

# MSA



**Research Inc.**

Definitive insurance information  
for intelligent business decisions™

## Year-End 2018 Canadian Life/Health/Fraternal Insurance Summary Results

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



## Summarized Year-End 2018 Canadian Life/Health/Fraternal Insurance Results

Dollar amounts in thousands of Canadian Dollars.  
Released March 18, 2019

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MSA Code	Company	Group	Net Premiums	YoY% Change	Total Revenue	YoY% Change	Benefits and Expenses	YoY% Change	Net Income	YoY% Change	Comprehensive Income	YoY% Change	LICAT or LIMAT Ratio
FLC001	ACTRA Fraternal Benefit Society		16,156	5%	24,846	-1%	23,842	-5%	1,004		-1,521	-289%	0.00
LHB002	Aetna Life Insurance Company		14,533	46%	16,804	36%	11,739	55%	4,207	5%	3,183	23%	695.22
LHB039	Allianz Life Insurance Company of North America		151	-11%	744	-2%	3,105	684%	-1,648	-668%	-1,703	-7196%	347.16
LHC002	Allstate Life Insurance Company of Canada	Allstate	0		42	11%	45	-13%	-3	63%	7	112%	
LHB004	American Bankers Life Assurance Company of Florida		90,041	31%	92,871	32%	78,110	26%	10,964	77%	10,964	77%	128.27
LHB006	American Health and Life Insurance Company		18,128	22%	19,108	21%	13,635	16%	4,221	42%	3,699	43%	346.68
LHB005	American Income Life Insurance Company		134,161	8%	150,023	8%	98,092	32%	51,881	-20%	35,686	-53%	121.46
LHC055	Assurant Life of Canada		279,693	2%	282,681	-26%	267,713	-25%	10,931	-47%	10,931	-47%	156.08
LHB015	AXA Equitable Life Insurance Company		5,081	26%	7,312	31%	2,459	-49%	3,946	504%	3,520	369%	126.54
LHC004	Blue Cross Life Insurance Company of Canada		331,382	13%	351,500	8%	339,968	8%	8,990	2%	3,545	-68%	135.35
LHC003	BMO - BMO Life Assurance Company	BMO	1,185,876	16%	1,188,240	-20%	1,035,225	-13%	126,823	-45%	108,304	-47%	117.31
LHC005	BMO - BMO Life Insurance Company	BMO	1,204,589	15%	1,207,767	-20%	1,043,266	-13%	135,184	-43%	116,508	-45%	116.69
LHB090	British Insurance Company of Cayman		45,457	6%	62,590	15%	23,256	-61%	30,890	810%	31,543	817%	203.17
LHC073	Brookfield Annuity Company		208,465	-2%	209,425	-5%	208,906	-6%	519	120%	385	115%	202.06
LHC010	Canadian Premier Life Insurance Company	Securian	105,635	27%	112,004	17%	107,254	15%	3,488	109%	2,731	637%	146.50
LHP005	Capitale assureur de l'administration publique Inc. (La)	Capitale Grp	2,262,007	8%	2,353,207	-3%	2,261,220	-3%	68,019	3%	83,045	105%	
LHC001	Chubb Life Insurance Company of Canada	Chubb	55,020	6%	56,806	6%	46,249	12%	7,620	-15%	7,331	-11%	109.41
LHC006	CIBC Life Insurance Company Limited		35,729	-7%	37,834	-6%	28,065	15%	6,639	-41%	5,678	-46%	548.18
LHC022	CIGNA Life Insurance Company of Canada		92,979	-19%	106,556	-6%	89,088	-16%	12,126	147%	11,331	143%	
LHB011	Combined Insurance Company of America		168,477	24%	182,056	23%	180,487	284%	-186	-100%	-636	-101%	130.58
LHC012	CompCorp Life Insurance Company		0		0		67	-4%	-67	4%	-67	4%	
LHB012	Connecticut General Life Insurance Company		2,045	-3%	16,699	2552%	6,688	270%	7,365	454%	2,841	358%	220.35
LHC013	Co-operators Life Insurance Company	Cooperators	891,924	-5%	1,091,994	-14%	917,840	-18%	136,211	129%	122,050	4%	146.24
FLB003	Croatian Fraternal Union of America		299	-7%	701	-1%	723	-24%	-22	91%	-22	91%	145.16
LHC015	CUMIS Life Insurance Company	Cooperators	197,418	-28%	209,857	-33%	184,672	-33%	18,476	-33%	16,877	-43%	157.56
LHP003	Desjardins Financial Security Life Assurance Company		4,684,829	6%	6,336,565	-9%	5,447,429	-11%	618,879	1%	502,773	-26%	
LHC016	Empire Life Insurance Company (The)	E-L Financial	873,605	5%	1,127,092	-32%	938,217	-35%	148,841	-17%	115,631	-36%	148.69
LHB016	Employers Reassurance Corporation		173,957	0%	198,424	-41%	486,712	1283%	-208,986	-186%	-217,033	-283%	117.36
LHC017	Equitable Life Insurance Company of Canada (The)		894,314	17%	956,055	-1%	844,462	2%	86,810	-18%	85,305	-21%	147.35
FLC007	FaithLife Financial		22,661	12%	31,214	-26%	29,339	-29%	1,736	192%	354	157%	0.00
LHC038	Foresters Life Insurance Company	Foresters	137,913	17%	162,278	-20%	200,619	30%	-32,310	-189%	-32,415	-191%	118.05
LHB010	General Re Life Corporation	BRKA	1,742	-9%	1,970	-2%	1,078	116%	892	-41%	892	-41%	242.51
LHB021	Gerber Life Insurance Company		2,838	-2%	4,381	-19%	3,128	-52%	1,010	185%	158	111%	286.13
FLC005	Grand Orange Lodge of British America (The)		1,310	-34%	1,522	-68%	1,324	-67%	264	-76%	-207	-117%	0.00
LHC008	GWL - Canada Life Assurance Company (The)	GWL	9,021,104	8%	11,591,591	-14%	9,747,757	-17%	1,771,778	7%	1,997,641	3%	142.70

