

MSA



Research

**DEFINITIVE INSURANCE INFORMATION
FOR INTELLIGENT BUSINESS DECISIONS™**

Q4

Summary Stats Year-End 2020 Life/Health/Fraternal Results

www.msaresearch.com

Summarized Year-End 2020 Canadian Life/Health/Fraternal Insurance Results

Dollar amounts in thousands of Canadian Dollars.

Released March 22, 2021

For extremely detailed year-end 2020 financial data on these companies please refer to the MSA Researcher Life/Health Software Platform by logging in at www.msaresearch.com

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		17,914	4%	27,637	-7%	25,980	-2%	1,657	-49%	2,220	19%	187.69
LHB002	Aetna Life Insurance Company		20,975	20%	23,114	16%	20,817	26%	1,747	-39%	4,956	10%	644.00
LHB039	Allianz Life Insurance Company of North America		113	-12%	595	-16%	1,869	1068%	-923	-314%	-281	-137%	576.83
LHC002	Allstate Life Insurance Company of Canada	Allstate	0		41	-2%	54	4%	-13	-30%	22	16%	
LHB004	American Bankers Life Assurance Company of Florida		105,951	-1%	118,903	3%	93,443	-6%	19,379	53%	19,379	53%	644.00
LHB006	American Health and Life Insurance Company		12,520	-34%	13,627	-32%	8,857	-34%	3,621	-37%	4,977	-21%	576.83
LHB005	American Income Life Insurance Company		151,463	6%	171,775	7%	152,343	29%	19,389	-55%	51,603	-34%	164.53
LHC055	Assurant Life of Canada		256,525	-8%	475,501	-1%	449,348	-3%	19,175	48%	19,175	48%	151.39
LHB094	AWP Health & Life SA		10,808	7906%	11,053	3876%	12,104	2061%	-1,122	-432%	-886	-347%	265.27
LHB015	AXA Equitable Life Insurance Company		5,016	-13%	7,004	-9%	-10,840	-377%	17,844	367%	20,654	302%	647.32
LHC004	Blue Cross Life Insurance Company of Canada		493,365	38%	579,236	40%	569,249	41%	8,539	5%	12,660	1%	128.90
LHC003	BMO Life Assurance Company	BMO	876,779	-22%	1,555,591	-37%	1,414,674	-38%	120,129	-24%	101,221	-37%	110.87
LHC005	BMO Life Insurance Company	BMO	890,920	-21%	1,570,337	-37%	1,425,747	-38%	122,825	-25%	103,992	-39%	110.04
LHB090	British Insurance Company of Cayman		45,427	1%	58,653	-9%	76,536	155%	-12,388	-147%	-12,131	-147%	193.92
LHC073	Brookfield Annuity Company		559,674	30%	669,711	32%	665,419	33%	3,567	-53%	4,506	-44%	136.86
LHC020	Canada Life Assurance Company	GWL	37,837,717	9%	50,569,487	5%	47,651,951	5%	2,809,309	4%	3,107,815	33%	128.72
LHC007	Canada Life Insurance Company of Canada	GWL	2,005,679	-1%	3,192,542	4%	3,102,396	2%	121,672	75%	127,094	105%	203.61
LHC010	Canadian Premier Life Insurance Company	Securian	221,138	39%	234,899	36%	229,338	35%	4,369	164%	6,904	152%	185.41
LHP005	Capitale assureur de l'administration publique Inc. (La)	Benevia	3,077,817	13%	3,695,207	8%	3,519,736	8%	145,538	32%	124,059	-13%	
LHC032	Capitale Financial Security Insurance Company (La)	Benevia	96,206	-4%	150,398	-5%	147,019	-1%	3,286	-60%	5,058	-62%	
LHP020	SSQ Life Insurance Company, Inc.	Benevia	1,763,789		2,266,154		2,120,772		109,933		119,974		
LHC001	Chubb Life Insurance Company of Canada	Chubb	60,606	5%	63,482	6%	44,855	8%	13,643	3%	17,546	23%	149.22
LHC006	CIBC Life Insurance Company Limited		29,956	-8%	34,008	-3%	21,641	-3%	9,110	0%	9,537	-13%	502.09
LHC022	CIGNA Life Insurance Company of Canada		68,407	-10%	70,289	-6%	55,081	-5%	11,106	-16%	12,021	-12%	217.95
LHB011	Combined Insurance Company of America		276,841	-4%	300,661	-4%	248,228	-6%	34,611	38%	60,917	77%	130.55
LHC012	CompCorp Life Insurance Company		0		0		69	-3%	-69	3%	-69	3%	0.00
LHB012	Connecticut General Life Insurance Company		844	-35%	3,447	284%	14,747	36%	-8,498	-19%	-1,627	-459%	216.96
LHC013	Co-operators Life Insurance Company	Cooperators	855,325	-4%	1,349,059	-6%	1,344,007	1%	-2,946	-116%	5,194	-95%	150.16
LHC015	CUMIS Life Insurance Company	Cooperators	234,465	-10%	280,028	-10%	246,220	-12%	24,121	10%	26,832	7%	191.76
LHP003	Desjardins Financial Security Life Assurance Company		4,714,481	0%	8,210,449	-3%	7,503,791	0%	515,829	-24%	584,767	-34%	0.00
LHC016	Empire Life Insurance Company	E-L Financial	860,241	-5%	1,970,284	-6%	1,764,655	-5%	150,529	-19%	197,696	-17%	136.03
LHB016	Employers Reassurance Corporation		183,224	1%	209,417	1%	111,405	29%	76,466	-17%	104,626	0%	117.19

