



2021

PRODUCTS, SERVICES AND EVENTS CATALOGUE



Definitive Insurance Information for Intelligent Business Decisions™

OUR STORY

Market-Security Analysis & Research Inc. (MSA Research) is a Canadian-owned, independent and impartial analytical research firm that is focused on the Canadian insurance industry. MSA Research was founded in 2003 and commenced operations in 2004.

We are the dominant provider of financial information relating to Canadian insurers, with 90% of the Canadian industry using our reports and software. Our mission is to provide Canada's insurance professionals with comprehensive financial information, unparalleled analytics, and opportunities for industry to collaborate on important issues of the day.

MSA Research is the organization behind esteemed conferences such as the National Insurance Conference of Canada (founded 2007), the Canadian Insurance Financial Forum (founded 2010), CatIQ Connect (founded 2014) and InsurTech North (founded 2018). For more information about our conferences, see the back cover of this catalogue.

Through fostering industry thought leadership, MSA Research continues to prove itself a staple provider of valuable Canadian insurance information.

MSA IN NUMBERS



Users

1,100+



Years of Data

30



Market Coverage

98%+



Number of Data Points

117million+



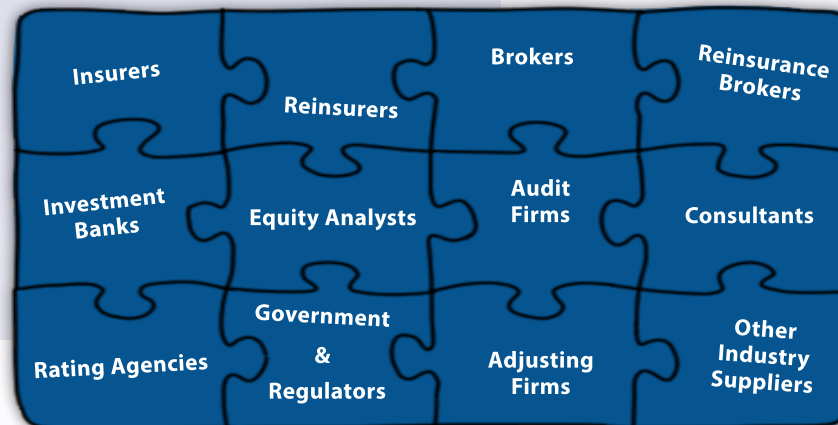
Number of User-generated Data Points

2billion+

OUR CUSTOMERS

90%

of the Canadian insurance industry uses our reports and software!



MSA RESEARCHER P&C AND L/H SOFTWARE

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 Life/Health industries. Our software is used by the overwhelming majority of insurers, reinsurers, and many others that make up the Canadian insurance industry.

 **Unmatched Breadth: Reporting on over 98% of the market with 30+ years of historical data available**

 **Unparalleled Timeliness & Frequency: Updates are released rapidly every quarter**

 **Unrivalled Functionality: Easy access to a spectrum of analytical tools**

 **Uncompromising Support & Training: It's always about your needs and it's always free**

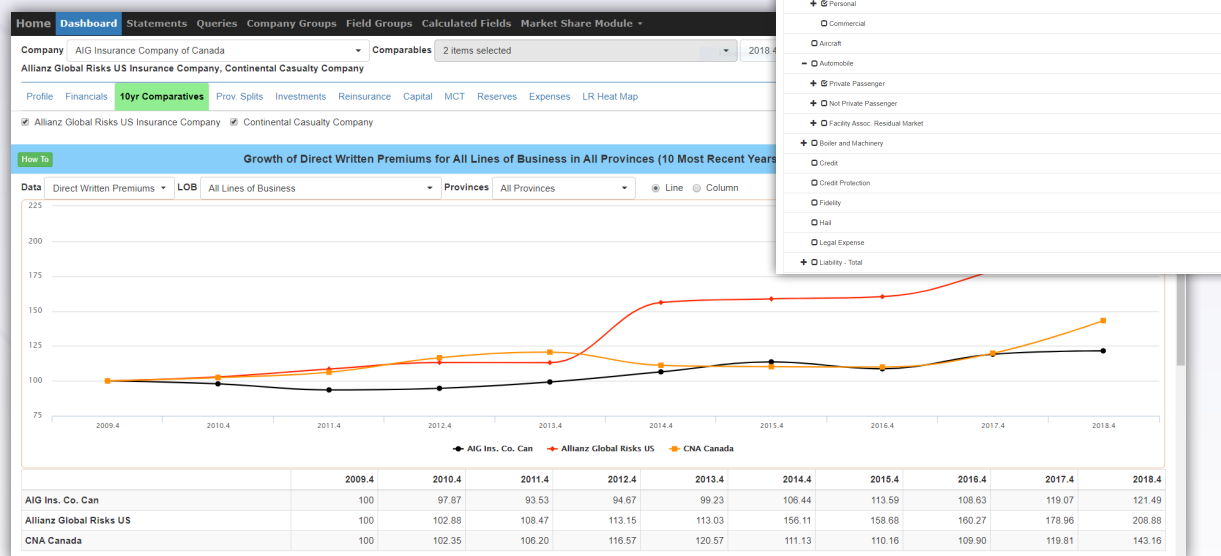
 **MSA Researcher is fully bilingual / MSA Researcher est entièrement bilingue**

Our interactive multi-tab, multi-period and multi-dimensional dashboards provide you with quick and easy access to our analytical tools.