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MSA Code	Company	Group	Net Premiums	YoY% Change	Total Revenue	YoY% Change	Benefits and Expenses	YoY% Change	Net Income	YoY% Change	Comprehensive Income	YoY% Change	LICAT or LIMAT Ratio
LHC041	GWL - Canada Life Financial Corporation (See Profile Notes)	GWL	9,021,104	8%	11,591,634	-14%	9,747,737	-17%	1,771,824	7%	1,997,604	3%	142.60
LHC007	GWL - Canada Life Insurance Company of Canada (The)	GWL	2,061,027	0%	2,274,175	-13%	2,221,350	-9%	132,123	-25%	82,631	-49%	216.16
LHC020	GWL - Great-West Life Assurance Company (The)	GWL	31,803,405	6%	36,875,532	-5%	33,681,667	-6%	2,987,680	21%	3,299,591	26%	139.83
LHC024	GWL - London Life Insurance Company	GWL	16,463,580	13%	18,255,116	8%	17,560,861	7%	575,282	47%	663,527	104%	133.95
LHB091	Hannover Re (Ireland) Limited Canadian Life Branch		486	412%	1,509	51%	10,178	79%	-8,669	-84%	-8,790	-63%	218.59
FLC006	Independent Order of Foresters (The)	Foresters	1,168,611	11%	1,439,086	-27%	1,562,297	-18%	-116,931	-407%	-9,850	89%	0.00
LHP001	Industrial Alliance Insurance and Financial Services Inc. (See Profile Notes)	IA	7,157,249	12%	9,069,001	-12%	8,250,040	-14%	633,889	19%	602,182	17%	
LHC031	ivari		398,953	22%	334,620	-67%	406,351	-62%	-44,308	-167%	-72,134	-172%	113.06
LHB031	Jackson National Life Insurance Company	Swiss Re	20	43%	209	-7%	770	424%	-561	-829%	-561	-116%	357.73
FLB004	Knights of Columbus		210,414	1%	309,548	-13%	329,208	-3%	-19,660	-226%	-42,997	-313%	189.84
LHB027	Liberty Life Assurance Company of Boston		536	-13%	732	-12%	1,498	-22%	-766	29%	-836	39%	358.69
LHB028	Life Insurance Company of North America		46,570	-2%	52,278	2%	60,596	-5%	-9,880	27%	-12,322	20%	222.03
LHC025	Manulife - Manufacturers Life Insurance Company (The)	Manulife	24,010,054	-15%	38,109,562	-34%	32,220,501	-41%	5,289,884	99%	7,503,543	410%	142.93
LHC042	Manulife - Manulife Financial Corporation (See Profile Notes)	Manulife	24,010,053	-15%	38,092,913	-34%	32,574,479	-41%	5,013,509	118%	7,011,370	595%	131.57
LHC072	Manulife Assurance Company of Canada	Manulife	0		1,676	134%	519	-21%	851	1834%	1,279	2807%	125.75
LHC026	MD Life Insurance Company		0		20,951	-24%	17,924	-25%	2,372	-8%	2,372	-6%	132.68
LHB033	Metropolitan Life Insurance Company		0		2,220	27%	410	-48%	1,415	248%	1,154	261%	
LHB035	Munich Reinsurance Company (Life Branch)		1,562,538	-77%	1,676,474	-76%	1,337,539	-80%	259,875	25%	237,293	30%	117.14
LHB038	New York Life Insurance Company		48,324	2%	84,040	69%	47,061	-8%	34,252	1742%	23,225	549%	388.81
LHB092	Pacific Life Re Limited		3,631	179%	4,993	239%	5,316	179%	30	-99%	30	-99%	189.30
LHB087	Partner Reinsurance Company Ltd.		9,529	-18%	10,688	-35%	5,262	-42%	2,076	-62%	2,076	-62%	161.39
LHC069	PartnerRe Life Reinsurance Company of Canada		49,955	2%	63,264	-6%	75,942	14%	-12,849	-4689%	-12,553	-1616%	129.14
LHB023	Pavonia Life Insurance Company of Michigan		6,862	-18%	7,691	-17%	7,131	-2%	-3,047	-211%	-2,971	-206%	499.20
LHC033	Primerica Life Insurance Company of Canada		159,809	12%	246,884	8%	101,609	-13%	105,875	29%	103,663	27%	161.79
LHC023	RBC Life Insurance Company	RBC	1,835,138	-2%	1,948,022	-16%	1,609,207	-23%	245,396	50%	201,088	37%	128.18
LHC034	Reliable Life Insurance Company		679	-19%	967	-21%	677	-24%	214	-12%	214	-12%	154.70
LHB040	ReliaStar Life Insurance Company		0		5,837	238%	52	-98%	5,785	444%	3,027	3991%	206.09
LHC021	RGA Life Reinsurance Company of Canada		342,551	27%	440,968	-51%	510,222	-40%	-49,128	-246%	-44,680	-236%	124.86
LHC019	Scotia Life Insurance Company		52,986	0%	56,032	-1%	26,938	8%	28,244	1%	24,087	-22%	240.29
FLC010	Sons of Scotland Benevolent Association (Ceased 2018)		772	-34%	1,592	18%	2,884	93%	-1,292	-188%	-1,451	-199%	
LHP027	SSQ Insurance Company Inc.		179,162	2%	179,962	-41%	158,816	-44%	16,450	2%	12,464	-32%	
LHC043	Sun Life Financial Inc. (See Profile Note)	Sunlife	18,636,938	22%	27,020,219	-9%	23,509,743	-12%	2,616,527	17%	3,503,611	83%	144.46
LHC036	Sunlife - Sun Life Assurance Company of Canada	Sunlife	18,521,065	37%	22,918,639	0%	20,158,783	-3%	2,035,476	29%	2,790,712	103%	130.92
LHC067	Sunlife - Sun Life Insurance (Canada) Limited	Sunlife	2,581,723	37%	2,902,201	-1%	2,528,460	-9%	244,900	40%	221,019	23%	136.46
FLB007	Supreme Council of the Royal Arcanum		98	-5%	612	-4%	293	-68%	307	205%	307	205%	395.63
LHB051	Swiss Reinsurance Company (Life Branch)	Swiss Re	103,463	-1%	95,245	-81%	-67,316	-121%	124,738	-13%	127,723	4%	123.79



