2%	2,082	-3%	789	55%	59	-1071%	106	24%	197	-230%	268	-165%	38.8%	16.5%	97.1%	67.9%
PCP051	Commonwell Mutual		146,001	7%	134,351	6%	90,815	26%	-13,883	170%	15,750	47%	2,074	-543%	2,074	-543%	70.8%	54.2%	110.8%	92.1%
PCB179	COFACE		30,630	-7%	25,783	-10%	11,838	-50%	377	1150%	586	13%	-244	-1205%	-453	-653%	44.6%	61.0%	98.6%	113.6%
PCB033	Continental Cas. Co.	Loews	289,775	8%	281,601	10%	121,328	3%	54,623	19%	31,657	3%	67,113	15%	55,851	10%	44.6%	47.1%	79.9%	82.4%
PCP056	Co-operative Hail Ins Co		41,365	-25%	17,552	-24%	6,379	-248%	9,813	142%	8,518	54%	18,712	98%	18,712	98%	36.3%	101.8%	44.1%	118.8%
PCC025	Co-operators General	Cooperators	2,736,093	6%	2,665,890	7%	1,773,955	8%	-50,861	64%	200,713	0%	121,135	-20%	117,278	-7%	69.4%	68.2%	102.0%	100.8%
PCC026	COSECO Ins Co	Cooperators	285,952	8%	266,589	9%	177,395	8%	-5,013	65%	0		8,465	-191%	11,823	-5%	69.4%	68.2%	102.0%	100.7%
PCC027	CUMIS General	Cooperators	332,449	14%	144,343	9%	76,555	7%	11,547	63%	6,544	-23%	13,655	31%	15,465	40%	54.2%	55.7%	91.8%	96.6%
PCC077	Sovereign General Ins. Co	Cooperators	356,370	5%	373,223	12%	248,354	8%	-7,023	65%	0		11,912	-158%	16,283	-4%	69.4%	68.2%	102.0%	100.7%
PCB031	CorePointe Ins Co		85	47%	42	48%	-30	-117%	-87	-28%	206	-107%	64	-627%	-61	518%	-130.4%	-382.4%	478.3%	752.9%
PCC187	DAS Legal Protection		25,770	1%	22,794	12%	10,011	-15%	-1,762	-173%	409	28%	-1,353	-233%	-1,512	-203%	47.3%	70.8%	108.3%	129.6%
PCC016	Certas Direct Ins Co.	Desjardins	403,942	8%	391,661	7%	263,576	12%	6,353	-109%	13,220	-4%	15,435	-37%	21,377	-27%	71.4%	66.8%	98.3%	96.2%
PCC184	Certas Home and Auto	Desjardins	1,699,835	-12%	1,609,285	50%	628,322	95%	229,770	-37%	98,422	20%	28,177	-280%	49,580	-243%	51.0%	5.6%	81.4%	44.7%
PCP026	Desjardins Gen. Ins. Inc.	Desjardins	1,053,560	6%	1,057,173	6%	778,448	9%	-20,445	46%	43,621	-19%	22,401	-55%	29,679	-67%	76.0%	73.2%	102.0%	101.1%
PCP068	Personal General Ins Inc.	Desjardins	404,271	8%	381,847	12%	279,921	7%	-7,478	-75%	14,158	-9%	5,535	62%	7,681	16%	75.8%	75.5%	102.0%	103.8%
PCC066	Personal Ins. Co.	Desjardins	883,802	8%	872,272	7%	604,114	8%	8,916	-108%	34,341	-13%	47,861	-14%	47,799	-23%	72.0%	71.2%	98.9%	97.6%
PCB005	Ecclesiastical Ins.		86,912	6%	67,169	8%	47,061	16%	-8,063	37%	1,523	-28%	-6,468	66%	-6,468	66%	72.2%	65.8%	112.4%	107.4%
PCC050	Echelon Ins	Echelon Financi	243,371	27%	232,995	28%	134,413	26%	-7,545	-25%	8,616	-18%	605	-13%	-796	-68%	69.0%	66.4%	103.9%	106.3%
PCP122	ICPEI	Echelon Financi	32,489	9%	29,343	8%	17,871	23%	-244	850%	1,050	2%	620	-230%	358	-411%	63.7%	52.9%	100.9%	92.9%
PCC029	Economical Mutual	Economical	2,288,664	9%	2,218,087	9%	1,621,862	14%	-258,501	36%	135,555	3%	-92,678	78%	-72,704	133%	74.9%	71.2%	111.9%	108.4%
PCC057	Missisquoi Ins. Co.	Economical	109,362	2%	149,735	7%	109,994	12%	-18,159	37%	10,547	1%	-4,428	93%	-2,610	221%	75.3%	71.2%	112.4%	108.4%
PCC067	Perth Ins. Co.	Economical	102,955	-2%	86,622	7%	63,631	12%	-10,504	37%	5,927	1%	-2,816	102%	-1,522	230%	75.3%	71.2%	112.4%	108.4%
PCC137	Petline Ins Co	Economical	58,135	7%	58,135	7%	35,563	6%	4,369	37%	5	-16580%	3,064	14%	3,026	25%	61.3%	71.2%	92.5%	108.4%
PCC033	Sonnet Ins Co	Economical	71,627	83%	156,572	7%	115,017	12%	-18,989	37%	10,539	1%	-5,176	95%	-2,875	209%	75.3%	71.2%	112.4%	108.4%