These dashboards are available to:

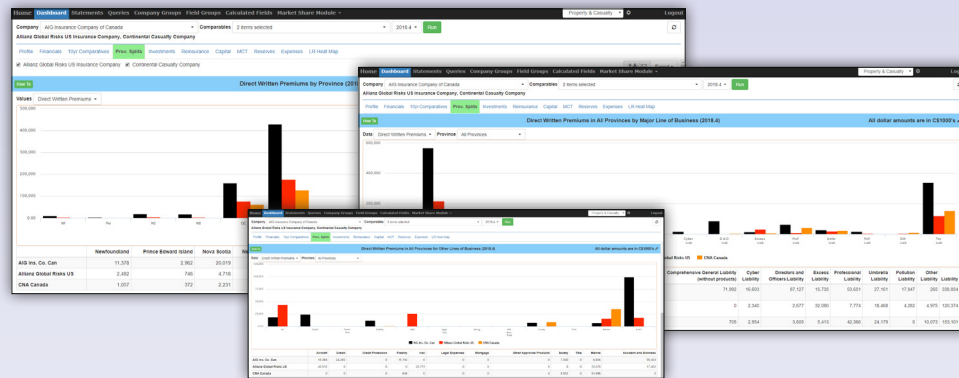
- MSA Researcher Full License
- MSA Researcher Lite License

See next page for full dashboard tabs and some examples.



P&C Dashboard

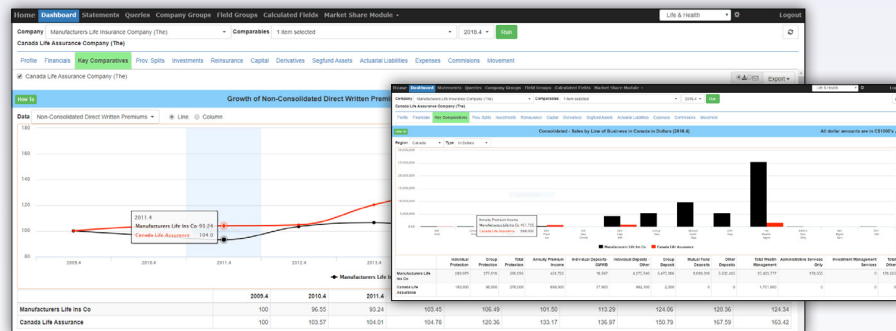
Examples of two out of eleven tabs:



Provincial Splits: Use this three-part tab to quickly analyze and compare provincial split and line of business information for the selected company/ies, benchmarks or composites.

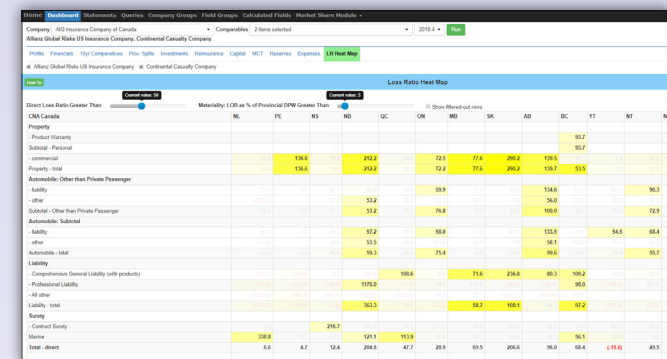
L/H Dashboard

Examples of two out of thirteen tabs:



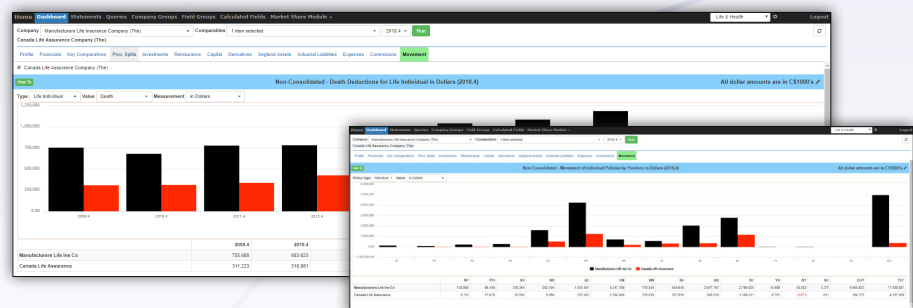
Key Comparatives: With this two-part tab, quickly analyze and compare line of business and geographic information over ten years for the selected company/ies, benchmarks or composites.