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LHB022	Talcott Resolution Life Insurance Company		0		63	70%	-195	68%	256	-60%	293	-51%	6640.25
LHC037	TD Life Insurance Company		77,760	-2%	103,298	7%	97,765	7%	4,050	5%	3,737	16%	273.31
FLC014	Teachers Life Insurance Society (Fraternal)		16,339	25%	16,735	-5%	14,577	-16%	2,158	756%	1,614	-39%	0.00
FLC015	Toronto Police Widows and Orphans Fund		1,747	-1%	201	-98%	1,460	-76%	-860	-122%	-1,469	-136%	0.00
FLC011	Ukrainian Fraternal Society of Canada		81	-8%	148	-72%	211	-65%	-63	25%	-63	25%	0.00
FLB009	Ukrainian National Association		40	-17%	288	-2%	1,170	550%	-923	-1254%	-923	-1254%	431.81
LHB053	United American Insurance Company		137	-29%	477	-20%	952	222%	-332	-234%	-537	-277%	862.41
LHC039	Wawanesa Life Insurance Company (The)		223,771	29%	230,479	1%	219,129	-4%	6,820	1167%	7,329	522%	178.49
LHC018	Western Life Assurance Company		111,169	-12%	109,784	-21%	105,064	-29%	3,457	165%	3,940	172%	177.13
	<b>SUM</b>		<b>100,731,349</b>	<b>-2%</b>	<b>133,432,351</b>	<b>-21%</b>	<b>118,063,179</b>	<b>-24%</b>	<b>12,974,343</b>	<b>29%</b>	<b>15,896,424</b>	<b>90%</b>	

Shaded rows indicates that subsidiary information was not taken into account for 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™

2019

[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 17.

## 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 Bussines' 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), a settings gear icon, and Logout. Below the navigation bar, the main content area is titled 'Market Share Module Line Of Bussines'. It features a 'Name' field containing 'My LOB Selection', a 'Category' dropdown set to 'Default', and a 'Label' field. To the right of these fields are 'Save' and 'Cancel' buttons. Below the name and category fields is a 'Description' field containing 'Combination of Personal Property and Private Passenger Auto'. The main part of the interface is a list of checkboxes for selecting business lines. The list includes: 'TOTAL - NET' (unchecked), 'Total - direct' (unchecked), 'Property' (unchecked), 'Personal' (checked), 'Commercial' (unchecked), 'Aircraft' (unchecked), 'Automobile' (unchecked), and 'Private Passenger' (checked).

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	2012.4	2016.4	2015.4	2014.4	2013.4
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	36.85	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	0.90	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	74,068	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	55.15	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
Mitros 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.

