



# **Statistical Report 2021**

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Financial and Consumer Affairs  
Authority of Saskatchewan

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Superintendent of Insurance

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December 12, 2022

The Honourable Bronwyn Eyre  
Minister of Justice and Attorney General  
Government of Saskatchewan

Dear Minister Eyre:

I am pleased to submit the statistical report of the Superintendent of Insurance for the year ended December 31, 2021.

The report shows particulars of the business of each insurer licensed in Saskatchewan and Saskatchewan Government Insurance, and includes a summary of the activities of the Insurance Councils of Saskatchewan.

Sincerely,



Roger Sobotkiewicz  
Superintendent of Insurance



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## GENERAL INFORMATION

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Changes have been made throughout this report to reflect that *The Insurance Act* came into force on January 1, 2020, repealing and replacing *The Saskatchewan Insurance Act*.

### Classification of Insurers - December 31, 2021

Federally Registered Companies		
Current Insurers	145	
Discontinuing Insurers	3	
Exclusive Reinsurers	3	
Fraternal Societies	8	
Underwriters Agencies	1*	
		160
Provincial and Extra-Provincial Insurers		
Current Insurers	42	
Discontinuing Insurers	0	
Fraternal Societies	1	
Reciprocal Exchanges	9	
Co-operative Insurers	1	
		53
Crown Corporations		<u>1</u>
Total Licensees		<u><u>214</u></u>

\* The total number of underwriting agencies was misreported as 0 on this page of the 2020 Report and that underwriting agency was included in the total for "current insurers". This has been corrected in 2021 Report.

### New Insurance Companies Licensed in 2021

Listed below is a new insurer who entered Saskatchewan. It is a federal company.

	<u>Date Licensed</u>
Hudson Insurance Company	November 25, 2021

### Companies Withdrawn in 2021

	<u>Date Withdrawn</u>
Liberty Life Assurance Company of Boston	September 30, 2021
The Order of United Commercial Travelers of America	September 30, 2021
Virginia Surety Company, Inc.	January 1, 2021

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## GENERAL INFORMATION

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### Changes in 2021

Co-operators General Insurance Company and COSECO Insurance Company amalgamated and continued under the name Co-operators General Insurance Company effective December 31, 2021.

Co-operators Life Insurance Company and CUMIS Life Insurance Company amalgamated and continued under the name Co-operators Life Insurance Company effective December 31, 2021.

Economical Mutual Insurance Company changed corporate name to Definity Insurance Company effective December 18, 2021.

Genworth Financial Mortgage Insurance Company Canada changed corporate name to Sagen Mortgage Insurance Company Canada effective June 1, 2021.

The Guarantee Company of North America and Intact Insurance Company amalgamated and continued under the name Intact Insurance Company effective April 1, 2021.

Sentry Insurance a Mutual Company changed corporate name to Sentry Insurance Company effective January 8, 2021.

### Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2021. Information relating to the prior year may have been adjusted by reporting insurers.

	<u>2021</u>	<u>2020</u>	<u>Change %</u>
	\$000	\$000	
<u>Premiums Written</u>			
Life	\$ 1,164,707	\$ 1,152,762	1.0
Other	\$ 3,765,536	\$ 3,514,874	7.1
<u>Disbursements</u>			
Life	\$ 815,285	\$ 736,140	10.8
Other	\$ 2,475,370	\$ 2,337,822	5.9
<u>Loss Ratios</u>			
Life	70.0	63.9	9.5
Other	65.7	66.5	-1.2

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## GENERAL INFORMATION

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### Insurance Councils of Saskatchewan

Please note that in 2020 the Hail Insurance Council was dissolved and the licensing of crop hail insurance agencies and adjusting firms is now administered by the General Insurance Council.

