

MSA Quarterly Outlook Report

Q3-2019

In this issue...

Nine Months 2019 - Dangerous Waters

Building a Strong Risk Culture

ICBC in ICU

Quarterly CatIQ Review

DBRS Ratings Roundup

Third Quarter Company Results



Released January 2020



Feb. 3-5
2020

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Introduction

We are pleased to release the third quarter 2019 MSA Quarterly Outlook Report covering the Canadian P&C industry. Our mission of providing Canada's insurance professionals with unwavering, unbiased analysis of this dynamic industry remains steadfast. We welcome your comments and feedback regarding any aspect of these reports. You are invited to send your messages to msaquarterly@msaresearch.com.

In this issue, you will find:

- Nine Months 2019 - Dangerous Waters
- Building a Strong Risk Culture
- ICBC in ICU
- Quarterly CatIQ Review
- DBRS Ratings Roundup
- Third Quarter Company Results

For comprehensive Q3 company results, please login to MSA's *P&C Researcher Software* platform at www.msaresearch.com.

A D E V I A T I O N S V E R S E



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The *MSA Quarterly Outlook Report* is produced by MSA Research, Canada's leading provider of insurance analytics. Subscription information can be found on www.msaresearch.com/store.

Our Readers

This report is subscribed to by approximately 1,400 industry professionals including most Canadian insurance/reinsurance executives, commercial brokers, retail brokers, adjusters, regulators, associations, auditors, analysts & TPA's.

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The logo for Lloyd's, featuring the word "LLOYD'S" in white, serif, all-caps font centered within a solid black rectangular background.

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If so, please contact Laura Viau:

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Sincerely,

Joel Baker,

President and CEO,

MSA Research and

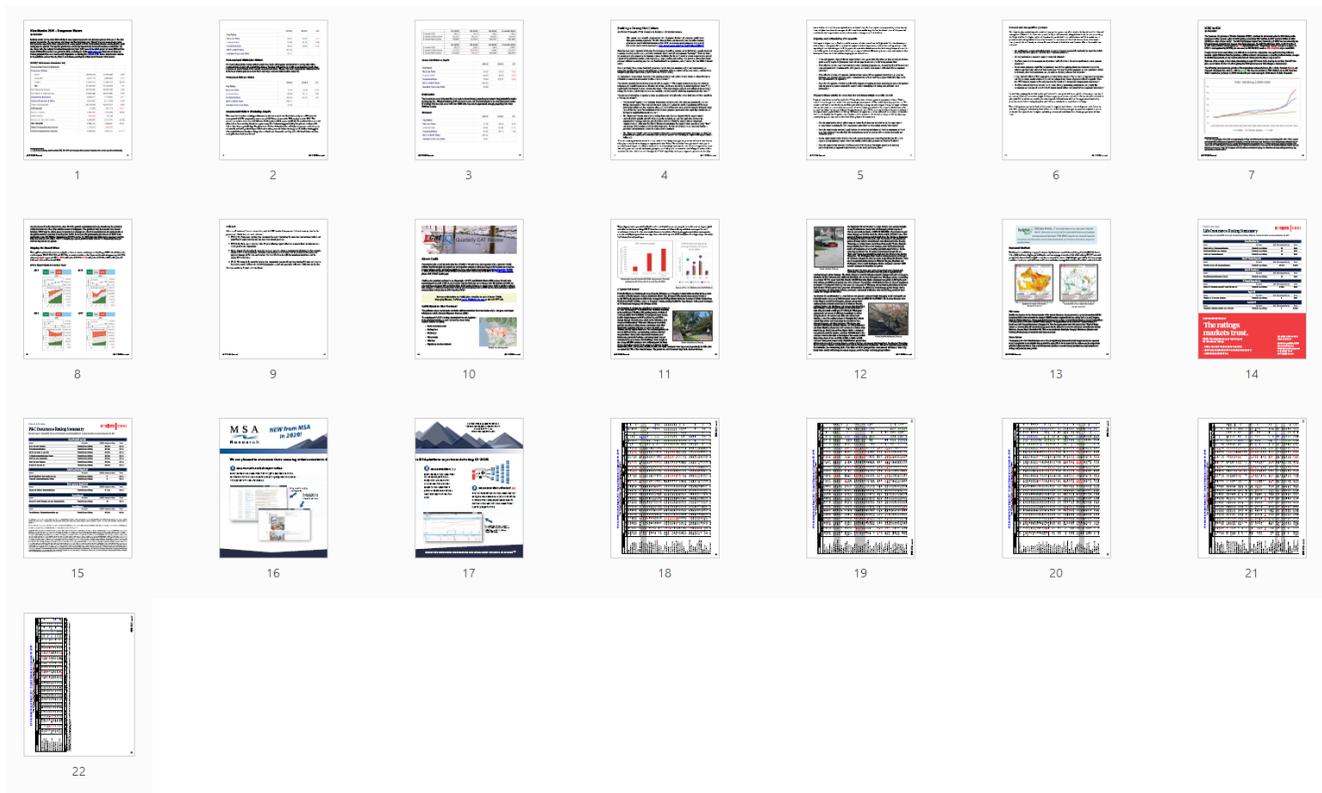
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Printed in Canada ISSN 1929-3194