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PCC083	Waterloo Ins. Co.	Economical	238,112	15%	88,515	7%	65,023	12%	-10,736	37%	5,928	0%	-2,841	98%	-1,547	220%	75.3%	-4.2%	112.4%	37.8%
PCB218	Electric Insurance Co.		6,047	-93%	1,896	-48%	991	112%	-52	3448%	1,381	3%	1,272	-102%	94	-2021%	52.3%	28.6%	102.7%	53.8%
PCB019	EULER Hermes Amer Credit		49,722	5%	15,518	17%	4,023	-2%	8,518	22%	1,096	-4%	7,882	28%	7,551	58%	26.7%	88.8%	43.4%	125.7%
PCC064	Everest Ins. Co.	Everest Re	118,210	17%	20,523	16%	13,439	-6%	-505	-715%	843	-16%	340	773%	-194	-1366%	69.5%	50.8%	102.6%	80.8%
PCB073	Everest Re	Everest Re	0		59,436	-7%	25,570	-24%	21,484	44%	12,853	-24%	25,173	23%	18,795	27%	38.1%	78.7%	68.0%	96.4%
PCP049	FMRP		0		155,553	2%	117,092	-2%	12,231	55%	17,897	-57%	25,682	-5%	25,927	-4%	75.7%	27.1%	92.1%	82.4%
PCC139	FCT Ins Co Ltd	First American	169,788	3%	162,458	3%	43,595	2%	29,365	6%	5,027	127%	26,240	20%	26,232	6%	26.8%	29.6%	81.9%	116.8%
PCB038	First American Title	First American	208	-50%	2,267	29%	-1,350	135%	1,601	117%	1,592	-20%	3,951	125%	3,273	120%	-59.6%	14.3%	29.4%	78.8%
PCC035	First North American Ins		21,608	2%	6,406	-10%	1,051	4%	1,615	7%	244	5%	1,357	6%	1,183	7%	15.2%	45.5%	76.7%	68.4%
PCB014	Affiliated FM Ins Co.	FM Global	125,141	7%	94,290	6%	80,257	51%	-14,618	288%	14,235	46%	3,862	-665%	-4,287	800%	88.4%	57.0%	116.1%	79.0%
PCB015	Factory Mutual Ins.	FM Global	350,993	6%	248,165	5%	218,717	39%	-10,490	565%	52,261	54%	33,742	-56%	9,816	-364%	84.1%	16.4%	104.0%	45.3%
PCB041	General Re		0		73,592	27%	25,385	66%	33,980	15%	2,473	31%	28,477	2%	28,474	2%	36.6%	21.8%	51.0%	39.0%
PCC036	Genworth Fin Mort Ins Can		662,706	-15%	662,706	-15%	68,865	-102%	487,875	20%	184,065	5%	552,293	20%	534,371	24%	10.2%	60.1%	27.8%	96.2%
PCC040	Gore Mutual Ins Co		434,384	5%	412,001	7%	307,045	27%	-34,391	141%	22,558	-9%	-7,137	518%	-15,623	347%	76.7%	43.9%	108.6%	89.2%
PCB043	Great American Ins Co		51,818	5%	44,544	1%	26,000	27%	-1,377	441%	2,967	-17%	2,435	-166%	346	-1013%	57.8%	84.8%	103.1%	101.0%
PCC088	Green Shield Canada		527,761	14%	512,722	15%	428,710	13%	-1,600	-172%	46,545	49%	40,067	55%	30,542	28%	83.6%	71.3%	100.3%	106.4%
PCP012	Estrie-Richelieu		53,790	6%	38,970	4%	24,652	-7%	-64	-3608%	3,625	-1%	3,561	64%	3,561	64%	65.2%	52.0%	100.2%	97.8%
PCC043	Guarantee Co of NA		513,598	8%	371,924	6%	189,035	4%	3,170	-147%	51,336	-55%	42,494	-68%	39,422	-119%	52.4%	67.7%	99.1%	94.8%
PCB044	Hannover Rück SE		0		272,466	-13%	169,106	-14%	39,765	54%	26,807	1%	51,164	-12%	33,874	-26%	60.7%	193.9%	85.7%	213.7%
PCB046	Hartford Fire Ins Co		17,586	8%	15,767	4%	2,432	-1152%	10,243	274%	2,080	-20%	9,203	213%	8,009	247%	15.6%	11.8%	34.1%	13.4%
PCB236	HDI Global		57,112	17%	5,490	17%	1,917	79%	2,569	-17%	2,507	20%	2,154	-16%	322	-757%	40.8%	58.3%	45.3%	98.3%
PCC061	Heartland Farm Mutual		120,037	3%	104,239	1%	66,694	12%	-8,832	119%	968	-8%	-6,232	129%	-2,729	361%	65.0%	72.7%	108.6%	105.5%
PCP115	Industrial Alliance A&H	IA	299,384	9%	294,450	9%	217,183	15%	-11,131	-25%	2,799	17%	-6,314	-34%	-11,272	39%	76.6%	92.8%	103.9%	196.5%
PCP242	Prysm General Insurance	IA	38,013	42%	37,234	42%	29,187	67%	-11,734	13%	179	43%	-8,482	13%	-9,014	19%	96.9%	65.4%	139.0%	96.2%
PCP002	Belair Ins. Co.	Intact	911,062	46%	784,513	3%	529,605	7%	19,052	-51%	36,479	-14%	34,231	-35%	33,782	-69%	68.3%	65.4%	97.5%	96.2%
PCC012	Canadian Direct	Intact	3,082	-2446%	392,256	3%	264,803	7%	9,526	-51%	28,384	61%	29,293	-260%	27,420	-362%	68.3%	66.3%	97.5%	100.4%
PCP128	InnovAssur	Intact	45,051	-126%	44,956	-121%	62,587	-1%	8,808	105%	1,517	-20%	70,678	99%	69,825	100%	68.7%	42.8%	90.3%	66.8%
PCP055	Intact Farm	Intact	47,331	9%	100,451	6%	56,097	28%	18,849	-66%	5,491	-23%	24,320	-56%	19,068	-69%	57.2%	65.4%	80.8%	96.2%
PCC045	Intact Ins. Co.	Intact	6,610,311	1%	5,099,325	3%	3,442,434	7%	123,848	-51%	260,905	33%	300,930	8%	290,818	-48%	68.3%	65.4%	97.5%	96.2%
PCC049	Jevco Ins. Co.	Intact	76,085	8%	392,256	3%	264,803	7%	9,526	-51%	27,079	26%	28,482	6%	26,649	-44%	68.3%	65.4%	97.5%	96.2%
PCC044	Nordic Ins. Co.	Intact	260,700	-106%	392,255	3%	264,803	7%	9,526	-51%	20,763	10%	70,490	65%	71,716	53%	68.3%	65.4%	97.5%	96.2%
PCC013	Novex Ins Co.	Intact	463,933	5%	392,255	3%	264,803	7%	9,526	-51%	19,849	24%	21,696	3%	21,491	-37%	68.3%	65.4%	97.5%	96.2%
PCC080	Trafalgar Ins. Co.	Intact	5,672	-6%	392,255	3%	264,803	7%	9,526	-51%	29,778	27%	30,562	7%	28,249	-45%	68.3%	79.7%	97.5%	80.7%
PCB232	Int Ins Co Hannover		78,346	-23%	9,354	-15%	7,030	6%	2,012	21%	227	50%	1,547	0%	1,580	17%	69.5%	54.4%	80.1%	74.5%

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PCB238	Ironshore Insurance Ltd.		25,413	-9%	8,409	-15%	6,127	47%	1,512	-1%	913	44%	2,909	40%	-2,175	136%	66.7%	37.2%	83.5%	69.6%
PCB190	Jewelers Mutual Ins. Co.		7,786	8%	7,346	8%	3,148	25%	1,556	-25%	168	-13%	1,712	-19%	1,712	-19%	45.1%	33.5%	77.7%	106.6%
PCC052	Kings Mutual Ins Co		11,890	7%	10,533	6%	3,014	-8%	-227	-183%	1,887	-1%	1,429	-11%	1,579	-49%	29.8%	87.0%	102.2%	105.1%
PCP114	Lawyers' Professional Ind		115,655	-7%	108,505	-7%	106,170	5%	-19,949	70%	20,470	15%	616	-1302%	212	-7170%	97.9%	20.5%	118.4%	65.3%
PCC034	Legacy General Ins	Securian	8,350	-16%	7,525	-11%	1,463	-11%	1,229	-107%	164	-17%	1,518	-67%	1,346	-84%	23.3%	0.0%	80.4%	0.0%
PCB035	Employers of Wausau	Liberty Mutual	0		0		-18	-17%	-91	34%	298	-58%	204	-98%	-47	204%	0.0%	61.8%	0.0%	89.2%
PCB054	Liberty Mutual Ins	Liberty Mutual	410,366	13%	308,407	15%	196,606	21%	24,641	-10%	27,960	0%	18,713	-83%	28	-97225%	66.9%	88.8%	91.6%	116.9%
PCB006	Lloyd's Underwriters		3,035,370	8%	3,411,904	6%	1,837,267	-50%	425,528	223%	63,243	-17%	356,698	240%	356,698	240%	55.2%	173.3%	87.2%	196.8%
PCB220	Mapfre Re Co SA		0		17,221	-25%	2,837	-1226%	9,440	323%	934	7%	7,792	289%	7,242	309%	16.2%	64.6%	46.1%	108.0%
PCP174	MAX Canada Insurance Co		20,761	19%	15,455	26%	7,164	17%	-1,004	26%	87	-136%	-713	39%	-781	38%	53.2%	0.0%	107.5%	0.0%
PCC183	MIC Ins Co Cda		0		0		-3	-333%	-123	-69%	684	0%	412	12%	311	5%	0.0%	61.4%	0.0%	78.8%
PCP162	Millennium Ins Corp.		170,622	10%	120,849	10%	49,210	-5%	26,496	32%	14,107	-2%	31,071	17%	59,383	45%	53.3%	124.3%	71.3%	157.7%
PCB085	Mitsui Sumitomo Ins		23,511	4%	21,223	4%	2,269	-1004%	11,375	202%	1,782	-9%	9,696	173%	7,576	174%	11.1%	41.0%	44.3%	54.0%
PCB058	Motors Ins Corp		98,150	15%	52,689	14%	14,089	-34%	24,569	14%	6,592	-58%	22,950	-4%	18,952	1%	31.8%	34.7%	44.6%	84.0%
PCC009	BI&I		36,186	-5%	118,402	-1%	37,141	-8%	18,016	-3%	3,936	12%	16,414	1%	13,882	-51%	30.7%	58.9%	85.1%	85.4%
PCC059	Munich Re of Canada	Munich Re	0		220,778	7%	100,228	-56%	49,577	22%	24,852	-22%	53,350	6%	44,606	15%	47.3%	64.9%	76.6%	103.6%
PCC042	Temple Ins Co	Munich Re	178,446	-10%	126,111	-21%	93,738	10%	-5,406	13%	14,167	-6%	5,820	-16%	-1,003	426%	67.3%	-6.5%	103.9%	10.3%
PCB022	Munich Reins America Inc.		0		3,731	-148%	-2,695	77%	5,091	-69%	3,817	3%	6,779	-31%	3,928	-90%	-70.7%	109.1%	-33.5%	143.3%
PCP104	MEARIE		13,834	6%	8,346	11%	4,240	-93%	1,096	396%	3,137	-130%	4,233	6%	4,836	54%	50.3%	60.8%	87.0%	96.8%
PCP106	Mutual Fire Ins Co of B.C		85,816	3%	36,969	-6%	22,361	-10%	495	-162%	2,288	-28%	2,406	-52%	3,602	-17%	58.7%	45.9%	98.7%	87.6%
PCP015	My Mutual Insurance		23,581	15%	19,827	13%	9,490	23%	955	-106%	160	-10%	952	-96%	952	-96%	52.5%	38.0%	94.7%	96.0%
PCB131	NLFIC		68,030	25%	36,523	26%	29,098	70%	-13,203	107%	2,419	36%	-10,685	126%	-10,881	126%	94.8%	0.0%	143.0%	0.0%
PCB101	Nationwide Mutual		0		0		9	100%	-283	7%	83	-87%	-202	46%	-202	46%	0.0%	66.4%	0.0%	99.0%
PCC032	Federated Ins Co	Northbridge	227,939	6%	216,189	5%	175,991	24%	-34,991	106%	18,292	114%	-10,767	100%	-11,114	97%	84.9%	52.0%	116.9%	90.1%
PCC023	Northbridge General	Northbridge	1,297,616	9%	1,164,793	11%	660,199	15%	71,537	0%	188,177	74%	196,077	53%	192,413	54%	59.2%	24.7%	93.6%	58.5%
PCC024	Northbridge Personal	Northbridge	200,884	10%	197,664	11%	87,390	52%	43,448	-61%	20,728	68%	44,136	-26%	41,703	-30%	46.9%	28.0%	76.7%	58.5%
PCC087	Zenith Ins Co	Northbridge	68,216	13%	67,339	13%	40,833	64%	4,832	-355%	2,829	-173%	4,731	-358%	4,731	-358%	65.4%	90.0%	92.3%	118.8%
PCB090	Odyssey Re		0		73,250	-15%	39,080	-94%	14,186	211%	12,959	71%	21,884	140%	21,471	142%	52.3%	67.2%	81.0%	102.2%
PCC063	Old Republic Ins. Co.		170,126	18%	147,481	17%	85,088	4%	1,256	309%	4,552	10%	4,266	76%	2,386	96%	61.4%	58.2%	99.1%	377.2%
PCC138	Omega General Ins Co		84,093	38%	3,758	93%	1,773	91%	-1,271	42%	470	-100%	-1,273	111%	-1,499	82%	125.1%	51.7%	189.7%	61.0%
PCP108	OSBIE		31,585	-36%	28,566	-39%	15,296	-35%	10,340	-51%	6,438	-103%	16,990	-71%	17,844	-72%	52.7%	63.3%	64.4%	93.9%
PCP067	Optimum Farm Ins Inc.	Optimum	11,148	4%	8,006	4%	4,118	-16%	1,465	68%	103	25%	1,568	65%	1,509	64%	52.7%	54.5%	81.2%	95.5%
PCP013	Optimum Ins Co Inc.	Optimum	85,842	4%	102,331	8%	57,056	13%	880	-391%	2,541	-33%	2,564	-122%	2,333	-167%	57.8%	63.0%	99.1%	90.5%
PCP112	Optimum West Ins Co	Optimum	73,772	3%	23,350	5%	13,469	-3%	2,430	14%	380	-22%	2,084	10%	2,047	3%	60.0%	83.9%	89.2%	117.2%