Profile Financials 10-year Comparatives Prov Splits Investments
Reinsurance Capital MCT Reserves Expenses Loss Ratio Heat Map



Loss Ratio Heat Map: Use MSA's loss ratio heat map to quickly hone in on pain points for the selected company/ies, benchmarks or composites. Use the handy sliders to adjust loss ratio thresholds and desired line of business materiality.

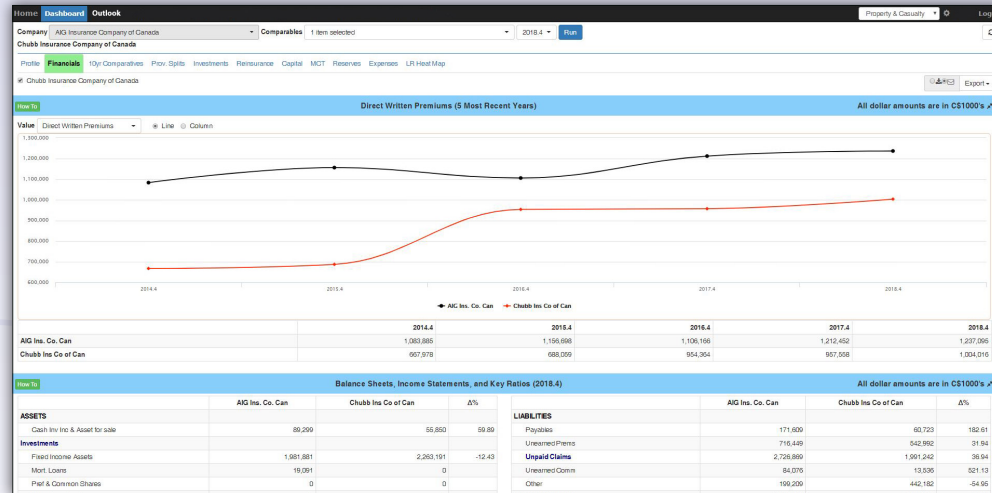
Profile Financials Key Comparatives Prov Splits Investments Reinsurance Capital
Derivatives Seg Fund Assets Actuarial Liabilities General Expenses Commissions Movement



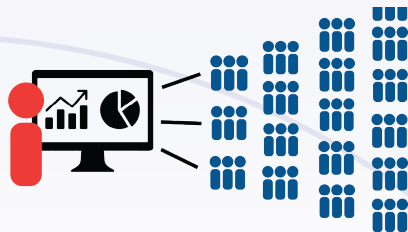
Movement: Use this two-part tab to analyze policy movement by line, by category, by dollars, or by policy count or by province for the selected company/ies, benchmarks or composites.

MSA Researcher *Lite*

Every license of MSA Researcher is accompanied by a companion Lite license for another user that provides access to MSA Researcher's powerful dashboard and MSA Quarterly Report Online (P&C only).



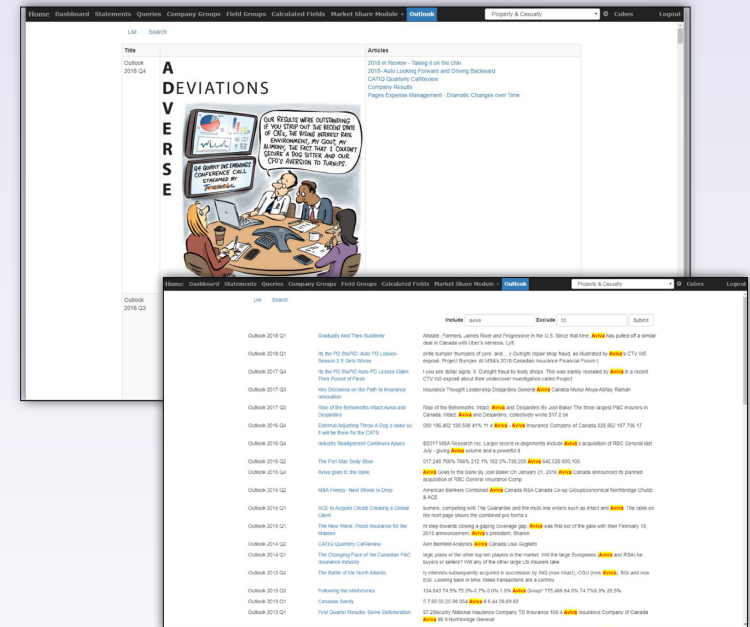
MSA Researcher Unlimited



Site license subscribers of MSA Researcher can now give MSA Researcher Lite to an unlimited number of their staff, executives and board members. P&C users will have access to our Quarterly Report online.