The number of licenses in effect for the classes of Insurance issued by the General and Life Insurance Councils were as Follows:

<b>AGENCIES/ADJUSTERS</b>					
<b>Class of License</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
Accident & Sickness Only	21	17	18	17	15
Adjusting Firm	38	39	41	43	40
All Classes other than Life	593	627	632	634	629
General Restricted Insurance Agent	328	318	315	309	321
General Third Party Administrator	-	12	15	13	12
Crop Hail *	43	50	47	48	52
Crop Hail Adjusting Firm *	2	1	1	2	2
Life, Accident & Sickness	999	979	989	971	937
Life Restricted Insurance Agent	397	403	405	419	436
Life Third Party Administrator	-	3	5	5	4
Travel	77	82	90	92	91
Accident and Sickness Third Party Administrator	2	2	-	-	-
Life, Accident and Sickness Managing General Agent	58	43	-	-	-
Life, Accident and Sickness Third Party Administrator	8	5	-	-	-
Property and Casualty Third Party Administrator	5	1	-	-	-
Accident & Sickness Managing General Agent **	1				
<b>Total</b>	<b>2,572</b>	<b>2,582</b>	<b>2,558</b>	<b>2,553</b>	<b>2,539</b>

\*The licensing category formerly referred to as "Hail" is now referred to as "Crop Hail."

\*\* This agency licensing category is new and reporting for the first time.

<b>AGENTS/SALESPERSONS/ADJUSTERS</b>					
<b>Class of License</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
Accident and Sickness Only	165	185	204	202	195
Adjusters Representatives	343	351	390	381	372
All Classes other than Life	6,277	5,682	6,046	5,663	5,523
All Classes other than Life (Restricted Auto)	211	169	201	189	168
Crop Hail *	660	711	713	722	779
Crop Hail Adjuster Representative *	75	90	83	89	94
Crop Hail Adjusters *	191	226	233	245	253
Life, Accident & Sickness	6,026	5,539	4,982	4,822	4,509
Travel	408	466	615	615	671
Accident and Sickness Insurer Representative	17	18	-	-	-
Accident and Sickness Third Party Administrator Designated Representative	2	2	-	-	-
Crop Hail Insurer Representative	16	16	-	-	-
Life, Accident and Sickness Third Party Administrator Designated Representative	8	6	-	-	-
Life, Accident and Sickness Insurer Representative	174	71	-	-	-
Property and Casualty Insurer Representative	627	274	-	-	-
Property and Casualty Third Party Administrator Designated Representative	5	2	-	-	-
<b>Total</b>	<b>15,205</b>	<b>13,808</b>	<b>13,467</b>	<b>12,928</b>	<b>12,564</b>

\*The licensing category formerly referred to as "Hail" is now referred to as "Crop Hail".

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## GENERAL INFORMATION

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Complaints received and resolved by the Councils were as follows:

<b>COMPLAINTS RECEIVED</b>					
<b>Council</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
General Insurance Council	82	87	72	41	46
Crop Hail Insurance Council	0	0	11	41	47
Life Insurance Council	84	84	74	60	50
<b>Total</b>	<b>166</b>	<b>171</b>	<b>157</b>	<b>142</b>	<b>143</b>

<b>COMPLAINTS FINALIZED</b>					
<b>Council</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
General Insurance Council	92	68	76	55	53
Crop Hail Insurance Council	0	0	13	40	47
Life Insurance Council	102	75	80	75	55
<b>Total</b>	<b>194</b>	<b>137</b>	<b>169</b>	<b>170</b>	<b>155</b>

Hail Insurance Council statistics are now included in the statistics for the General Insurance Council.

Disciplinary actions resulting from investigations of complaints in 2021 were as follows:

### General Insurance Council

Complaints & Investigation Committee:	
Cautionary Letter	33
Consensual Agreement (fines, costs, restitution)	4

### Life Insurance Council

Complaints & Investigation Committee:	
Cautionary Letter	25
Consensual Agreement (fines, costs, restitution)	4



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## COMPANIES AND FRATERNAL SOCIETIES

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Insurance Companies and Fraternal Societies licensed to transact business under *The Insurance Act* in the province of Saskatchewan at December 31, 2021.

The letters following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the class are designated on each license.)

### DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

1. A. Life Insurance.
2. B. Property Insurance.
3. C. Crop Hail Insurance
4. D. Accident and sickness insurance (personal), public liability, employer's liability, aircraft, automobile, boiler and machinery, credit insurance, credit protection, casualty insurance (fidelity, surety, title & legal), marine, mortgage, other approved products.
5. E. Accident and Sickness Insurance.
6. Discont. Discontinuing allows the licensee to service existing contracts. It does not allow the licensee to write or renew insurance contracts in the Province of Saskatchewan.
7. Reinsurer Allows the licensee to undertake reinsurance in the classes of insurance which the licensee is authorized to transact, in the Province of Saskatchewan.
8. Fraternal Fraternal Society means a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life, accident or sickness insurance in accordance with its constitution, bylaws and rules.