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LHC017	Equitable Life Insurance Company of Canada		1,083,146	5%	1,396,963	4%	1,198,729	-1%	153,097	41%	160,853	34%	165.65
FLC007	FaithLife Financial		23,795	-9%	48,632	-11%	51,109	-8%	-2,506	-265%	-4,156	-59471%	148.51
LHC038	Foresters Life Insurance Company	Foresters	181,236	13%	305,191	10%	193,128	-33%	84,371	1185%	98,233	1831%	139.16
LHB010	General Re Life Corporation	BRKA	2,246	16%	2,418	7%	7,640	496%	-5,237	-637%	-5,237	-637%	215.48
LHB021	Gerber Life Insurance Company		2,244	-19%	10,032	132%	-2,813	-130%	12,104	368%	9,525	444%	7,746.84
FLC005	Grand Orange Lodge of British America		1,637	16%	4,409	-8%	4,153	-2%	242	-45%	-88	-132%	184.29
LHB091	Hannover Re (Ireland) DAC		921	-88%	2,680	-71%	54,195	188%	-51,515	-439%	-47,715	-472%	160.87
FLC006	Independent Order of Foresters	Foresters	980,195	-5%	2,046,848	-5%	2,056,566	1%	-1,231	-101%	-34,602	-151%	192.50
LHP001	Industrial Alliance Insurance and Financial Services Inc.	IA	8,517,536	3%	14,711,184	2%	13,913,684	3%	660,742	-7%	678,822	-8%	0.00
LHC031	ivari		463,440	4%	1,297,899	-18%	1,401,141	5%	-67,585	-139%	-19,975	-108%	129.37
LHB031	Jackson National Life Insurance Company		20	100%	207	4%	1,181	59%	-974	-80%	-686	-41%	370.46
FLB004	Knights of Columbus		204,198	-2%	494,347	10%	811,247	42%	-316,900	-161%	-308,422	-222%	128.56
LHB027	Liberty Life Assurance Company of Boston		444	-27%	585	-17%	2,056	201%	-1,482	-7510%	-1,293	-707%	4,226.52
LHB028	Life Insurance Company of North America		1	-100%	4,073	-39%	-1,401	32%	6,558	-29%	13,801	-5%	1,110.92
LHC025	Manufacturers Life Insurance Company	Manulife	32,912,469	-7%	77,853,396	-1%	70,665,779	-2%	6,428,904	4%	5,721,258	-2%	148.74
LHC072	Manulife Assurance Company of Canada	Manulife	0		2,251	29%	1,198	211%	774	-23%	2,537	51%	139.82
LHC042	Manulife Financial Corporation	Manulife	32,912,469	-7%	77,844,777	-1%	71,074,433	-2%	6,120,916	5%	5,459,304	-5%	135.12
LHC026	MD Life Insurance Company		0		19,169	-14%	16,916	-12%	1,653	-24%	1,653	-24%	147.60
LHB033	Metropolitan Life Insurance Company		0		1,697	-23%	316	-4%	1,109	1%	3,238	183%	2,836.31
LHB093	Metropolitan Tower Life Insurance Company		286,157	2%	450,609	6%	409,406	40%	41,203	-69%	41,203	-69%	208.21
LHB035	Munich Reinsurance Company (Life Branch)		1,853,297	9%	2,277,628	11%	2,495,696	29%	-144,423	-252%	-98,368	-191%	119.79
LHB038	New York Life Insurance Company		47,545	0%	60,195	26%	60,717	15%	1,416	132%	21,457	33%	508.97
FLB006	Order of United Commercial Travelers of America		0		369	48%	113	123%	-101	-120%	-379	-189%	
LHB092	Pacific Life Re Limited		24,815	30%	30,985	35%	19,670	-33%	9,731	360%	9,731	360%	154.33
LHB087	Partner Reinsurance Company Ltd.		7,196	-7%	19,408	2%	10,790	8%	6,225	-21%	6,225	-21%	159.42
LHC069	PartnerRe Life Reinsurance Company of Canada		83,993	4%	118,272	10%	99,887	1%	17,873	108%	17,901	103%	135.40
LHB023	Pavonia Life Insurance Company of Michigan		5,057	-12%	5,686	-18%	5,063	4%	1,158	-2%	1,350	16%	540.71
LHC033	Primerica Life Insurance Company of Canada		189,863	8%	281,574	6%	179,857	32%	74,695	-20%	84,338	-14%	176.94
LHC023	RBC Life Insurance Company	RBC	1,683,868	1%	2,731,688	-20%	2,210,315	-28%	382,312	49%	350,577	9%	145.43
LHC034	Reliable Life Insurance Company		505	21%	632	-3%	884	201%	-172	-166%	-172	-166%	189.82
LHB040	ReliaStar Life Insurance Company		0		1	-100%	947	-45%	-946	-1651%	-796	-143%	212.07
LHC021	RGA Life Reinsurance Company of Canada		312,062	-31%	1,245,178	-13%	1,064,722	-37%	178,993	161%	190,146	164%	126.84