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PCB234	Partner Re U.S.		0		90,285	-22%	12,781	-599%	56,165	133%	-1,890	263%	39,816	126%	39,816	126%	12.9%	69.1%	43.2%	109.1%
PCP100	Peace Hills General		214,686	-7%	125,677	0%	90,084	3%	-10,043	-14%	4,035	-2%	-3,844	-40%	-4,579	-29%	69.8%	62.1%	107.8%	94.9%
PCC070	Portage la Prairie Mutual		187,700	-3%	167,281	-2%	99,141	-11%	3,199	6%	13,758	-26%	13,393	-18%	9,722	-67%	59.3%	62.2%	98.1%	98.3%
PCP187	Poultry Ins Exch Recip		3,353	6%	2,693	7%	479	58%	1,884	-5%	394	34%	2,189	-3%	2,198	-15%	17.8%	8.0%	30.0%	20.4%
PCP066	PEI Mutual		23,891	5%	21,601	3%	12,538	22%	1,424	-136%	3,111	0%	1,875	-176%	1,723	-240%	60.0%	49.8%	93.2%	83.0%
GRP080	Promutuel Group		780,354	10%	591,028	11%	388,029	14%	-13,335	111%	34,408	58%	-1,316	-198%	-14,254	128%	67.7%	64.3%	102.3%	99.7%
PCP003	Promutuel Re		39,611	50%	200,805	3%	143,781	21%	-16,104	172%	18,475	41%	2,554	-559%	121	-15923%	72.8%	60.6%	108.2%	93.8%
PCB071	Protective Ins Co		3,063	14%	1,970	24%	5,364	60%	-4,093	72%	75	-135%	-2,729	75%	-2,779	72%	272.7%	144.1%	308.1%	177.3%
PCC082	RBC Ins Co of Cda	RBC	118,137	5%	118,089	8%	64,636	18%	1,883	36%	1,953	-11%	8,058	1%	8,300	26%	54.9%	48.5%	98.4%	98.9%
PCP107	Red River Valley Mutual		105,038	5%	93,275	8%	41,416	3%	11,203	17%	4,114	6%	11,675	14%	10,948	5%	45.8%	48.9%	87.6%	88.8%
PCC006	Ascentus Ins Ltd	RSA	0		0		-110	94%	37	184%	73	0%	78	63%	26	115%	0.0%	-17.5%	0.0%	177.5%
PCC014	Canadian Northern Shield	RSA	231,283	2%	208,357	11%	100,402	6%	22,055	7%	4,324	0%	18,510	18%	16,966	25%	48.8%	47.0%	89.3%	89.7%
PCC072	Quebec Assurance Co.	RSA	0		47,952	5%	30,016	-7%	1,756	223%	2,313	-10%	2,370	140%	2,040	188%	63.6%	70.8%	96.3%	104.8%
PCC073	RSA Ins. Co. of Canada	RSA	1,544,253	2%	1,310,701	5%	820,453	-7%	48,009	223%	64,130	-10%	55,288	143%	38,495	226%	63.6%	70.8%	96.3%	104.8%
PCC081	Unifund Assurance Co.	RSA	929,200	4%	-88,013	1094%	-92,110	683%	40,148	-213%	29,321	-15%	51,027	-128%	43,274	-152%	-113.8%	60.3%	50.4%	85.9%
PCC085	Western Assurance Co	RSA	164,061	11%	239,762	5%	150,083	-7%	8,783	223%	11,215	5%	10,309	160%	6,847	239%	63.6%	70.8%	96.3%	104.8%
PCB222	Safety National Cas Corp		0		0		1,020	322%	-1,302	254%	1,245	-15%	-57	6114%	773	-272%	0.0%	0.0%	0.0%	0.0%
PCC074	Sask Mutual Ins. Co.		74,554	4%	64,557	13%	34,326	14%	2,302	57%	599	-263%	2,165	-12%	4,448	28%	55.8%	54.8%	96.3%	98.2%
PCC075	SCOR Canada Re		0		162,405	6%	81,000	8%	9,503	-112%	8,576	-16%	13,380	-82%	12,120	-91%	52.5%	50.1%	93.8%	86.5%
PCB243	SCOR UK Company Limited		17,363	43%	677	43%	712	44%	-400	220%	-125	171%	-368	225%	-300	224%	154.4%	221.8%	186.8%	-168.7%
PCC011	Scotia General Ins Co		0		0		0		0		0		-44	-9%	-44	-9%	0.0%	0.0%	0.0%	0.0%
PCB078	Sentry Ins		1,312	1%	1,072	0%	136	-40%	138	-359%	464	3%	545	-77%	-98	769%	13.5%	12.5%	86.3%	58.5%
PCP006	Coachman Ins Co	SGI	70,021	0%	65,153	5%	60,757	33%	-17,256	97%	9,093	33%	-5,919	169%	-5,919	169%	87.3%	69.4%	124.8%	101.0%
PCP007	SGI CANADA	SGI	792,871	9%	745,004	9%	440,507	15%	5,701	-332%	54,174	38%	67,124	14%	67,124	14%	61.9%	58.2%	99.2%	96.2%
PCP123	SCISL	SGI	271,284	17%	254,351	19%	189,921	31%	-42,451	80%	17,949	37%	-17,253	113%	-17,253	113%	81.5%	70.3%	118.2%	104.5%
PCB233	Shipowners' Mutual		0		0		-2,410	38%	2,161	47%	1,307	7%	2,903	39%	1,291	43%	0.0%	25050.0%	0.0%	19150.0%
PCB039	Sirius America		0		3,874	-169%	-4,718	528%	6,827	278%	1,201	5%	6,797	216%	5,940	236%	-114.3%	158.5%	-65.4%	195.3%
PCB099	Sompo Japan Nipponkoa		6,278	-6%	6,861	-3%	4,675	59%	-759	354%	1,394	3%	724	-269%	433	-440%	69.2%	28.8%	111.2%	70.8%
PCP045	SSQ Ins Co		241,922	6%	236,861	7%	149,640	-3%	6,517	167%	3,605	-109%	7,654	72%	13,198	89%	65.8%	69.8%	97.1%	102.0%
PCB237	Starr Insurance & Reinsur		63,236	19%	3,744	30%	2,015	38%	-23	9726%	905	50%	864	-146%	121	-1547%	94.9%	86.7%	101.1%	-52.9%
PCB084	Stewart Title Guaranty Co		127,503	6%	127,503	6%	55,235	36%	12,372	-111%	3,870	-10%	12,070	-98%	9,533	-118%	43.3%	29.5%	90.3%	78.2%
PCC051	Suecia Re		0		0		-845	77%	456	148%	49	-71%	505	207%	505	207%	0.0%	4800.0%	0.0%	-5425.0%
PCB227	Sunderland Marine Ins Co		232	-8070%	26	-21627%	1,001	-183%	-2,034	50%	160	20%	-1,874	48%	-1,874	48%	38.8%	54.1%	178.9%	119.6%
PCB086	Swiss Re	Swiss Re	0		74,159	-32%	50,823	-37%	-2,383	-186%	8,355	5%	6,294	39%	16,731	82%	65.8%	73.7%	103.1%	107.2%