In 2020 the following changes were made as a result of the repeal of *The Saskatchewan Insurance Act* which was replaced by *The Insurance Act*.

- "hail insurance" is now "crop hail insurance"
- "accident insurance" and "sickness insurance" is now "accident and sickness insurance"
- "credit protection" "mortgage" and "other approved products" have been added to the class of insurance listed under "D."
- "guarantee insurance" is now "casualty insurance"
- "livestock" "plate glass" "property damage" "sprinkler leakage" "theft" and "weather insurance" formally in "D" are not part of property insurance in "B."

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto ON M4W2K2	Fraternal.
Additional Municipal Hail Limited	2100 Cornwall Street Regina SK S4P2K7	C.
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.E.
Affiliated FM Insurance Company	200 - 100 New Park Place Vaughan ON L4K0H9	B.D.
AIG Insurance Company of Canada	2200 - 120 Bremner Boulevard Toronto ON M5J0A8	B.D.E.
Alberta Motor Association Insurance Company	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7 MA: P.O. Box 8180, Station South Edmonton AB T6H5X9	B.D.
Allianz Global Risks US Insurance Company	1600 - 130 Adelaide Street West Toronto ON M5H3P5	B.C.D.E.
Allianz Life Insurance Company of North America	1600 - 130 Adelaide Street West Toronto ON M5H3P5	Discont.
Allied World Specialty Insurance Company	1600 - 200 King Street West Toronto ON M5H3T4	B.D.E.
Allstate Insurance Company of Canada	100 - 27 Allstate Parkway Markham ON L3R5P8	B.D.E.
American Bankers Insurance Company of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	B.D.E.
American Bankers Life Assurance Company of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	A.E.
American Health and Life Insurance Company	1420 - 380 Wellington Street London ON N6A5B5	A.
American Income Life Insurance Company	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	A.E.
American Road Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Arch Insurance Canada Ltd.	P.O. Box 308, 3600 - 77 King Street West Toronto ON M5K1K2	B.C.D.E.
Ascentus Insurance Ltd.	1500A - 700 University Avenue Toronto ON M5G0A1	B.D.E.
Aspen Insurance UK Limited	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.C.D.E.
Associated Electric & Gas Insurance Services Limited	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Assumption Mutual Life Insurance Company	P.O. Box 160, 770 Main Street Moncton NB E1C1E7	A.D.E.
Assurant Life of Canada	4 - 180 Northfield Dr. West Waterloo ON N2L0C7	A.
AssurePro Insurance Company Limited	200 Albert Street North Regina SK S4R5E2	D.E.
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	1430 - 1 Robert Speck Parkway Mississauga ON L4Z3M3	D.
Aviva General Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.C.D.E.
Aviva Insurance Company of Canada	100 - 10 Aviva Way Markham ON L6G0G1	B.C.D.E.
AXA Equitable Life Insurance Company	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
AXIS Reinsurance Company (Canadian Branch)	1010 - 70 York Street Toronto ON M5J1S9	B.C.D.E.
BCAA Insurance Corporation	4567 Canada Way Burnaby BC V5G4T1	Discont.
Belair Insurance Company Inc.	300 - 7101 Jean-Talon Street East Anjou QC H1M3T6	B.D.E.
Berkley Insurance Company	1000 - 145 King Street West Toronto ON M5H1J8	B.C.D.E.
Blue Cross Life Insurance Company of Canada	P.O. Box 220, 644 Main Street Moncton NB E1C8L3	A.D.E.
BMO Life Assurance Company	60 Yonge Street Toronto ON M5E1H5	A.D.E.
BMO Life Insurance Company	60 Yonge Steet Toronto ON M5E1H5	A.D.E.
Boiler Inspection and Insurance Company of Canada, The	2000 - 390 Bay Street Toronto ON M5H2Y2	B.D.
Brookfield Annuity Company	1200 - 333 Bay Street Toronto ON M5H2R2	A.
CAA Insurance Company	60 Commerce Valley Drive East Thornhill ON L3T7P9	B.D.E.
Canada Guaranty Mortgage Insurance Company	400 - 1 Toronto Street Toronto ON M5C2V6	D.