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LHB095	SCOR SE		318,487	3%	335,335	2%	226,810	-45%	81,845	214%	103,087	287%	128.12
LHC019	Scotia Life Insurance Company		0	-100%	296	-99%	936	-91%	-404	-101%	-409	-101%	13,856.01
LHC036	Sun Life Assurance Company of Canada	Sunlife	21,145,136	12%	34,374,972	6%	32,555,156	7%	1,406,916	-19%	1,873,113	4%	127.48
LHC043	Sun Life Financial Inc.	Sunlife	23,734,071	17%	43,351,495	9%	40,065,345	10%	2,508,190	-8%	2,913,872	7%	146.86
LHC067	Sun Life Insurance (Canada) Limited	Sunlife	2,787,125	5%	4,457,632	9%	4,396,315	17%	168,110	-52%	258,681	-38%	133.34
FLB007	Supreme Council of the Royal Arcanum		145	46%	623	3%	617	35%	-7	-105%	-7	-105%	354.09
LHB051	Swiss Reinsurance Company (Life Branch)	Swiss Re	108,704	3%	431,921	-1%	232,838	-36%	176,105	116%	188,429	112%	128.65
LHC037	TD Life Insurance Company		79,172	-1%	113,608	-7%	106,346	-8%	5,266	6%	5,065	-9%	237.50
FLC014	Teachers Life Insurance Society (Fraternal)		15,947	-6%	23,938	-8%	26,710	12%	-1,848	-185%	-1,553	-165%	183.04
FLC015	Toronto Police Widows and Orphans Fund		1,844	7%	17,091	-15%	14,667	-24%	2,243	378%	947	-18%	227.15
FLC011	UFSC Heritage Life Insurance Fraternal Society		83	-8%	927	9%	972	5%	-45	42%	-45	-137%	288.75
FLB009	Ukrainian National Association		28	-20%	236	-13%	614	270%	-390	-529%	-390	-529%	556.71
LHB053	United American Insurance Company		118	19%	442	-5%	734	24%	-193	-164%	180	-6%	1,006.55
LHC039	Wawanesa Life Insurance Company		181,489	-4%	283,589	-10%	285,370	-5%	5,659	55%	5,856	-62%	173.09
LHB096	Wilton RE (Canada) Limited		10,768	400%	19,016	141%	19,053	141%	-37	-131%	-37	-131%	198.58
	Total Industry		127,422,352	7%	224,656,846	4%	208,370,205	4%	14,035,499	0%	14,443,410	1%	