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PCB036	Westport Ins Corp.	Swiss Re	159,392	-9%	29,484	-7%	22,118	21%	-3,843	100%	1,860	-48%	4,754	42%	4,014	48%	74.7%	59.0%	113.0%	100.0%
PCB087	T.H.E. Ins Co		820	14%	351	-82%	-16	2125%	426	108%	65	28%	191	162%	163	147%	-2.6%	56.8%	31.9%	106.0%
PCC010	Primum Ins. Co.	TD Insurance	581,489	-2%	190,933	-197%	105,690	-307%	12,850	329%	22,344	-54%	27,118	85%	24,014	86%	39.5%	75.0%	95.2%	105.1%
PCC076	Security National Ins Co	TD Insurance	2,993,562	-1%	1,139,887	-157%	699,167	-216%	44,393	427%	103,179	-65%	113,968	82%	82,011	68%	45.7%	75.0%	97.1%	104.9%
PCC062	TD Direct Ins. Inc.	TD Insurance	0		0		0		-29	34%	296	-9%	182	-23%	-92	333%	0.0%	0.0%	0.0%	0.0%
PCC008	TD General Ins Co	TD Insurance	316,516	-15%	117,760	-204%	93,147	-170%	-5,384	-338%	1,029	-1416%	88	4258%	-1,164	-184%	53.2%	76.0%	103.1%	107.1%
PCC071	TD Home & Auto Ins. Co.	TD Insurance	51,165	-11%	-90,751	159%	-139,903	144%	43,568	54%	10,209	-129%	39,305	19%	34,941	9%	170.4%	53.7%	153.1%	82.7%
PCB241	Technology Insurance Comp		8,017	-60%	2,574	-57%	2,841	-6%	550	-91%	666	-7%	945	-56%	696	-95%	78.0%	66.9%	84.9%	76.6%
PCB091	Toa Re		0		28,668	3%	8,346	-172%	11,059	122%	4,696	-13%	11,507	82%	9,030	97%	30.1%	80.0%	60.1%	108.4%
PCB088	Tokio Marine and Nichido		38,555	9%	34,255	-3%	15,571	-91%	6,152	216%	822	-2%	5,023	192%	4,702	205%	46.2%	85.5%	81.7%	120.6%
PCB092	Transatlantic Re		0		102,734	7%	12,629	-869%	61,913	184%	12,168	-21%	47,572	166%	41,092	195%	12.3%	130.2%	39.6%	155.4%
PCC028	The Dominion	Travelers	1,220,324	4%	1,197,272	4%	681,757	-8%	69,501	166%	67,068	0%	99,560	84%	64,114	105%	58.2%	65.2%	94.1%	104.1%
PCB076	St. Paul Fire and Marine	Travelers	96,227	-7%	84,290	-7%	57,285	-25%	-699	-2302%	13,895	-35%	9,912	69%	-562	-1114%	66.4%	78.4%	100.8%	118.4%
PCC055	Travelers Ins Co Canada	Travelers	247,644	12%	217,550	11%	113,790	39%	-7,690	395%	35,508	57%	20,447	-34%	-2,127	1580%	56.1%	37.6%	103.8%	87.8%
PCP031	Trillium Mutual Ins Co.		55,090	10%	50,900	12%	28,195	3%	757	325%	2,700	-26%	2,644	51%	2,644	51%	59.3%	64.0%	98.4%	104.0%
PCC180	Trisura Guarantee Ins. Co		145,723	15%	99,621	12%	19,012	-18%	8,871	33%	3,767	74%	9,639	43%	10,561	0%	23.9%	30.9%	88.8%	91.8%
PCB226	Triton Insurance Company		51,493	13%	51,493	13%	15,885	-23%	6,817	40%	4,058	-67%	8,005	-5%	6,024	21%	35.2%	42.9%	84.9%	90.9%
PCB098	Virginia Surety Co.		4,485	9%	2,335	4%	6,930	-87%	-1,475	81%	996	3%	-254	428%	-1,059	140%	66.7%	92.5%	114.2%	102.0%
PCC084	Wawanesa Mutual Ins. Co.		2,955,542	5%	2,846,793	6%	2,280,908	5%	-237,938	-1%	432,887	32%	200,658	75%	47,030	32%	80.1%	81.1%	108.4%	109.0%
PCC086	Western Surety Co.		25,828	4%	17,567	7%	3,689	95%	40	-6540%	899	-40%	776	-281%	1,727	-71%	21.5%	1.2%	99.8%	82.0%
PCC041	Wynward Ins Group		107,499	4%	86,595	8%	42,256	4%	3,830	82%	3,750	12%	5,787	47%	8,113	-24%	51.2%	54.6%	95.4%	99.1%
PCB066	XL Re America Inc.	XL	22,531	-24%	41,980	-23%	19,073	-252%	7,838	555%	3,117	-88%	7,341	377%	4,405	642%	45.0%	124.1%	81.5%	165.9%
PCB242	XL Specialty Insurance Co	XL	211,022	24%	123,071	-36%	66,758	-19%	11,987	239%	4,734	-32%	2,532	517%	-2,086	-528%	65.5%	91.0%	88.2%	119.0%
PCB100	Zurich Ins Co Ltd.		583,652	-24%	400,556	-23%	287,209	-81%	56,359	280%	49,082	-5%	62,878	160%	41,041	214%	60.5%	89.6%	88.1%	117.5%
	<b>Industry Total</b>		<b>55,927,008</b>	<b>4%</b>	<b>48,666,711</b>	<b>0%</b>	<b>30,683,515</b>	<b>-4%</b>	<b>1,755,175</b>	<b>72%</b>	<b>3,409,285</b>	<b>13%</b>	<b>3,933,757</b>	<b>39%</b>	<b>3,357,827</b>	<b>25%</b>	<b>64.1%</b>	<b>67.6%</b>	<b>96.4%</b>	<b>98.9%</b>

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](http://www.msaresearch.com/dcps).



# Products, Events and Services Catalogue

Definitive insurance information for intelligent business decisions™

2018

[www.msaresearch.com](http://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.



## Unrivalled Functionality

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



## Uncompromising Support and Training

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

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

This extremely powerful view provides you with unprecedented insights into market share information. Measure market share for any line (or combination of lines) in any province (or any combination of provinces) for any set of companies, composites or benchmarks, against any base (industry or otherwise) over five years. Do in minutes what would otherwise take you hours, then easily export the results to Excel.

## LINE-OF-BUSINESS SELECTOR

The screenshot shows the 'Market Share Module Line Of Business Selector' interface. At the top, there is a navigation bar with links: Home, Dashboard, Statements, Queries, Company Groups, Field Groups, Calculated Fields, Market Share Module (highlighted), Property & Casualty (dropdown), and Logout. Below the navigation bar, the 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 a 'Label' field. There are 'Save' and 'Cancel' buttons. Below this, a 'Description' field contains the text 'Combination of Personal Property and Private Passenger Auto'. The main part of the interface is a list of business lines with checkboxes and expand/collapse icons:

- TOTAL - NET
- Total - direct
- Property
- +  Personal
  - Commercial
- Aircraft
- Automobile
  - +  Private Passenger

Definitive insurance information for intelligent business decisions.™

# MSA'S MARKET-SHARE ANALYSIS MODULE FOR THE P&C AND LIFE/HEALTH MSA RESEARCHER PLATFORMS

## REGION SELECTOR

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

Market Share Module Region

Name:  Category:  Label:

Description:

Provinces	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	YT	NT	NU
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## MARKET-SHARE ANALYSIS GRID

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

MarketShare Module > Query   Region: Ontario LOB: Show Selector Company Group: All Companies with 2016-Q4 Data Base: Industry Total - Final