MSA Quarterly Outlook Reports Online

Every license of MSA Researcher P&C has a new module with a searchable archive of MSA's Quarterly Reports going back to Q2-2004. (Available to Full & Lite P&C Licenses)



Statement Viewer

(Not available to Lite licenses)

Browse or export OSFI/CCIR statement pages for any company, benchmark or composite for any period, or export an entire statement. Includes 3-month or rolling 12-month views.

Powerful Engine Query

(Not available to Lite licenses)

Query is where you have the ability to quickly obtain precisely the data that you need. Sort, filter and export it to Excel. Looking to analyze a specific aspect across a group of insurers, benchmarks or composites? Compare against the whole industry? Sort companies by any field in the regulatory statements? Query is where you do that!

Create custom 'Field Groups' and 'Company Groups' and then run them against each other. These groups are persistent. That is, once you create them, you can use them repeatedly. You can also share them with others in your organization if you have a corporate license.

Home Dashboard **Statements** Queries Company Groups Field Groups Calculated Fields Market Share Module

How To Company: AIG Insurance Company of Canada

Period: 2018.4 Time Frame: YTD 3 months

Page: 20.30 Statement of Income

AIG Insurance Company of Canada

20.30 CONSOLIDATED FINANCIAL STATEMENTS

2018.4 (YTD) STATEMENT OF INCOME

| Page | | Current Year (01) | Prior Year (03) |
|-------|---|-------------------|-----------------|
| | UNDERWRITING OPERATIONS | | |
| | Premiums Written | | |
| | Direct | 01 1,237,095 | 1,212,452 |
| 70.21 | Reinsurance Assumed | 02 15,088 | 15,116 |
| 70.21 | Reinsurance Ceded | 03 854,666 | 831,477 |
| 60.20 | Net Premiums Written | 04 397,517 | 396,091 |
| | Decrease (increase) in Net Unearned Premiums | 05 1,281 | (6,093) |
| 60.20 | Net Premiums Earned | 06 398,798 | 389,998 |
| | Service Charges | 07 669 | 829 |
| | Other | 08 0 | 0 |
| | Total Underwriting Revenue | 09 399,467 | 390,827 |
| | Gross Claims and Adjustment Expenses | 62 1,024,696 | 717,450 |
| | Reinsurers' share of claims and adjustment expenses | 64 715,431 | 402,887 |
| 60.20 | Net Claims and Adjustment Expenses | 10 309,265 | 314,763 |
| | Acquisition Expenses | | |
| 80.10 | Gross Commissions | 66 111,235 | 105,358 |
| 80.10 | Ceded Commissions | 68 154,832 | 152,037 |
| | Taxes | 12 43,247 | 38,248 |
| 80.20 | Other | 14 48,403 | 45,535 |
| 80.20 | General Expenses | 16 41,596 | 36,780 |
| | Total Claims and Expenses | 19 398,914 | 388,647 |
| | Premium Deficiency Adjustments | 20 0 | 0 |
| | Underwriting Income (Loss) | 29 553 | 2,180 |
| 40.07 | INVESTMENT OPERATIONS | | |
| | Income | 32 69,416 | 67,549 |
| | Gains (Losses) from FVO or FVTPL | 35 (166) | 7,166 |
| | Realized Gains (Losses) | 33 (2,817) | 14,680 |
| | Expenses | 34 1,664 | 2,077 |
| | Net Investment Income | 39 64,769 | 87,318 |

Home Dashboard **Statements** **Queries** Company Groups Field Groups Calculated Fields Market Share Module

How To Query: Multiple Companies and Fields (1 Period) Companies: All Companies with 2019 Q3 Data Fields: Income Period: 2019.3 Run Query