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/msa-researcher-software



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+



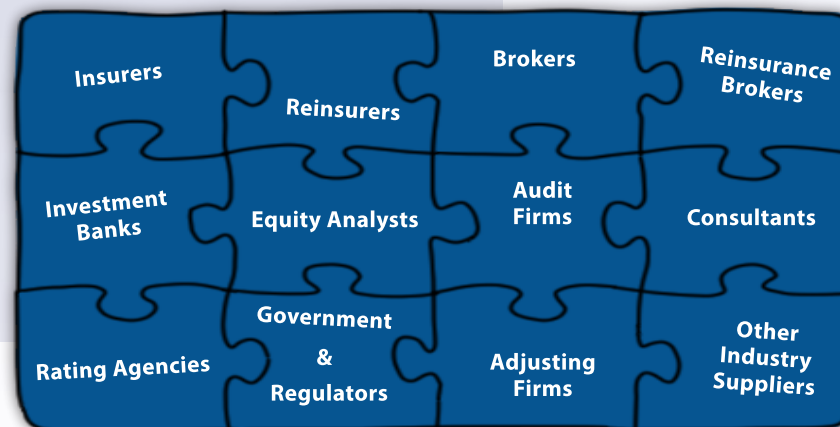
Number of User-generated Data Points

2billion+

OUR CUSTOMERS

95%

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**

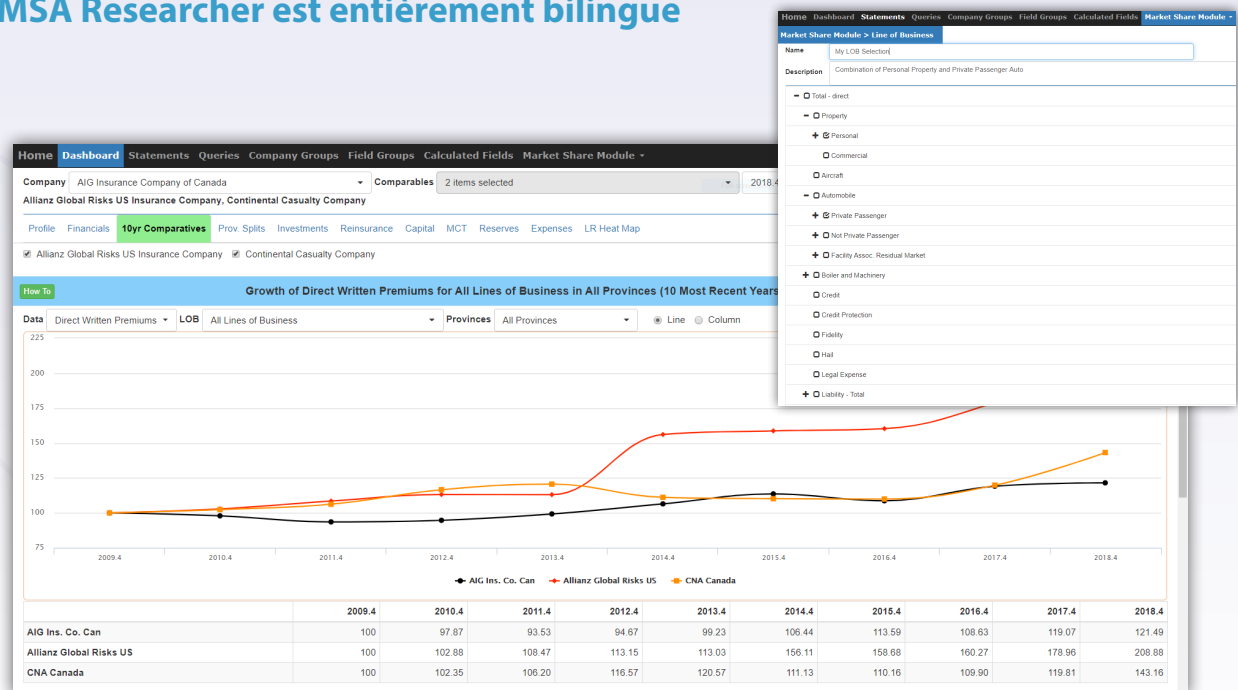
 **MSA Researcher is fully bilingual / MSA Researcher est entièrement bilingue**