Liability - Total

Search  **DCPS™ ACTIVATED!** Hide data flagged by CCPS  From 1 to 3 | 2016.4

Company	Rank by					Market Share					Direct Written Premiums					% Growth				Loss Ratio				
	2016.4	2015.4	2014.4	2013.4	2012.4	2016.4	2015.4	2014.4	2013.4	2012.4	2016.4	2015.4	2014.4	2013.4	2012.4	2016.4	2015.4	2014.4	2013.4	2016.4	2015.4	2014.4	2013.4	2012.4
Lloyd's Underwriters	1	1	1	1	1	17.70	17.02	14.33	14.94	12.88	468,424	437,586	348,437	305,406	295,736	1.07	1.26	0.98	1.20	38.40	-72.30	74.39	94.43	55.03
Intact Insurance Company	2	2	3	3	3	7.62	7.76	7.99	7.96	7.16	201,572	199,352	192,827	189,332	176,151	1.01	1.03	1.02	1.06	50.78	81.05	-43.62	56.22	51.16
Aviva Insurance Company of Canada	3	3	2	2	2	7.14	7.51	7.98	8.06	8.21	169,049	192,856	194,024	191,784	188,441	0.98	0.99	1.01	1.02	48.98	-61.24	-61.59	53.90	106.17
Chubb Insurance Company of Canada	4	7	7	7	7	6.23	4.28	4.14	4.10	4.37	164,839	109,906	100,562	97,647	100,284	1.50	1.09	1.03	0.97	95.65	41.17	47.90	36.65	49.33
AIG Insurance Company of Canada	5	4	5	5	5	5.44	5.91	5.91	5.43	5.80	144,358	151,765	143,595	129,104	133,256	0.95	1.06	1.11	0.97	108.11	82.48		35.14	48.14
Zurich Insurance Company Ltd.	6	5	4	4	4	5.26	5.25	5.93	5.10	6.56	139,250	134,775	168,581	145,182	150,608	1.03	0.80	1.16	0.96	30.88	167.12	114.30	85.91	42.42
Lawyers' Professional Indemnity Company	7	6	6	6	6	4.41	4.74	4.61	4.54	4.56	116,822	121,729	116,979	108,009	104,764	0.96	1.04	1.08	1.03	95.01	61.57	67.53	67.79	96.24
Co-operators General Insurance Company	8	8	10	11	11	3.68	3.41	3.32	3.11	2.95	97,865	87,644	80,836	74,088	67,511	1.11	1.08	1.09	1.10	61.75	50.21	30.43	38.05	16.87
Economical Mutual Insurance Company	9	9	8	9	10	3.22	3.30	3.72	3.71	3.54	85,262	84,829	90,435	88,310	81,215	1.01	0.94	1.02	1.09	78.13	62.10	35.15	70.17	59.68
Royal & Sun Alliance Insurance Company of Canada	10	10	9	8	8	3.16	3.16	3.51	3.97	4.01	83,703	81,256	85,425	94,471	92,010	1.03	0.95	0.90	1.03	55.43	521.06		55.49	53.89
Milnes Insurance Corporation	11	11	11	10	9	2.65	2.83	3.02	3.29	3.61	70,227	72,613	78,701	78,260	82,773	0.97	0.97	0.95	0.95	40.80	43.62	47.71	50.32	55.34
<b>Total</b>						<b>100.00</b>	<b>84.04</b>	<b>84.61</b>	<b>84.02</b>	<b>82.82</b>	<b>2,446,276</b>	<b>2,487,617</b>	<b>2,300,410</b>	<b>2,230,883</b>	<b>2,131,282</b>	<b>1.07</b>	<b>1.07</b>	<b>1.03</b>	<b>1.08</b>	<b>71.18</b>	<b>71.86</b>	<b>64.24</b>	<b>64.16</b>	<b>66.69</b>

# SUMMARY OF FEATURES

- **Interface:**

- Enhanced usability across all function areas allow you to navigate as never before. Quickly filter any list to narrow your searches. Organize your objects (Company Groups, Field Groups and Calculated Fields) easily into categories. Batch move them, merge them, copy, share or delete them and much more.

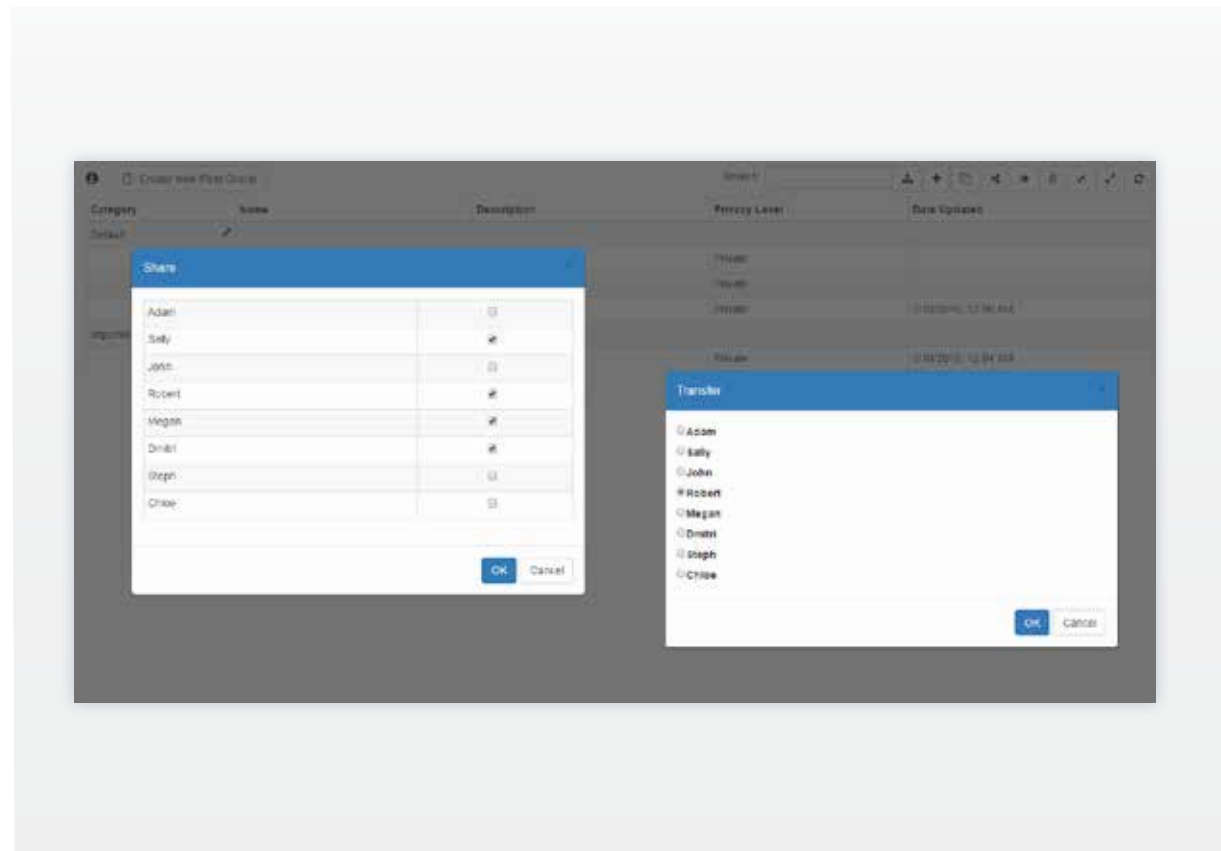
- **Enhanced collaboration features between users - takes collaboration to a new level (site license only)**

- **Share:** Easily bulk share/un-share objects such as company groups, composites, field groups and calculated fields with colleagues within your organization. They will be able to use them but not modify them (read only basis), however they can make their own copies
- **Transfer:** Yield control of selected objects to colleagues and they can work on them (the objects will be shared back with you on a read only basis)

- **Significant under-the-hood performance and stability enhancements**

- **Mobile-friendly features**

- **We are constantly working on new enhancements and features**



# P&C AND LIFE/HEALTH DASHBOARDS

Interactive multi-tab, multi-period and multi-dimensional dashboards covering all analytical aspects.

On the next few pages, you'll find screen shots from some (but certainly not all) of the tabs. These will give you a taste.

Experience it fully by logging in.

## P&C DASHBOARD

Company: Allstate Insurance Company of Canada | Comparables: 1 item selected | 2015.4 | Run

Wawanesa Mutual Insurance Company (The)

Profile | Financials | 10yr Comparatives | **Prov. Splits** | Investments | Reinsurance | Capital | MCT | Reserves | Expenses | LR Heat Map

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

## LIFE/HEALTH DASHBOARD

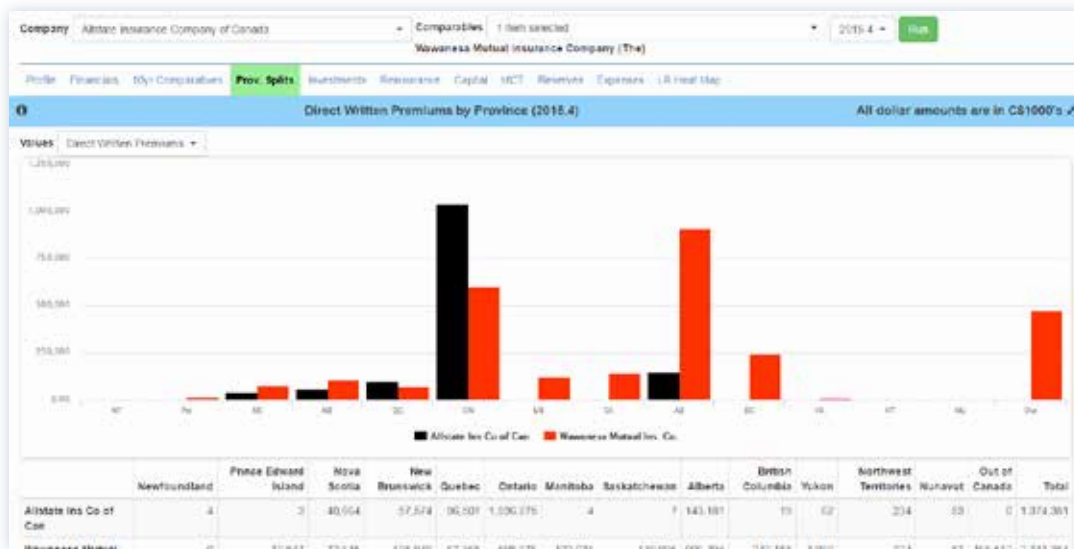
Company: Manufacturers Life Insurance Company (The) | Comparables: 1 item selected | 2015.4 | Run