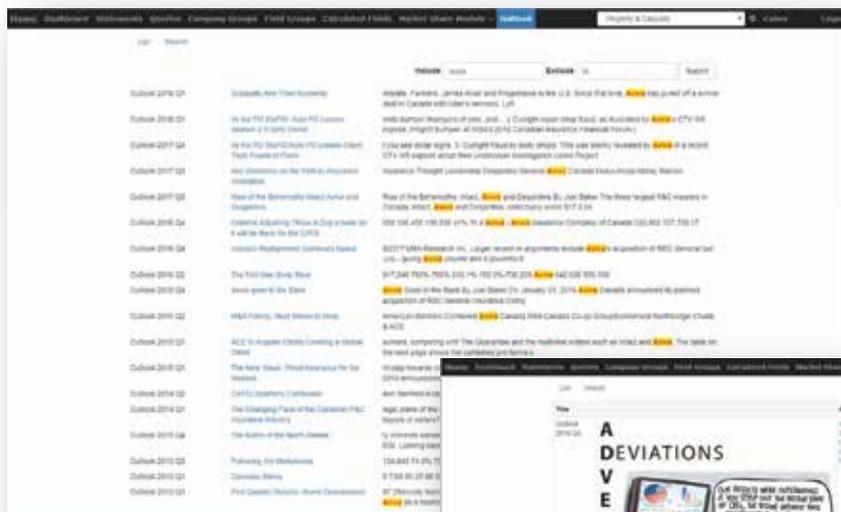
MSA Quarterly Outlook Report Q3-2019 Abstract



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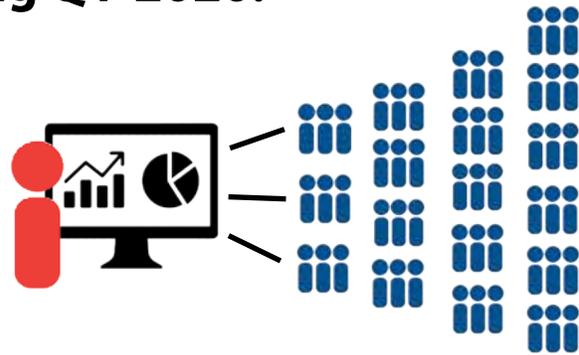


Contact **Tes Fekade** for details:
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The MSA platform experience debuting Q1-2020!

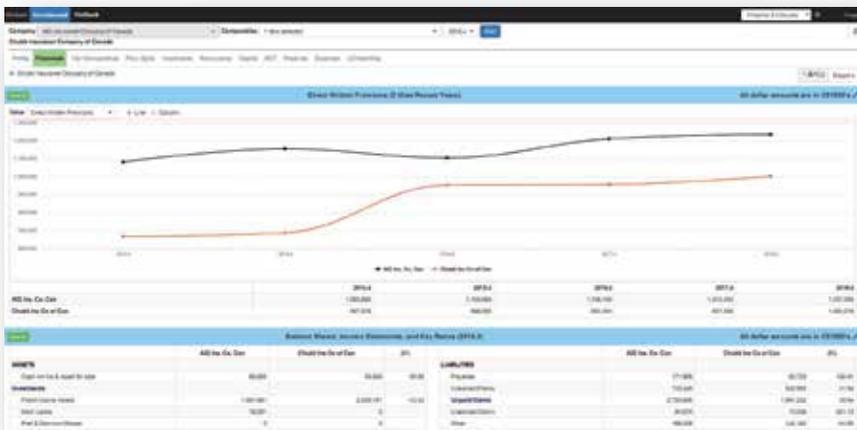
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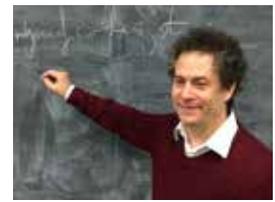
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Professor Yaneer Bar-Yam
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MSA CONFERENCES & EVENTS

February 3-5, 2020
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CatIQ Connect is a content-driven discussion working to foster collaboration before, during and after catastrophic events.
connect.catiq.com



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



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