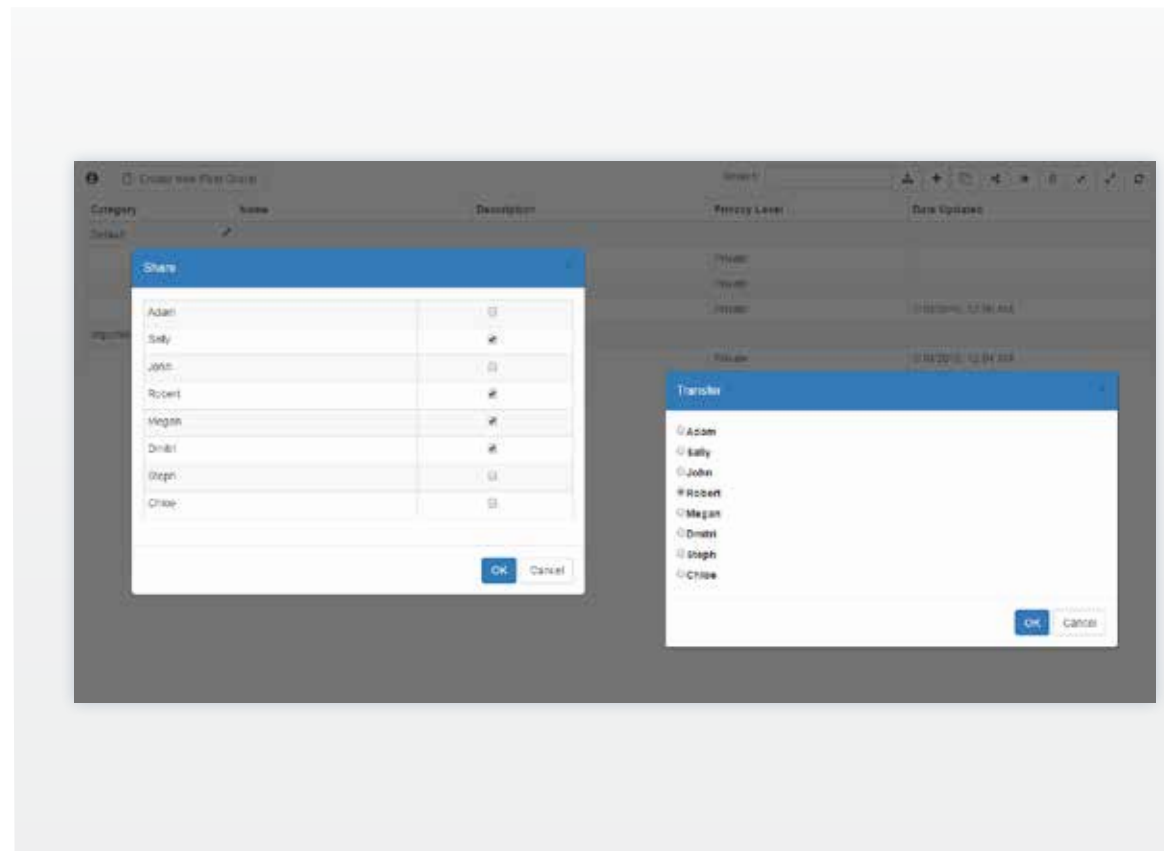
- **Enhanced collaboration features between users - takes collaboration to a new level (site license only)**

- **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

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

## LIFE/HEALTH DASHBOARD

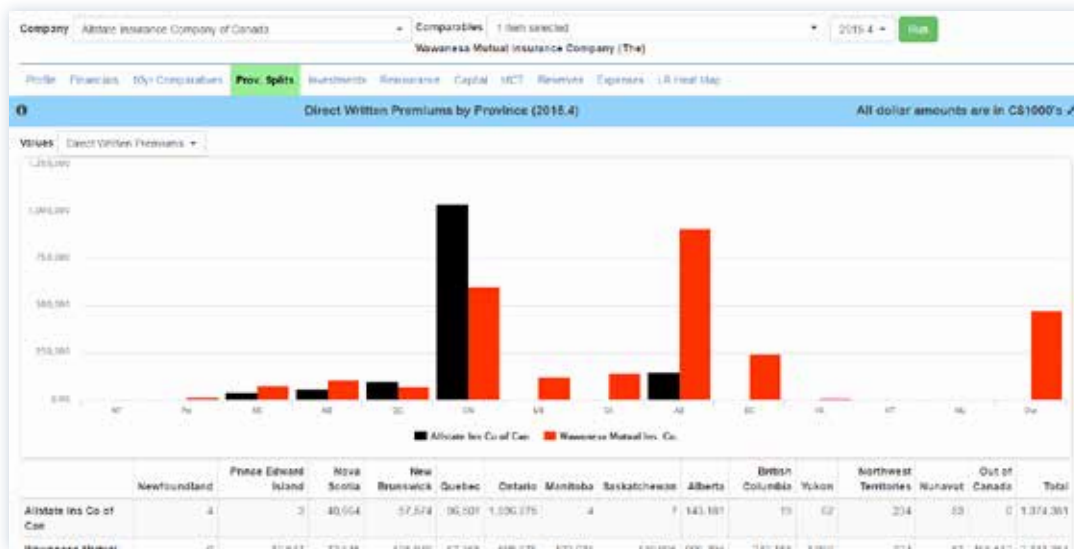
Company: Manufacturers Life Insurance Company (The) | Comparables: 1 item selected | 2015.4 | Run