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:

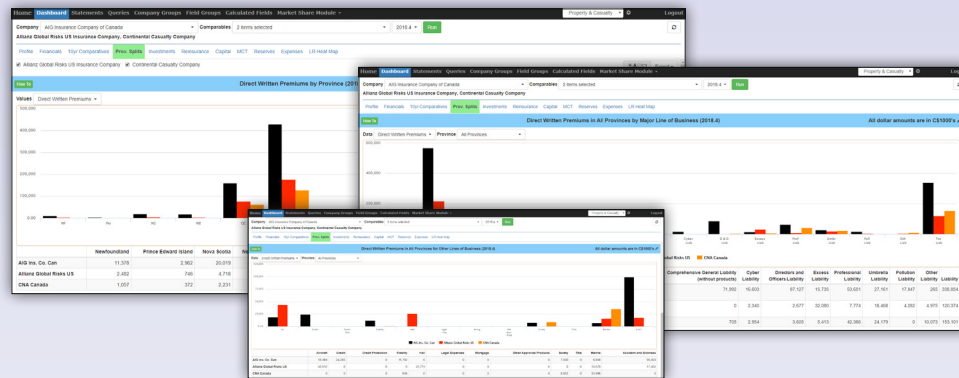
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See next page for full dashboard tabs and some examples.



P&C Dashboard

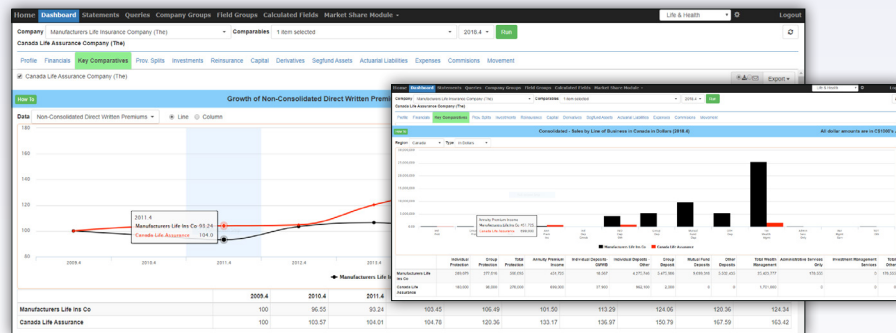
Examples of two out of eleven tabs:



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.

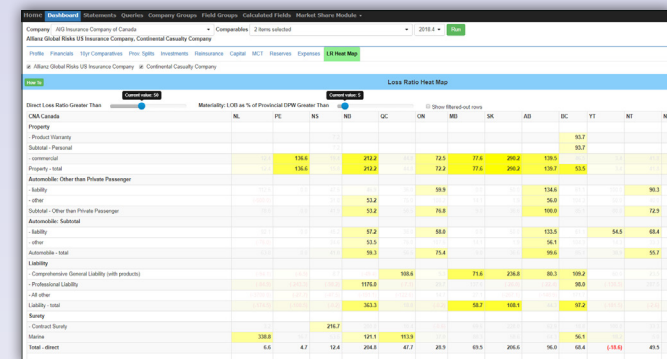
L/H Dashboard

Examples of two out of thirteen tabs:



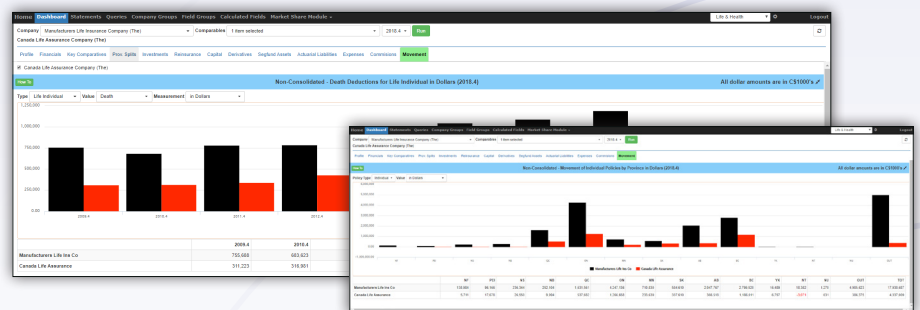
Key Comparatives: With this two-part tab, quickly analyze and compare line of business and geographic information over ten years for the selected company/ies, benchmarks or composites.