Sun Life Assurance Company of Canada

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

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

# DASHBOARD - P&C

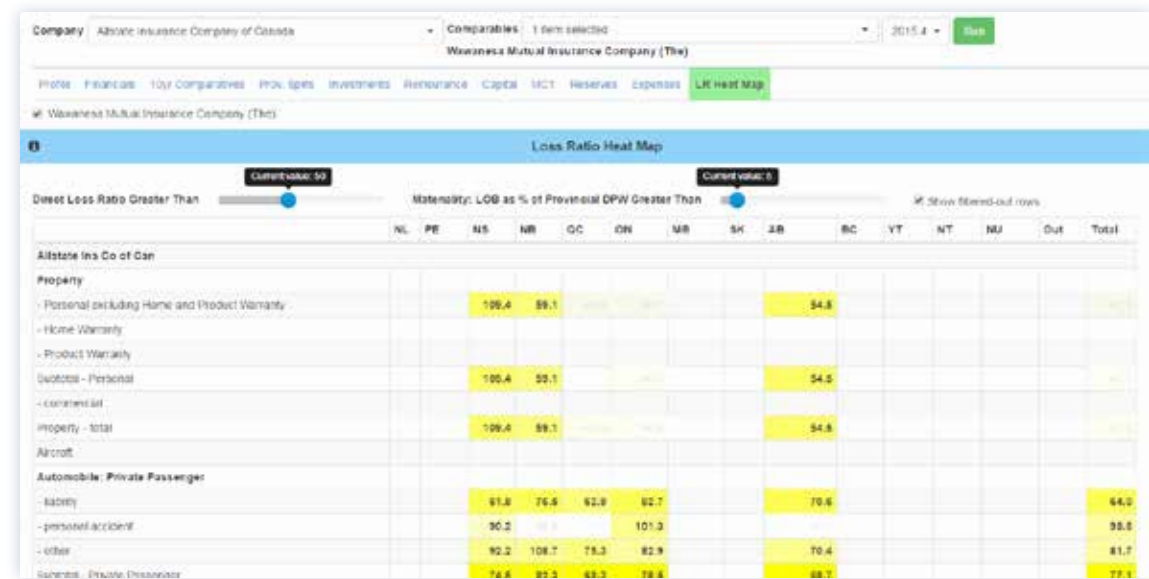


## PROVINCIAL SPLITS

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

## LOSS RATIO HEAT MAP

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

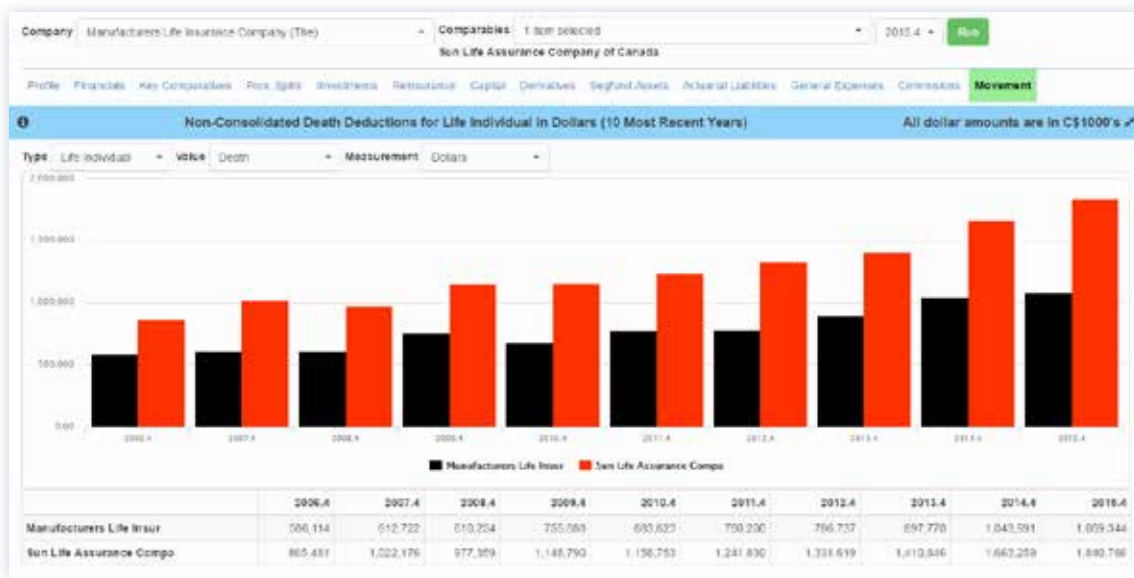
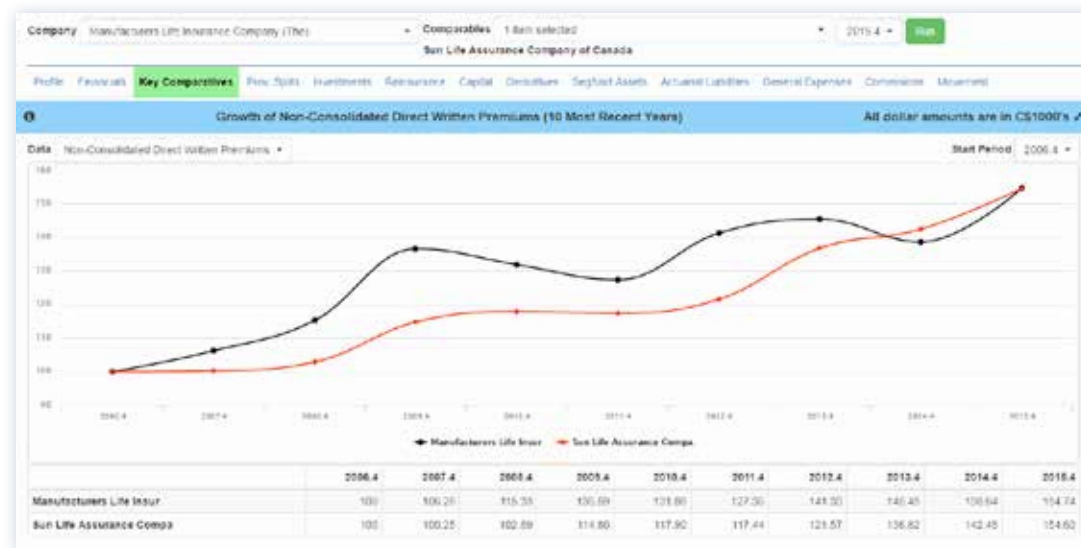


# DASHBOARD - LIFE/HEALTH

## KEY COMPARATIVES

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

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



## MOVEMENT

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

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

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



# ADDITIONAL FEATURES

Company: Allstate Insurance Company of Canada  
 Period: 2015.4 | Time Frame: YTD | 3 months | Rolling 12 months  
 Page: 67 of 10 Premiums Written

Class of Insurance	Newfoundland & Labrador (01)	Prince Edward Island (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)
<b>LICENSED (7 / 8)</b>	01	0	0	0	0	0	0	0	0
Property - Personal excluding Flood and Product Warranty	01	0	0	3,002	3,000	8,400	83,981	0	0
- Home Warranty	04	0	0	0	0	0	0	0	0
- Product Warranty	05	0	0	0	0	0	0	0	0
Subtotal - Personal	06	0	0	3,002	3,000	8,400	83,981	0	0
- commercial	01	0	0	0	0	0	0	0	0
Property - total	06	0	0	3,002	3,000	8,400	83,981	0	0
Aircraft	15	0	0	0	0	0	0	0	0
<b>Automobile</b>									
Private Passenger - liability	11	0	0	2,341	4,200	6,307	99,967	0	0
- personal accident	12	0	0	611	962	150	58,000	0	0
- other	13	0	0	1,774	2,992	6,427	58,996	0	0
Subtotal - Private Passenger	14	0	0	4,726	7,994	12,884	191,963	0	0
Other than Private Passenger - liability	16	0	0	160	330	27	319	0	0
- personal accident	15	0	0	23	50	1	540	0	0
- other	17	0	0	137	204	26	1,179	0	0
Subtotal - Other than Private Passenger	18	0	0	140	400	110	2,940	0	0
Facility Assoc. Residual Market - liability	22	0	0	202	944	1,003	0	0	0
- personal accident	23	0	0	31	30	140	0	0	0
- other	24	0	0	171	78	300	0	0	0
Subtotal - Facility Assoc. Residual Market	25	0	0	304	264	1,043	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.