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

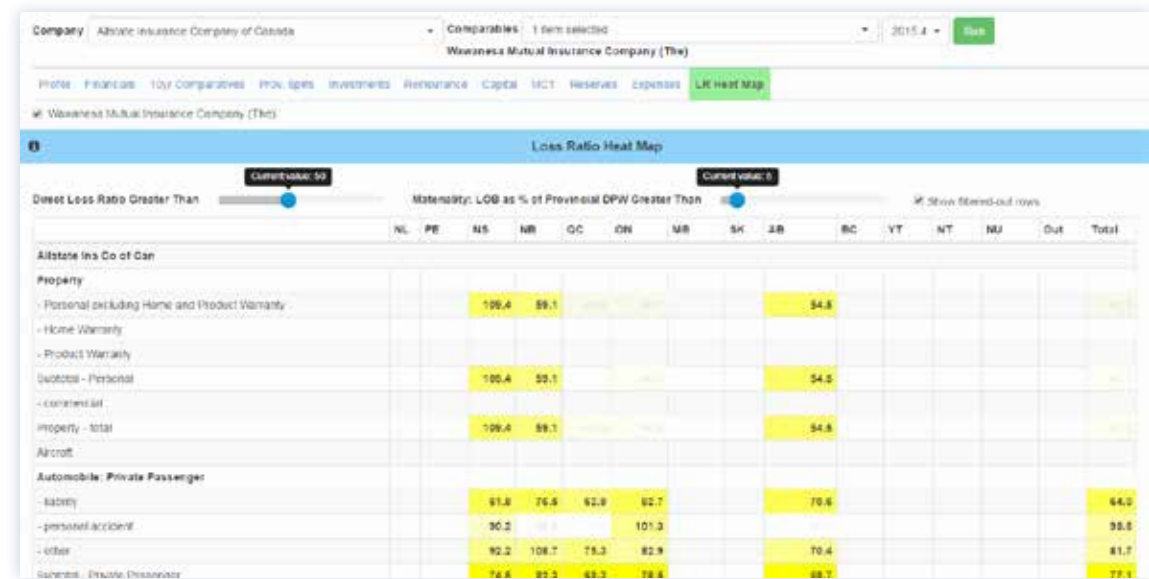


## PROVINCIAL SPLITS

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

## 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.

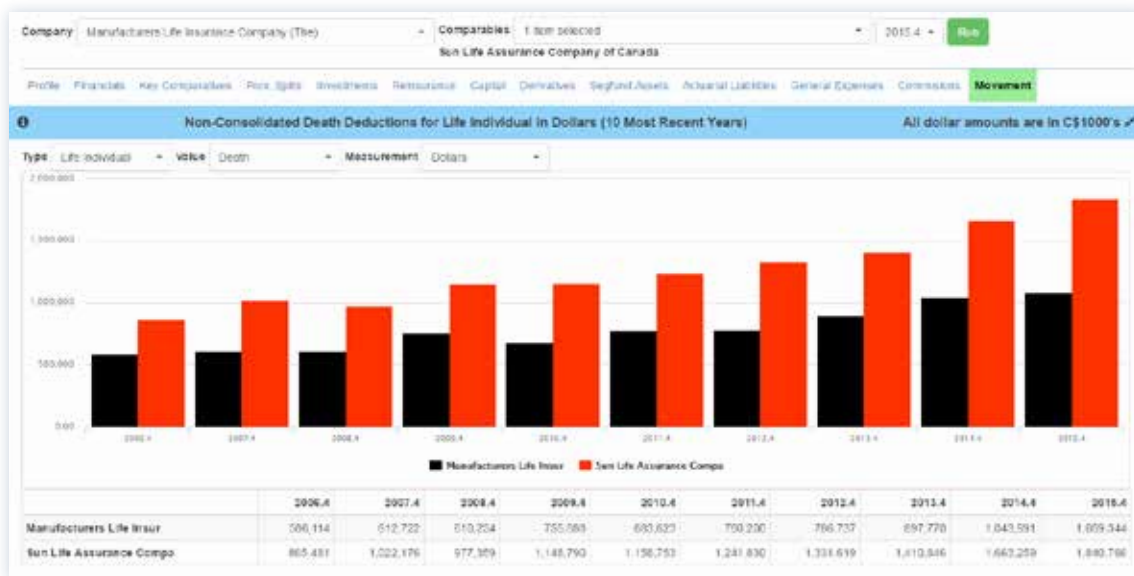
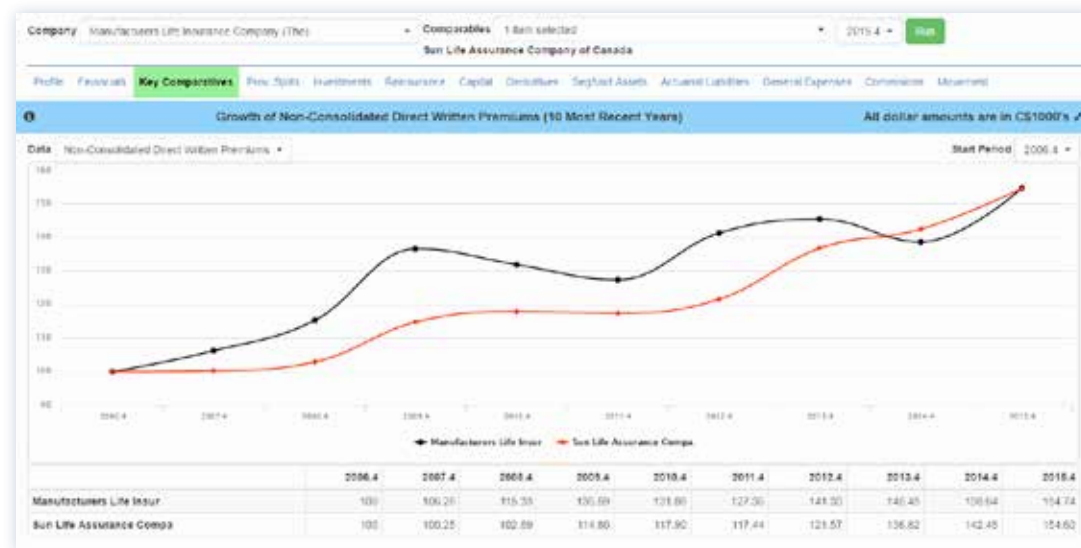


# DASHBOARD - LIFE/HEALTH

## 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.

# INTRODUCING AUTOMATION VIA MSA'S API (Application Programming Interface)

## Taking MSA Researcher to the next level with our new API

Corporate site-license subscribers now have the option of tapping into MSA's P&C or Life/Health Researcher platforms programmatically via API, allowing for powerful automation of reports or services and deep integration with other corporate reporting systems.