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.

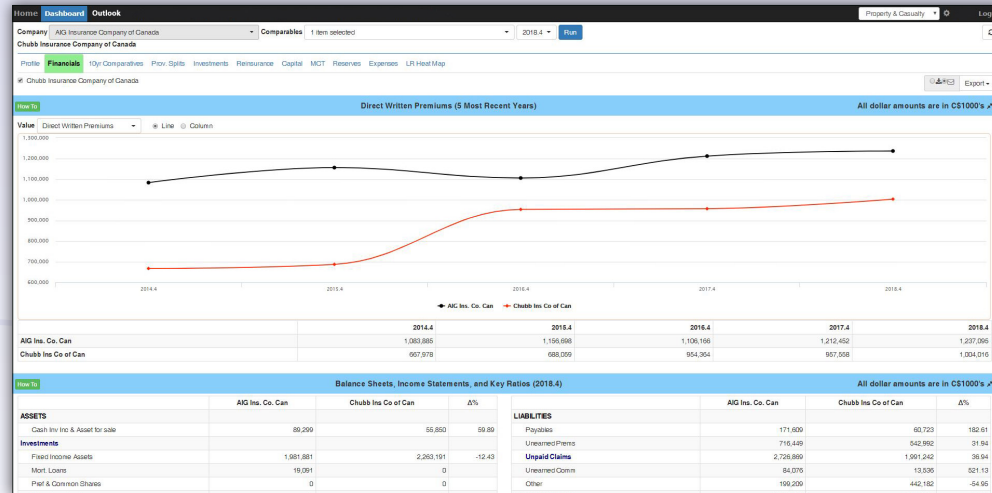
Profile Financials Key Comparatives Prov Splits Investments Reinsurance Capital
Derivatives Seg Fund Assets Actuarial Liabilities General Expenses Commissions Movement



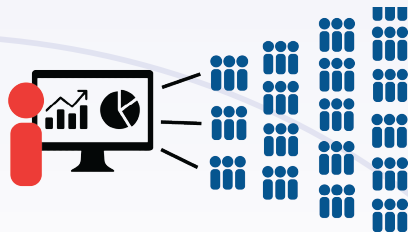
Movement: Use this two-part tab to analyze policy movement by line, by category, by dollars, or by policy count or by province for the selected company/ies, benchmarks or composites.

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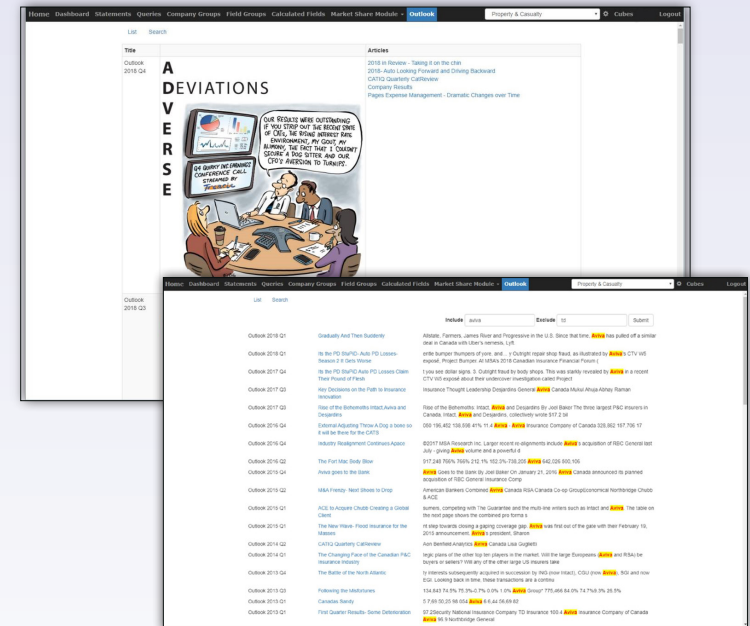
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MSA Quarterly Outlook Reports Online