Search: **DCPS™ ACTIVATED!** Hide data flagged by DCPS

SubTotals On Totals On SUM Make Group from Query Export to Excel

| Company | MSA Code | WP_Direct CY | WP_Direct PY | WP_Assumed CY | WP_Assumed PY | WP_Ceded CY | WP_Ceded PY | NPWritten CY | NPWritten PY | ChngInUPR CY | ChngInUPR PY | NPEarned CY | NPEarned PY | SvcChrgs CY | SvcChrgs PY | OtherU CY |
|--|----------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|----------------|----------------|-----------|
| AIG Insurance Company of Canada | PCP074 | 1,026,548 | 979,247 | 7,369 | 10,121 | 768,908 | 712,368 | 265,109 | 276,980 | 32,962 | 21,309 | 298,071 | 298,289 | 753 | 496 | |
| Algonia Mutual Insurance Company | PCP065 | 8,079 | 7,102 | 0 | 0 | 1,425 | 1,359 | 6,654 | 5,743 | -650 | -54 | 6,004 | 5,689 | 103 | 92 | |
| Allianz Global Risks US Insurance Company | PCB176 | 476,561 | 361,252 | 39,346 | 28,482 | 220,114 | 176,957 | 295,793 | 212,817 | -37,606 | -6,113 | 268,187 | 206,704 | 0 | 0 | |
| Allied World Specialty Insurance Company | PCB231 | 48,953 | 28,627 | 120 | 233 | 25,159 | 11,565 | 23,914 | 17,295 | -9,041 | -9,505 | 14,873 | 7,790 | 0 | 0 | |
| Allstate Insurance Company of Canada | PCC003 | 1,470,502 | 1,231,171 | 0 | 0 | 2,317 | 1,826 | 1,468,185 | 1,229,345 | -155,105 | -93,868 | 1,313,080 | 1,135,477 | 22,305 | 18,783 | |
| Esurance Insurance Company of Canada | PCP193 | 70 | 2,649 | 0 | 0 | 0 | 0 | 70 | 2,649 | 13 | 488 | 63 | 3,137 | 0 | 70 | |
| Palo Alto Insurance Company | PCP111 | 63,759 | 51,223 | 0 | 0 | 0 | -2 | 63,759 | 51,227 | -3,291 | -548 | 60,508 | 50,679 | 1,671 | 1,361 | |
| Pennbridge Insurance Company | PCP065 | 343,023 | 249,202 | 0 | 0 | 463 | 273 | 342,560 | 248,987 | -43,004 | -32,808 | 297,555 | 216,179 | 5,248 | 3,706 | |
| Allstate [Selected 4] - SubTotal | | 1,470,502 | 1,231,171 | 0 | 0 | 2,317 | 1,826 | 1,468,185 | 1,229,345 | -155,105 | -93,868 | 1,313,080 | 1,135,477 | 22,305 | 18,783 | |
| American Agricultural Insurance Company | PCB013 | 0 | 0 | 14,276 | 14,190 | 4,550 | 4,397 | 9,726 | 9,793 | 64 | 5 | 9,790 | 9,798 | 0 | 0 | |
| American Bankers Insurance Company of Florida | PCB018 | 422,590 | 421,680 | 0 | 0 | 249,036 | 250,559 | 173,551 | 171,021 | 5,606 | -21,753 | 179,157 | 149,268 | 0 | 0 | |
| American Road Insurance Company (The) | PCB023 | 9,547 | 10,372 | 0 | 0 | 0 | 0 | 9,547 | 10,372 | 0 | 0 | 9,547 | 10,372 | 0 | 0 | |
| Antigonish Farmers' Mutual Insurance Company | PCC006 | 4,789 | 4,650 | 0 | 0 | 923 | 920 | 3,866 | 3,730 | 62 | 31 | 3,928 | 3,761 | 113 | 109 | |
| Arch Insurance Canada Ltd. | PCP190 | 85,561 | 64,909 | 300 | 400 | 76,868 | 57,577 | 9,963 | 7,732 | -2,899 | -637 | 7,124 | 7,066 | 0 | 0 | |
| Arch Reinsurance Company | PCB240 | 0 | 0 | 49,505 | 36,331 | 39,971 | 29,526 | 9,534 | 6,705 | -2,344 | 203 | 7,190 | 6,508 | 0 | 0 | |
| Aspen Insurance UK Limited | PCB121 | 8,315 | 4,707 | 19,325 | 21,035 | 19,725 | 20,548 | 7,915 | 5,194 | -2,463 | -316 | 5,452 | 4,878 | 0 | 0 | |
| Associated Electric & Gas Insurance Services Limited | PCB224 | 25,831 | 22,311 | 0 | 0 | 12,063 | 9,188 | 13,768 | 13,123 | -767 | -644 | 13,001 | 12,476 | 0 | 0 | |
| Atradius Crédito y Caución, S.A. de Seguros y Reaseguros | PCB245 | 10,657 | 10,828 | 0 | 0 | 6,008 | 6,602 | 4,589 | 4,226 | 457 | 84 | 5,056 | 4,310 | 493 | 291 | |
| Aviva General Insurance Company | PCC038 | 688,251 | 744,176 | 39,116 | 171,544 | 609,567 | 371,474 | 117,800 | 544,246 | 86,418 | -9,847 | 204,218 | 534,399 | 0 | 0 | |
| Aviva Insurance Company of Canada | PCC037 | 2,563,641 | 2,504,905 | 127,717 | 398,709 | 2,234,450 | 792,707 | 456,898 | 2,110,907 | 335,165 | -38,192 | 762,083 | 2,072,715 | 0 | 0 | |
| Elite Insurance Company | PCC030 | 232,578 | 235,168 | 16,927 | 159,053 | 195,106 | 142,895 | 54,399 | 251,326 | -5,547 | 94,307 | 246,779 | 0 | 0 | 0 | |
| Pilot Insurance Company | PCP059 | -2 | -4 | 32,466 | 115,694 | 7,426 | 0 | 25,038 | 115,690 | 18,368 | -2,053 | 43,406 | 113,587 | 0 | 0 | |
| S&Y Insurance Company | PCP112 | 40,062 | 35,800 | 913 | 34,072 | 31,316 | 25,245 | 9,659 | 44,626 | 7,086 | -807 | 16,743 | 43,819 | 0 | 0 | |
| Total SUM | | 45,299,135 | 41,226,453 | 6,247,173 | 6,394,924 | 14,042,412 | 10,562,018 | 37,503,896 | 37,068,359 | -1,704,364 | -2,161,065 | 35,799,532 | 34,897,294 | 175,556 | 173,736 | |