The API allows programatic access to many of the core features of the platform including:

1. Individual user ability to share data with the corporate API access account
2. The corporate API access account may access to all individual users' data simultaneously, including:
  - o Company Groups and Composites
  - o Fields Groups
  - o Calculated Fields
  - o Market Share Lines of Business
  - o Market Share Regions
3. All querying features, such as:
  - o Field Query
  - o Period Query
  - o Company Query
  - o Market Share Query
4. Regulatory Statement Data
5. All DataPoints Data (for open database license holders)



For access to the API or for more information, please contact [tesfaye.fekade@msaresearch.com](mailto:tesfaye.fekade@msaresearch.com)

# ADDITIONAL FEATURES

Company: Adlake Insurance Company of Canada  
 Period: 2015-1-1  
 Time Frame: YTD  
 3 months  
 Rolling 12 months  
 Page: 57 of 10 Premium Values

ADLAKEL  
 2015.1 (last 3 months)

CONSOLIDATED  
 PROVINCIAL AND TERRITORIAL EXHIBIT OF PREMIUMS WRITTEN

Class of Insurance	Newfoundland & Labrador (01)	Prince Edward Island (02)	Nova Scotia (03)	New Brunswick (04)	Quebec (05)	Ontario (06)	Manitoba (07)	Saskatchewan (08)	Alberta (09)
LICENSED (Y/N)	01	0	0	0	0	0	0	0	0
Property	01	0	3,002	3,098	8,605	63,983	0	0	11,221
- Home Warrants	04	0	0	0	0	0	0	0	0
- Product Warrants	05	0	0	0	0	0	0	0	0
Subtotal - Property	06	0	3,002	3,098	8,605	63,983	0	0	11,221
- Personal	07	0	0	0	0	0	0	0	0
- Commercial	08	0	0	0	0	0	0	0	0
Property - Total	09	0	3,002	3,098	8,605	63,983	0	0	11,221
Aircraft	10	0	0	0	0	0	0	0	0
Automobile	11	0	3,341	4,201	6,307	33,861	0	0	12,442
- Private Passenger	12	0	611	962	108	58,030	0	0	1,253
- Personal auto fleet	13	0	1,774	2,992	6,427	58,896	0	0	8,935
- Other	14	0	0	0	0	0	0	0	0
Subtotal - Private Passenger	15	0	2,385	3,954	6,535	117,926	0	0	10,188
Other than Private Passenger	16	0	0	0	0	0	0	0	0
- Personal auto fleet	17	0	0	0	0	0	0	0	0
- Other	18	0	0	0	0	0	0	0	0
Subtotal - Other than Private Passenger	19	0	0	0	0	0	0	0	0
Facility Asset - Residual Market	20	0	0	0	0	0	0	0	0
- Personal auto fleet	21	0	0	0	0	0	0	0	0
- Other	22	0	0	0	0	0	0	0	0
Subtotal - Facility Asset - Residual Market	23	0	0	0	0	0	0	0	0

## DISCRETE PERIOD ANALYSIS

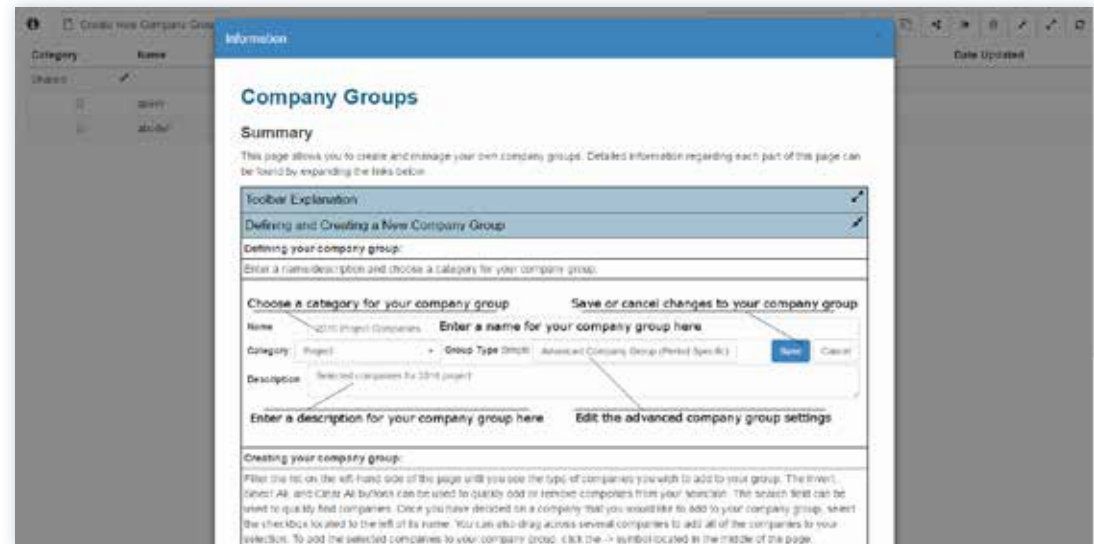
Ability to view 3mos, YTD or rolling twelve month information for selected statement pages.