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Statement Viewer

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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

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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	17,266	-9,041	-9,505	14,873	7,790	0	0	
Allstate Insurance Company of Canada	PCO003	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	PCO193	70	2,649	0	0	0	0	70	2,649	13	488	63	3,137	0	70	
Palo Insurance Company	PCO111	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	PCO065	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	PCO006	4,789	4,650	0	0	923	920	3,866	3,730	62	31	3,928	3,761	113	109	
Arch Insurance Canada Ltd.	PCO190	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	PCO038	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	PCO037	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	PCO030	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	PCO112	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

The screenshot displays the 'Market Share Module' interface. It includes a navigation bar with options like Home, Dashboard, Statements, Queries, Company Groups, Field Groups, Calculated Fields, and Market Share Module. Below this, there are filters for Region (Canada), LOB (Commercial Lines), and Company Group (Market share - Group Bala). A search bar and a 'Run' button are present. The main table shows data for various companies, including Lloyds Underwriters, Intact Financial Corporation, Aviva Canada Group, COMP Northbridge Financial Corporation, AIG Insurance Company of Canada, RSA Canada Group, COMP Co-operators - Group, Insurance Corporation of British Columbia, COMP Travelers - Group, Economical Mutual Insurance Company, COMP Chubb Group, Genworth Financial Mortgage Insurance Company Canada, Zurich Insurance Company Ltd., Wawanesa Mutual Insurance Company (The), Allianz Global Risks US Insurance Company, COMP FM Global - Group, COMP XL - Group, SGI CANADA, and Canada Guaranty Mortgage Insurance Company. The table columns include Company, Rank by, Market Share, Direct Written Premiums, and % Growth, with data for years 2016.4 through 2019.4.

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(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.



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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.



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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

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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	✓	✓	✗	✓	✓	✗
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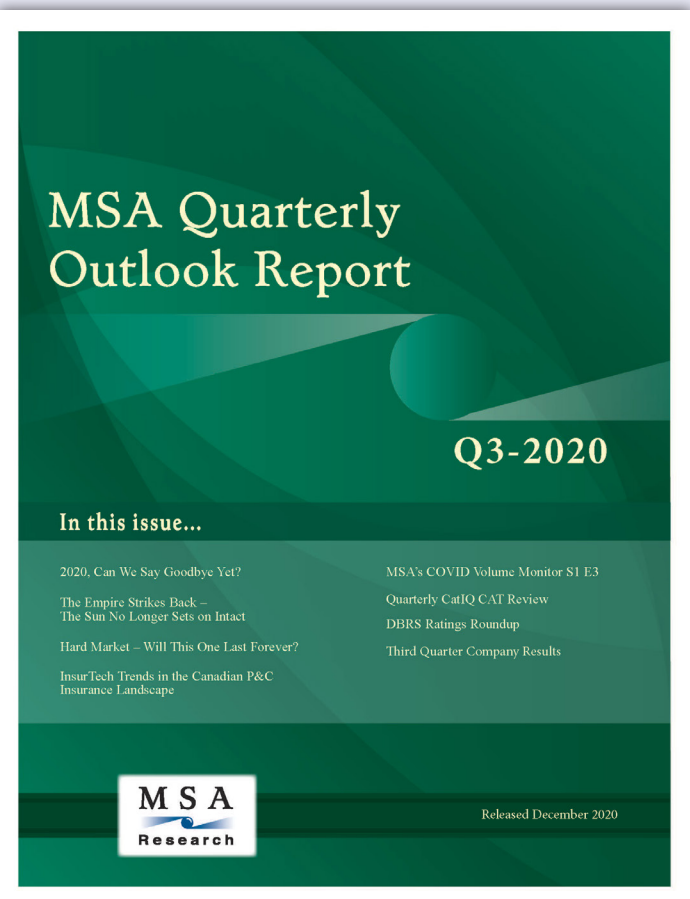
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