**Company Groups**

**Summary**

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

**Footer 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: 2015 (Open Companies)      Enter a name for your company group here

Category: Project      Group Type: Standard      Advanced Company Group (Period Specific)

Description: Selected companies for 2015 (page)

**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 will show you the type of companies you wish to add to your group. The Filter, Select All, and Clear All buttons can be used to quickly add or remove companies from your selection. The search field can be used to quickly find companies. Once you have decided on a company that you would like to add to your company group, select the checkboxes located to the left of its name. You can also drag across several companies to add all of the companies to your selection. To add the selected companies to your company group, click the + symbol located at the middle of the page.

# ADDITIONAL FEATURES (continued)

## Corporate group subtotals in queries

- Now you can easily see corporate group subtotals when you run queries. The subtotals employ MSA's proprietary DCPS technology to remove double counting

Company	WP Direct CY	WP Direct PY	WP Assumed CY	WP Assumed PY	WP Ceded CY	WP Ceded PY	NP Written CY	NP Written PY
AssurePro Insurance Company Limited	2,621	2,306	0	0	987	805	1,634	
Atadus Credit Insurance N.V.	14,280	11,294	0	0	9,107	7,446	9,173	
Aviva - Aviva Insurance Company of Canada	3,143,021	3,003,637	184,119	203,112	835,864	842,290	2,411,276	2,3
Aviva - Elite Insurance Company	282,747	281,594	188,196	189,514	164,843	167,299	287,102	2
Aviva - First Insurance Company	662	20	131,812	130,809	43	42	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	165,455	152,551	127,019	129,501	65,570	70,009	200,005	0
Aviva - Traders General Insurance Company	448,491	444,203	190,686	187,351	215,239	222,022	414,138	4
<b>Aviva [Selected 6] - SubTotal</b>	<b>4,106,622</b>	<b>3,957,192</b>	<b>842,754</b>	<b>869,737</b>	<b>1,449,152</b>	<b>1,365,360</b>	<b>3,692,524</b>	<b>3.4</b>
AT&T Art Insurance Corporation	3,248	1,892	0	0	2,124	1,204	1,122	

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

- We have introduced 3-month, YTD and rolling 12-month views for income pages for individual companies. This year we're extending that functionality to composites (composites are aggregations of individual companies) so now you can analyze whole swaths of the industry one quarter at a time!

## ADDITIONAL FEATURES (continued)

### Nested Composites

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

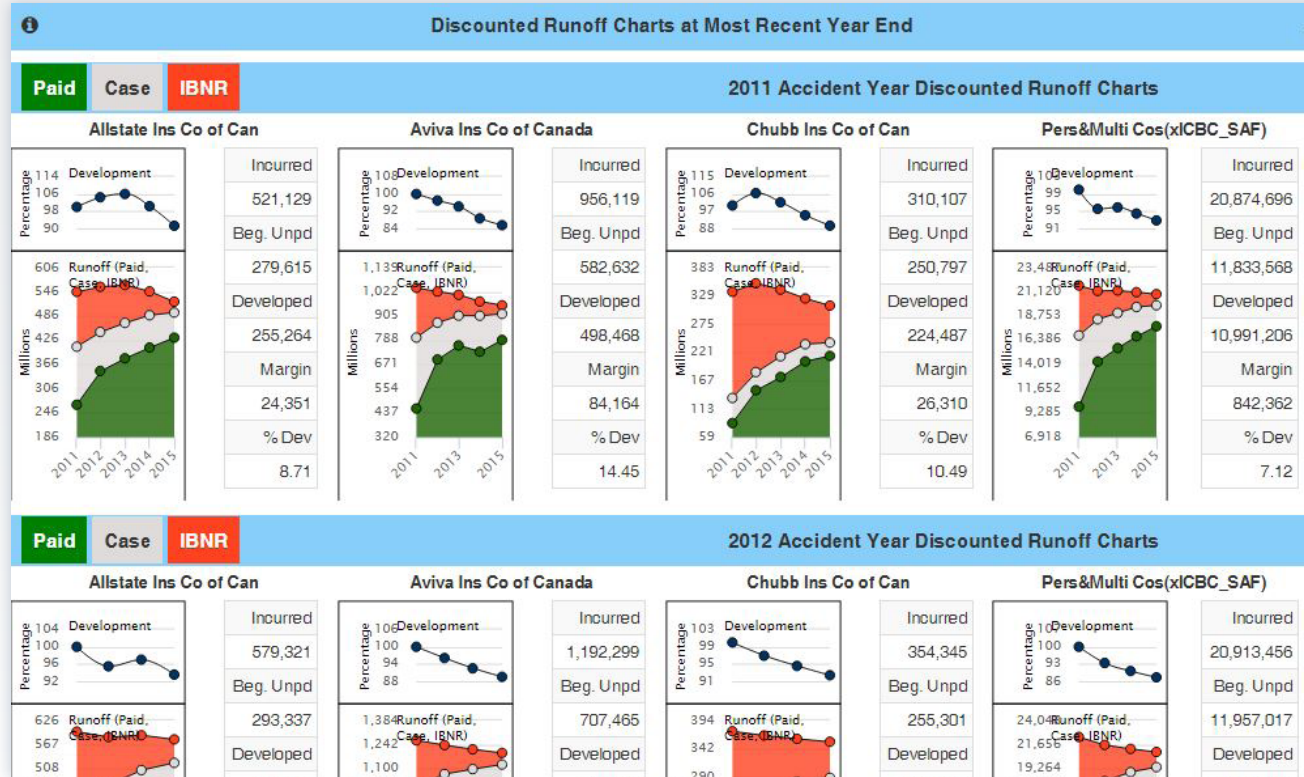
Name	Two Composites	Category:	Default	Group Type:	Simple
Description	Advanced Company Group (Period Specific)				
Select All Clear All Invert			Select All Clear All Invert		
<input type="checkbox"/> Company <input checked="" type="checkbox"/> Composite <input type="checkbox"/> Benchmark			<input type="checkbox"/> COMP AIG and Chubb <input type="checkbox"/> COMP Intact and Aviva		
→					
<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.

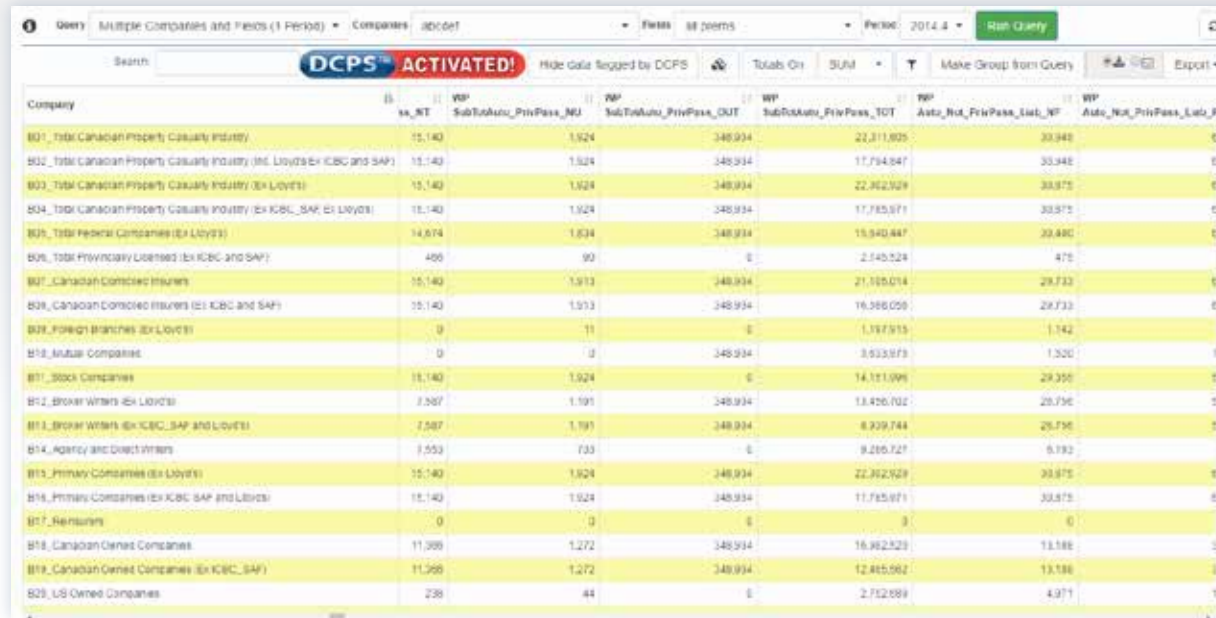
# P&C ANALYSIS OF RESERVES

- 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

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



The screenshot shows a query interface for a database. At the top, there are filters for 'Companies: abcdef', 'Fields: 88 items', and 'Period: 2014.4'. A 'Run Query' button is visible. Below the filters, there is a search bar and a 'DCPS ACTIVATED!' banner. The main area displays a table with columns for 'Company', 'ss\_NT', 'VSP SubTotAuto\_PrivPass\_MU', 'RP SubTotAuto\_PrivPass\_OUT', 'WP SubTotAuto\_PrivPass\_TOT', 'TSP Auto\_Net\_PrivPass\_Liab\_WP', and 'WP Auto\_Net\_PrivPass\_Liab\_FE'. The table contains 29 rows of data, including categories like 'Canadian Property Casualty Industry' and 'Canadian General Companies'.