Canada Life Assurance Company, The	330 University Avenue Toronto ON M5G1R8 MA: 100 Osborne Street North Winnipeg MB R3C1V3	A.D.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Canada Life Insurance Company of Canada, The	330 University Avenue Toronto ON M5G1R8	Reinsurer.
Canadian Farm Insurance Corp.	MA: 100 Osborne Street North Winnipeg MB R3C1V3 205 - 101 Riel Drive St. Albert AB T8N3X4	B.D.E.
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6	B.D.E.
Canadian Premier General Insurance Company	1400 - 25 Sheppard Avenue West Toronto ON M2N6S6	B.D.E.
Canadian Premier Life Insurance Company	1400 - 25 Sheppard Avenue West Toronto ON M2N6S6	A.D.E.
Canassurance Insurance Company	105 - 1981 Avenue McGill College Montreal QC H3A0H6	B.D.E.
Chicago Title Insurance Company	400 - 77 King Street West Toronto ON M5K0A1	D.
Chubb Insurance Company of Canada	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.C.D.E.
Chubb Life Insurance Company of Canada	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	A.D.E.
CIBC Life Insurance Company Limited	199 Bay Street, Commerce Court West, 44th Floor Toronto ON M5L1A2	A.E.
CIGNA Life Insurance Company of Canada	301 - 100 Consilium Place Scarborough ON M1H3E3	A.D.E.
Combined Insurance Company of America	700 - 150 Commerce Valley Drive West Markham ON L3T7Z3	A.D.E.
Compagnie Francaise d'Assurance pour le Commerce Exterieur	910 - 251 Consumers Road Toronto ON M2J4R3	D.
CompCorp Life Insurance Company	P.O. Box 23, 3110 - 250 Yonge Street Toronto ON M5B2L7	A.D.E.
Connecticut General Life Insurance Company	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
Continental Casualty Company	3700 - 66 Wellington Street West Toronto ON M5K1J5	B.C.D.E.
Co-operative Hail Insurance Company Limited	2709 - 13th Avenue Regina SK S4P3A8	C.
Co-operators General Insurance Company	MA: P.O. Box 777 Regina SK S4P3A8 130 Macdonell Street Guelph ON N1H6P8	B.C.D.E.
Co-operators Life Insurance Company	1900 Albert Street Regina SK S4P4K8	A.D.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
CorePointe Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	B.D.
CUMIS General Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	B.D.E.
Definity Insurance Company	111 Westmount Road South Waterloo ON N2L2L6	B.D.E.
Desjardins Financial Security Life Assurance Company	200 Commandeurs Street Levis QC G6V6R2	A.E.
Dominion of Canada General Insurance Company, The	165 University Avenue Toronto ON M5H3B9	B.D.
Ecclesiastical Insurance Office plc	P.O. Box 307, 2200 - 100 Wellington Street West Toronto ON M5K1K2	B.D.
Echelon Insurance	300 - 2680 Matheson Boulevard East Mississauga ON L4W0A5	B.D.E.
Electric Insurance Company	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	D.
Elite Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.D.E.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.D.E.
Employers Insurance Company of Wausau	900 - 181 Bay Street Toronto ON M5J2T3	Discont.
Equitable Life Insurance Company of Canada, The	1 Westmount Road North Waterloo ON N2J4C7	A.E.
Euler Hermes North American Insurance Company	2810 - 1155 Rene-Levesque Boulevard West Montreal QC H3B2L2	D.
Everest Insurance Company of Canada	The Exchange Tower, 2620 - 130 King Street West Toronto ON M5X1C7	B.C.D.E.
Factory Mutual Insurance Company	200 - 100 New Park Place Vaughan ON L4K0H9	B.D.
Faithlife Financial	300 - 470 Weber Street North Waterloo ON N2L6J2	Fraternal.
FCT Insurance Company Ltd.	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
Federal Insurance Company	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.E.
Federated Insurance Company of Canada	P.O. Box 5800, 255 Commerce Drive Winnipeg MB R3C3C9	B.C.D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Fenchurch General Insurance Company	115 - 2655 North Sheridan Way Mississauga ON L5K2P8	B.D.E.
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
First Canadian Insurance Corporation	200 - 320 Sioux Road Sherwood Park AB T8A3X6	A.E.
First North American Insurance Company	250 Bloor Street East, 6th Floor Toronto ON M4W1E5	D.E.