Powerful Market-Share Analysis Module

(Not available to Lite licenses)

This extremely powerful view provides you with unprecedented insights into market share information. Measure marketshare 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
- ✓ Region Selector
- ✓ Market-share Analysis Grid

HomeDashboardStatementsQueriesCompany GroupsField GroupsCalculated FieldsMarket Share Module -

Property & Casualty

Market Share Module > Query

View To

RegionCanada

LOBCommercial Lines

Company GroupMarket share - Group Basis

BaseIndustry TotalCurrent thru 2018

Run

Search

DCPS™ ACTIVATED!

Hide data flagged by DCPS

Enable Group Fine Prints

From1to5

2018.4

Print

Export to Excel

| Company | Rank by | | | | | Market Share | | | | | Direct Written Premiums | | | | | % Growth | |
|---|---------|--------|--------|--------|--------|--------------|--------|--------|--------|--------|-------------------------|------------|------------|------------|------------|----------|------|
| | 2018.4 | 2017.4 | 2016.4 | 2015.4 | 2014.4 | 2018.4 | 2017.4 | 2016.4 | 2015.4 | 2014.4 | 2018.4 | 2017.4 | 2016.4 | 2015.4 | 2014.4 | | |
| Lloyds Underwriters | 1 | 1 | 2 | 2 | 2 | 12.30 | 11.82 | 11.17 | 11.00 | 9.79 | 2,979,015 | 2,660,423 | 2,426,525 | 2,337,821 | 1,946,371 | 1.12 | 1.10 |
| Intact Financial Corporation (See Profile Notes) | 2 | 2 | 1 | 1 | 1 | 11.71 | 11.76 | 11.98 | 12.31 | 11.99 | 2,836,313 | 2,647,307 | 2,602,167 | 2,616,969 | 2,384,280 | 1.07 | 1.02 |
| Aviva Canada Group (See Profile Notes) | 3 | 3 | 3 | 3 | 3 | 7.12 | 7.61 | 7.51 | 7.78 | 8.21 | 1,724,588 | 1,712,695 | 1,631,072 | 1,652,599 | 1,632,472 | 1.01 | 1.05 |
| COMP Northbridge Financial Corporation | 4 | 4 | 4 | 4 | 5 | 5.83 | 5.63 | 5.35 | 4.98 | 4.92 | 1,413,273 | 1,267,891 | 1,162,814 | 1,058,347 | 977,299 | 1.11 | 1.09 |
| AIG Insurance Company of Canada | 5 | 5 | 6 | 5 | 7 | 4.39 | 4.68 | 4.40 | 4.74 | 4.76 | 1,063,104 | 1,054,522 | 955,660 | 1,006,980 | 945,508 | 1.01 | 1.10 |
| RSA Canada Group (See Profile Notes) | 6 | 6 | 5 | 6 | 4 | 4.02 | 4.11 | 4.76 | 4.43 | 5.03 | 973,619 | 925,375 | 1,034,384 | 941,837 | 999,863 | 1.05 | 0.89 |
| COMP Co-operators - Group | 7 | 7 | 8 | 9 | 9 | 3.82 | 3.83 | 3.75 | 3.72 | 3.85 | 926,357 | 862,975 | 814,552 | 790,014 | 765,914 | 1.07 | 1.06 |
| Insurance Corporation of British Columbia (See Profile Notes) | 8 | 8 | 7 | 11 | 12 | 3.61 | 3.64 | 4.22 | 3.17 | 3.04 | 874,768 | 819,919 | 916,048 | 674,294 | 604,958 | 1.07 | 0.90 |
| COMP Travelers - Group | 9 | 10 | 12 | 10 | 10 | 3.05 | 3.08 | 3.08 | 3.15 | 3.39 | 739,875 | 693,169 | 669,931 | 669,151 | 674,041 | 1.07 | 1.03 |
| Economical Mutual Insurance Company | 9 | 9 | 10 | 8 | 2 | 2.94 | 3.47 | 3.65 | 3.70 | 4.05 | 712,172 | 780,399 | 793,454 | 785,929 | 805,152 | 0.91 | 0.98 |
| COMP Chubb Group | 12 | 13 | 14 | 13 | 13 | 2.67 | 2.75 | 2.86 | 1.78 | 1.82 | 645,614 | 619,447 | 622,217 | 378,424 | 361,684 | 1.04 | 1.00 |
| Glenworth Financial Mortgage Insurance Company Canada | 11 | 10 | 8 | 11 | 11 | 2.64 | 2.94 | 3.50 | 3.80 | 3.21 | 638,995 | 662,706 | 759,806 | 808,819 | 637,675 | 0.96 | 0.87 |
| Zurich Insurance Company Ltd. | 13 | 13 | 11 | 7 | 6 | 2.38 | 2.58 | 3.30 | 4.36 | 4.87 | 575,959 | 579,689 | 716,091 | 927,648 | 968,314 | 0.99 | 0.81 |
| Wawanesa Mutual Insurance Company (The) | 14 | 14 | 14 | 13 | 14 | 2.03 | 1.97 | 1.93 | 1.89 | 1.81 | 490,803 | 442,371 | 418,238 | 402,073 | 360,394 | 1.11 | 1.06 |
| Alliant Global Risks US Insurance Company | 16 | 17 | 16 | 17 | 18 | 1.80 | 1.50 | 1.59 | 1.51 | 1.45 | 448,675 | 360,540 | 325,590 | 337,191 | 300,381 | 1.24 | 1.11 |
| COMP FM Global - Group | 15 | 15 | 15 | 15 | 15 | 1.73 | 1.74 | 1.67 | 1.69 | 1.74 | 418,979 | 391,356 | 363,538 | 360,169 | 346,157 | 1.07 | 1.08 |
| COMP XL - Group | 24 | 26 | 62 | 66 | 152 | 1.04 | 0.87 | 0.12 | 0.12 | 0.12 | 369,326 | 233,553 | 188,564 | 25,361 | 23,632 | 1.58 | 1.24 |
| SGI CANADA | 17 | 18 | 18 | 18 | 18 | 1.49 | 1.51 | 1.44 | 1.39 | 1.38 | 361,311 | 340,031 | 313,364 | 296,123 | 273,393 | 1.06 | 1.09 |
| Canada Guaranty Mortgage Insurance Company | 19 | 16 | 19 | 21 | 139 | 1.41 | 1.54 | 1.31 | 1.31 | 1.17 | 335,923 | 318,151 | 335,496 | 277,426 | 233,113 | 1.06 | 0.95 |
| Provincial Guaranty Insurance Company | 21 | 21 | 21 | 21 | 21 | 1.25 | 1.24 | 1.15 | 1.15 | 1.15 | 324,002 | 279,254 | 269,499 | 269,499 | 269,499 | 1.00 | 1.00 |
| Total | | | | | | 95.35 | 95.16 | 95.73 | 95.68 | 95.64 | 24,985,541 | 22,322,058 | 21,863,582 | 20,979,863 | 19,607,555 | 1.06 | 1.03 |