Company	ss_NT	VSP SubTotAuto_PrivPass_MU	RP SubTotAuto_PrivPass_OUT	WP SubTotAuto_PrivPass_TOT	TSP Auto_Net_PrivPass_Liab_WP	WP Auto_Net_PrivPass_Liab_FE
B01_Totl Canadian Property Casualty Industry	15,140	1,924	348,934	22,311,805	33,948	0
B02_Totl Canadian Property Casualty Industry (Incl Lloyd's Ex KBC and SAP)	15,140	1,924	348,934	17,794,947	33,948	0
B03_Totl Canadian Property Casualty Industry (Ex Lloyd's)	15,140	1,924	348,934	22,362,928	33,975	0
B04_Totl Canadian Property Casualty Industry (Ex KBC, SAP & Lloyd's)	15,140	1,924	348,934	17,785,971	33,975	0
B05_Totl Federal Companies (Ex Lloyd's)	14,674	1,834	348,934	15,940,447	33,480	0
B06_Totl Provincially Licensed (Ex KBC and SAP)	466	90	0	2,145,524	476	0
B07_Canadian Domestic Insurers	15,140	1,913	348,934	21,185,014	29,733	0
B08_Canadian Domestic Insurers (Ex KBC and SAP)	15,140	1,573	348,934	16,586,050	29,733	0
B09_FOREIGN BRANCHES (Ex Lloyd's)	0	11	0	1,187,915	1,142	0
B10_Anti-Sub Companies	0	0	348,934	3,833,873	1,500	0
B11_Sock Companies	18,140	1,924	0	14,111,096	28,355	0
B12_Broker Writers (Ex Lloyd's)	7,507	1,101	348,934	13,426,102	26,736	0
B13_Broker Writers (Ex KBC, SAP and Lloyd's)	7,507	1,101	348,934	8,239,744	26,736	0
B14_Agency and Direct Writers	7,553	733	0	9,285,727	6,193	0
B15_Primary Companies (Ex Lloyd's)	15,140	1,924	348,934	22,362,928	33,975	0
B16_Primary Companies (Ex KBC, SAP and Lloyd's)	15,140	1,924	348,934	17,785,971	33,975	0
B17_Reinsurers	0	0	0	0	0	0
B18_Canadian General Companies	11,366	1,272	348,934	16,962,523	13,188	0
B19_Canadian General Companies (Ex KBC, SAP)	11,366	1,272	348,934	12,465,562	13,188	0
B20_US Ceded Companies	238	44	0	2,732,089	4,971	0

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# TOOLS OF THE TRADE: MSA QUARTERLY P&C OUTLOOK REPORT

## MSA QUARTERLY OUTLOOK REPORT

A quarterly analytical report covering the Canadian P&C Industry, with each issue containing insightful, thought-provoking research pieces covering various aspects of the industry. In addition to the articles, each issue also contains updated summary financial results for Canada's insurers and updated DBRS Ratings.

The report is read to by approximately 6,500 industry professionals including most Canadian insurance/reinsurance executives. It is available to association members courtesy of our generous sponsors.



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

## 2018 MSA REPORT P&C

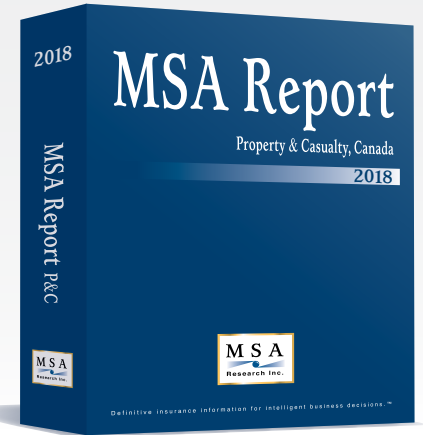
The **MSA Report** provides a wealth of financial information on the overwhelming majority of Canada's P&C insurers. An essential tool for anyone following the industry.

### 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



**ABC Insurance Company** MSA Code: PCC999

**Exhibit 1: Key Company Information**

**Panel I: Key Information**

**Panel II: Regulatory/Solvency**

**Panel III: Balance Sheet & Income Statement**

**Panel IV: Major Lines**

**Panel V: Geographic Dist.**

**Panel VI: Prov. Auto Dist.**

**ABC Insurance Company**

**Exhibit 4: Profitability/Liquidity**

**Exhibit 5: Reinsurance**

**Exhibit 6: Loss/Exp/Comm**

**Exhibit 7: Major Lines**

**Exhibit 8: Geographic Dist.**

**Exhibit 9: Prov. Auto Dist.**

**ABC Insurance Company**

**Exhibit 10: Investments**

**Exhibit 11: UPC/Adequacy**

**Exhibit 12: Adj. Expenses**

**Exhibit 13: Run-off**

**Exhibit 14: Accident-Year Exhibits**

**Accident-Year Exhibits**

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

Definitive insurance information for intelligent business decisions.™

# TOOLS OF THE TRADE: MSA BENCHMARK REPORT

## 2018 MSA BENCHMARK REPORT P&C

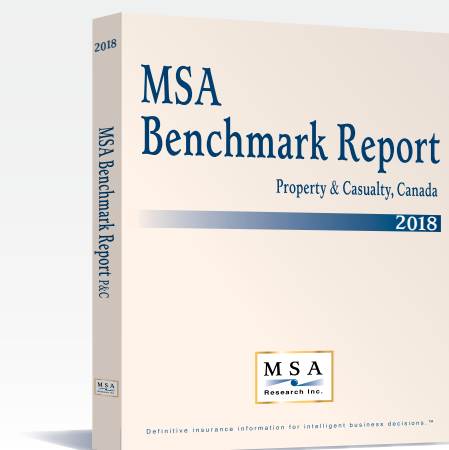
The **MSA Benchmark Report** is a powerful benchmarking tool, providing comparative statistical information and analysis on forty-three industry composites.

### 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



## 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.

For more information or to find out how you can gain access to this valuable resource, please contact Tes Fekade at:

*tesfaye.fekade@msaresearch.com* or call (416) 368-0777 x23



# TOOLS OF THE TRADE: MSA MARKET SHARE REPORT

## 2018 MSA MARKET SHARE REPORT P&C

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.

### Key Features:

- Companies ranked on a consolidated group basis
- Up/Down arrows quickly identify changes in rankings from prior year

### Primary Uses:

- Easily identify your market positions and those of your competitors
- Quickly analyze potential markets
- Review top players and their performance in any market segment



## HOW DO I GET MY HANDS ON THESE REPORTS?

The MSA Market Share Report is bundled with MSA's P&C Researcher Software Platform or can be purchased separately.

For more information or to find out how you can gain access to this valuable resource, please contact:  
Tes Fekade at [tesfaye.fekade@msaresearch.com](mailto:tesfaye.fekade@msaresearch.com) or call (416) 368-0777 x23



For more information please contact:

Laura Twidle  
Director, Catastrophic Loss Analysis,  
CatIQ Inc.  
(416) 368-0777 x30  
laura.twidle@catiq.com  
www.catiq.com

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

#### Key Features:

- Canada's most comprehensive database of Catastrophes and Notable Events<sup>1</sup> since 2008
- Aggregated insured loss estimates for Catastrophes by line of business which allow advanced benchmarking for primary insurers using CatIQ's Query View and report based Analysis Dashboard
- CatIQ's Ground-breaking FSA-level Industry Exposure (sums insured) & Loss Database (IED)
- GIS mapping technology to identify catastrophe footprints, meteorological metrics, affected postal codes and other data feeds
- CatWATCH Alerts identify, track and monitor evolving situations which may cause catastrophic damage
- Unrivalled industry support, along with meteorological insight, makes CatIQ Canada's cat data provider - designed by the industry for the industry

<sup>1</sup> 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.

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Metro Toronto  
Convention Centre

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October 9-10, 2018  
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Gatineau, QC

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October 10-12, 2018  
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Gatineau, QC

*The NICC is Canada's pre-eminent annual property & casualty insurance conference.*  
[niccanada.com](http://niccanada.com)



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