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.



# 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.

Query: Multiple Companies and Fields (1 Period) | Companies: All Companies with 2013 Q4 Data | Fields: Income Statement Fields | Period: 2015 4 | Run Query

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
AssurePro Insurance Company Limited	2,621	2,506	0	0	987	805	1,634	
Atadus Credit Insurance N.V.	14,280	11,294	0	0	9,107	7,446	5,173	
Aviva - Aviva Insurance Company of Canada	3,143,021	3,003,637	184,119	203,112	805,864	812,290	2,411,276	2,3
Aviva - Elite Insurance Company	282,747	281,094	189,198	189,514	164,843	167,299	287,302	2
Aviva - First Insurance Company	882	20	131,812	130,408	43	42	132,151	1
Aviva - S&Y Insurance Company	48,826	54,227	50,023	49,400	47,564	53,233	50,962	
Aviva - Scottish & York Insurance Co. Limited	165,455	153,551	127,019	129,601	65,970	70,008	200,004	2
Aviva - Traders General Insurance Company	448,491	444,203	180,686	187,351	215,239	222,022	414,138	4
<b>Aviva [Selected 5] - SubTotal</b>	<b>4,106,022</b>	<b>3,957,192</b>	<b>642,754</b>	<b>669,737</b>	<b>1,449,152</b>	<b>1,363,300</b>	<b>3,592,624</b>	<b>3.4</b>
AY&A 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!

Company: COMP big op on writers

Period: 2016.3 | Time Frame:  YTD  3 months  Rolling 12 months

Page: 20.30 Statement of Income



## 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.

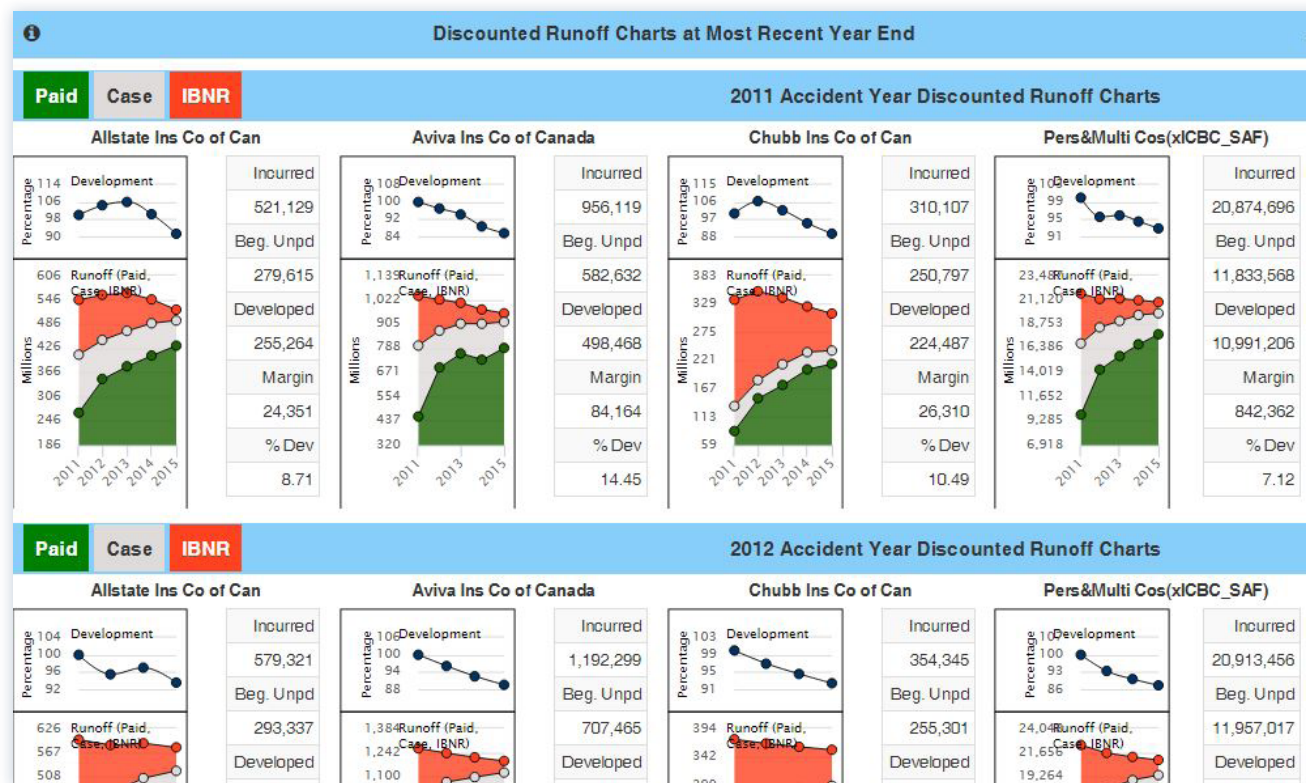
<input type="checkbox"/>	Two Composites		Simple	COMP Two Composites
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### Improved Field Group and Company Group Creation Interfaces