Collaboration Features

(Available to Corporate licenses)

DCPS™ ACTIVATED!

A Cure for the Double Counting Blues

Query employs MSA's proprietary Double Counting Prevention System (DCPS). DCPS takes care of double counting when you include consolidated parent companies with their subsidiaries in your queries.



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). Users 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).

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Corporate site license subscribers 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:

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



For access to the API, please contact:
tesfaye.fekade@msaresearch.com

MSA Researcher Options & Benefits

For pricing, information or to arrange a demo, please contact Tesfaye Fekade at tesfaye.fekade@msaresearch.com.

| | Individual Licenses (P&C) | Corporate Site Licenses (P&C) | Lite (P&C) | Individual Licenses (Life/Health) | Corporate Site Licenses (Life Health) | Lite (Life/Health) |
|--------------------------------------|---------------------------|-------------------------------|------------|-----------------------------------|---------------------------------------|--------------------|
| Number of Full Users | 1, 2 or 3 | 25 and up | - | 1, 2 or 3 | 25 and up | - |
| Number of Lite Users | 1, 2 or 3 | Unlimited | - | 1, 2 or 3 | Unlimited | - |
| Update Frequency | Quarterly | Quarterly | Quarterly | Quarterly | Quarterly | Quarterly |
| Support | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Admin Controls | ✗ | ✓ | NA | ✗ | ✓ | NA |
| Collaboration Features | ✗ | ✓ | NA | ✗ | ✓ | NA |
| Yrs of Data | 10 | 10 or back to 1990 | 10 | 10 | 10 or back to 1996 | 10 |
| Online Access to MSA's Quarterly Rpt | ✓ | ✓ | ✓ | NA | NA | NA |
| Printed copies of MSA Quarterly Rpt | Add-on | 30 | add-on | NA | NA | NA |
| API | ✗ | ✓ | ✗ | ✗ | ✓ | ✗ |
| Interactive Dashboard | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ |
| Statement View | ✓ | ✓ | ✗ | ✓ | ✓ | ✗ |
| Query View | ✓ | ✓ | ✗ | ✓ | ✓ | ✗ |
| Market Share Module | ✓ | ✓ | ✗ | ✓ | ✓ | ✗ |
| Company Groups and Custom Composites | ✓ | ✓ | ✗ | ✓ | ✓ | ✗ |
| Field Groups | ✓ | ✓ | ✗ | ✓ | ✓ | ✗ |
| Calculated Fields | ✓ | ✓ | ✗ | ✓ | ✓ | ✗ |

MSA QUARTERLY OUTLOOK REPORT

We produce a quarterly analytical outlook report covering the Canadian P&C industry

Each issue contains 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, updated DBRS Ratings Roundup and a CatIQ Review...all of which are informative and of great interest!