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

# P&C ANALYSIS OF RESERVES

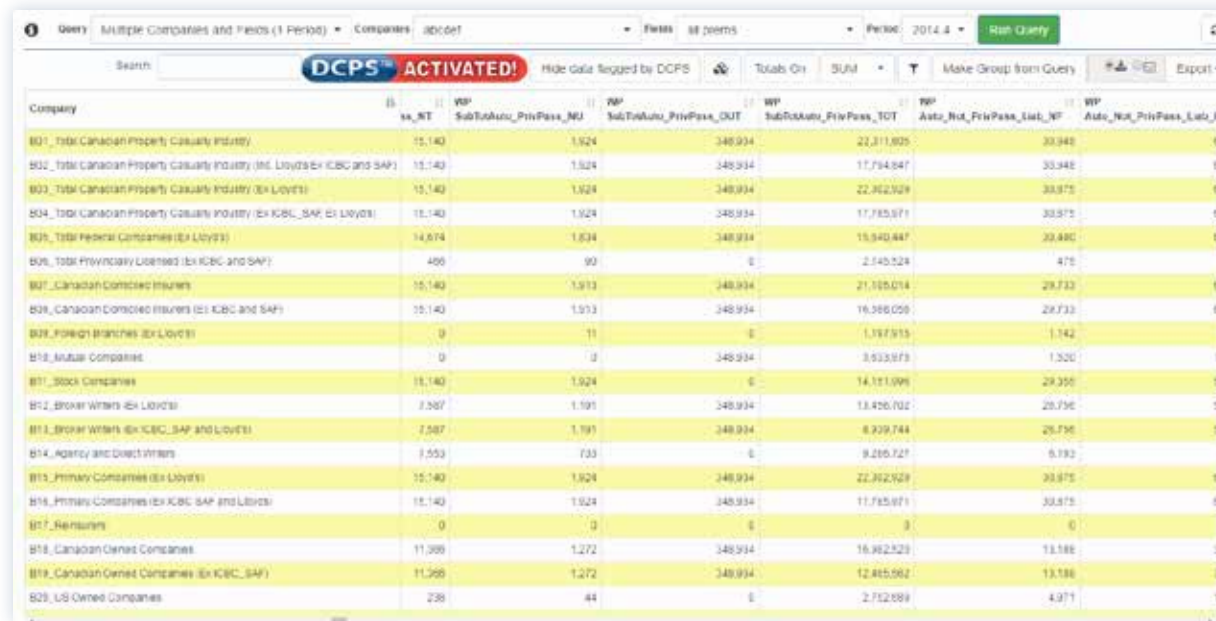
- Analyze LOB calendar-year, accident-year and margin/deficiency ratios for up to five companies, benchmarks or composites.
- Show summarized run-off data on a discounted or undiscounted basis for up to five companies, benchmarks or composites.
- View MSA's proprietary accident-year runoff charts and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



Definitive insurance information for intelligent business decisions.™

# QUERY INTERFACE

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



Company	ISNT	VSP SubTotAuto_PrivPass_MU	NP 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	33,348	0
B02_Totl Canadian Property Casualty Industry (incl Lloyd's Ex KBC and SAP)	15,140	1,924	348,934	17,794,947	33,348	0
B03_Totl Canadian Property Casualty Industry (Ex Lloyd's)	15,140	1,924	348,934	22,302,928	33,875	0
B04_Totl Canadian Property Casualty Industry (Ex KBC_SAP Ex Lloyd's)	15,140	1,924	348,934	17,785,971	33,875	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	21,105,014	29,733	0
B08_Canadian Domestic Insurers (Ex KBC and SAP)	15,140	1,913	348,934	16,586,050	29,733	0
B09_Foreign Branches (Ex Lloyd's)	0	11	0	1,197,915	1,142	0
B10_Anti-Trust Companies	0	0	348,934	3,833,873	1,500	0
B11_Broker Companies	15,140	1,924	0	14,111,096	28,355	0
B12_Broker Writers (Ex Lloyd's)	7,507	1,101	348,934	13,426,102	28,736	0
B13_Broker Writers (Ex KBC_SAP and Lloyd's)	7,507	1,101	348,934	8,239,744	28,736	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	22,302,928	33,875	0
B16_Primary Companies (Ex KBC_SAP and Lloyd's)	15,140	1,924	348,934	17,785,971	33,875	0
B17_Renewals	0	0	0	0	0	0
B18_Canadian Ceded Companies	11,266	1,272	348,934	16,902,523	13,188	0
B19_Canadian Ceded Companies (Ex KBC_SAP)	11,266	1,272	348,934	12,485,562	13,188	0
B20_US Ceded Companies	238	44	0	2,712,089	4,971	0

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

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laura.twidle@catiq.com  
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- CatIQ's ground-breaking FSA-level Industry Exposure (sums insured) & Loss Database (IED)
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<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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## APRIL 15-16, 2019, METRO TORONTO CONVENTION CENTRE

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Partner, North-West Europe,  
Deloitte and former Executive  
Director of Europol



#### **David Hickton**

Founding Director, University of Pittsburgh  
Institute for Cyber Law, Policy and Security,  
former U.S. Attorney for the Western District  
of Pennsylvania at the DOJ under U.S. A.G.  
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