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store.msaresearch.com**

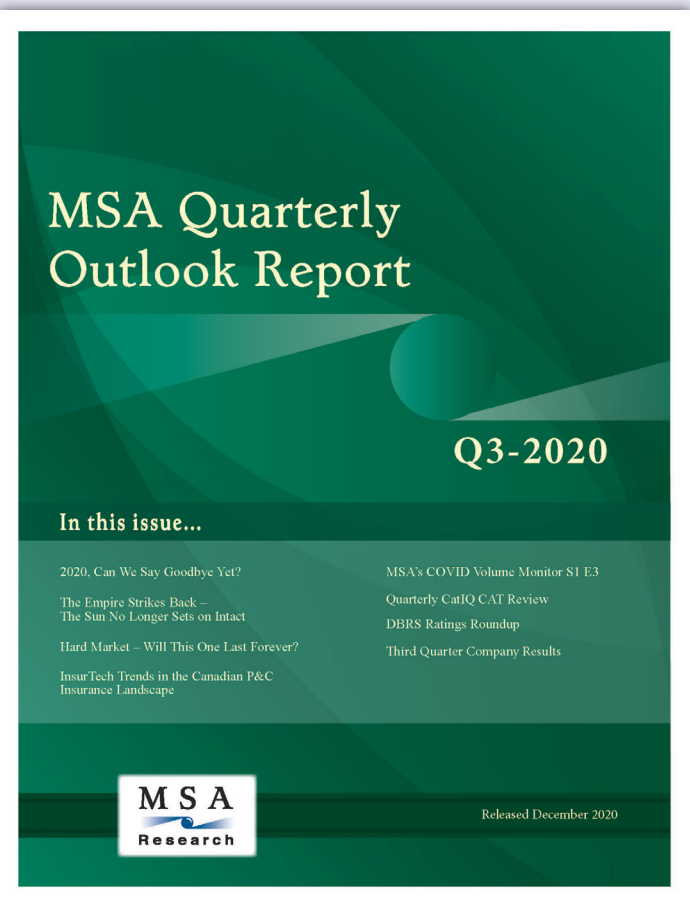
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Advisory Services: With our in-depth industry knowledge, our advisory services provide clients with insights into industry entry/exit opportunities, books of business or available shells. Our offerings include extensive analytical research and due-diligence capabilities. MSA Research and its partners provide years of deal-making experience in the Canadian marketplace.

Rating Agency Advisory Services: The ability to effectively manage your rating relationships is key to maximizing your success. We have the experience and knowledge to provide Canadian insurers with insights into what the various rating agencies expect, what they are looking for and how to best address outstanding or potential rating issues. In addition, our experience can give clients a heads-up preview of what ratings they are likely to garner should they engage a rating agency.

Training: We offer uncompromising support and free training to our customers on all our software and products! To book an appointment for onsite or web-based demos, contact: Tes Fekade at (416) 367-9662 ext. 1 or tesfaye.fekade@msaresearch.com.



Laura Twidle
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Email: laura.twidle@catiq.com
www.catiq.com

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

Through its online subscription-based application, CatIQ combines comprehensive insured loss and exposure indices, as well as other related information, to better serve the needs of the insurance / reinsurance industries, public sector and other stakeholders.

For more information, visit: WWW.CATIQ.COM

CONFERENCES & EVENTS

Feb. 11, 2021
Quarterly Webinar
Series until 2022

In place of our annual conference, we are hosting a quarterly webinar series until 2022. This webinar's theme is Catastrophes - 2020 Review, 2021 Preview. Visit our website for full dates and details!
connect.catiq.com



April 22-23, 2021
Virtual Event

InsurTech North is the leading gathering of P&C and Life/Health Insurtechs, Incumbents, VCs, Accelerators and Policymakers. Don't miss this virtual event!
insurtechnorth.com



June 10, 2021
Quarterly Webinar
Series until 2022

In place of our annual conference, we are hosting a quarterly webinar series until 2022. This webinar's theme is Collaborating to Mitigate Loss to Catastrophes and Climate Change. Visit our website for full dates and details!
connect.catiq.com



Nov. 14-16, 2021
The Westin Bayshore,
Vancouver, BC

Now in its 14th year, the NICC is the P&C event of the year. This high level conference addresses the most diverse and complex issues leaders face in the property and casualty insurance sector.
niccanada.com



PO Box 85527, Nortown PO, Toronto, ON, M5N 0A2
Telephone: (416) 368-0777
Email: info@msaresearch.com
www.msaresearch.com