Foresters Life Insurance Canada	789 Don Mills Road Toronto ON M3C1T9	A.E.
Fortress Insurance Company	1050 - 736 - 6th Avenue South West Calgary AB T2P3T7	B.D.E.
Gerber Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.
Germania Mutual Insurance Company	P.O. Box 477, 127 Kaiser William Avenue Langenburg SK S0A2A0	B.D.E.
GMS Insurance Inc.	P.O. Box 1949, 2055 Albert Street Regina SK S4P0E3	D.E.
Gore Mutual Insurance Company	252 Dundas Street North Cambridge ON N1R5T3	B.D.E.
Grand Orange Lodge of British America, Benefit Fund, The	706 - 505 Consumers Road Toronto ON M2J4V8	Fraternal.
Great American Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Green Shield Canada	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1 MA: 2100 - 5140 Yonge Street Toronto ON M2N6L7	E.
Hartford Fire Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	B.C.D.E.
HDI Global SE Canada Branch	1900 - 181 University Avenue Toronto ON M5H3M7	B.D.
HDI Global Specialty SE	3400 - 130 Adelaide St. West Toronto ON M5H3P5	D.
Heartland Farm Mutual Inc.	100 Erb Street East Waterloo ON N2J1L9	B.C.D.E.
Hudson Insurance Company	1600 - 55 University Avenue Toronto ON M5J2H7	B.D.
Humania Assurance Inc.	1555 Girouard Street West Saint-Hyacinthe QC J2S2Z6	A.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Independent Order of Foresters, The	789 Don Mills Road, 16th Floor Toronto ON M3C1T9	Fraternal.
Industrial Alliance Insurance and Financial Services Inc.	1080 Grande Allee West Quebec QC G1S1C7	A.D.E.
Industrial Alliance Pacific General Insurance Corporation	1080 Grande Allee West Quebec QC G1S1C7	B.D.E.
Intact Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.
ivari	200 - 5000 Yonge Street North York ON M2N7E9	A.E.
Jevco Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	D.
Jewelers Mutual Insurance Company, SI	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Knights of Columbus	888 Sidney Street Belleville ON K8N4Z5	Fraternal.
La Capitale Civil Service Insurer Inc.	625 Jacques-Parizeau Street Quebec QC G1R2G5	A.E.
La Capitale Financial Security Insurance Company	625 Jacques-Parizeau Street Quebec QC G1R2G5	A.E.
La Capitale General Insurance Inc.	MA: 7150 Derrycrest Drive Mississauga ON L5W0E5 625 Jacques-Parizeau Street Quebec QC G1R2G5	B.D.
Lawyers' Professional Indemnity Company	3101 - 250 Yonge Street Toronto ON M5B2L7	D.
Liberty Mutual Insurance Company	900 - 181 Bay Street Toronto ON M5J2T3	B.D.E.
Life Insurance Company of North America	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Lloyd's Underwriters	P.O. Box 51, 2930 - 200 Bay Street Toronto ON M5J2J2	B.C.D.E.
LS-Travel Insurance Company	201 - 1555 Girouard Street West Saint-Hyacinthe QC J2S2Z6	A.E.
L'Unique General Insurance Inc.	625 Jacques-Parizeau Street Quebec QC G1R2G5	B.D.
Manufacturers Life Insurance Company, The	200 Bloor Street East Toronto ON M4W1E5 MA: 200 Bloor Street East, NT10 Toronto On M4W1E5	A.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Manulife Assurance Company of Canada	200 Bloor Street East Toronto ON M4W1E5	A.
MAX Insurance	MA: 500 King Street North Waterloo ON N2J4C6 710 - 50 Queen Street North Kitchener ON N2H6P4	B.D.
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Millennium Insurance Corporation	320 Sioux Road Sherwood Park AB T8A3X6	B.C.D.
Mitsui Sumitomo Insurance Company, Limited	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.E.
Motors Insurance Corporation	300 - 1315 Pickering Parkway Pickering ON L1V7G5	B.D.
Munich Reinsurance America, Inc.	390 Bay Street, 22nd Floor, Munich Re Centre Toronto ON M5H2Y2	B.C.D.E.
Mutual Fire Insurance Company of British Columbia, The	201 - 9366 200A Street Langley BC V1M4B3	B.D.
My Mutual Insurance Limited	3033 Central Avenue Waldheim SK S0K4R0	B.D.E.
National Bank Life Insurance Company	MA: P.O. Box 190 Waldheim SK S0K4R0 600 De La Gauchetiere Street West, 27th Floor Montreal QC H3B4L2	A.B.D.E.
National Liability & Fire Insurance Company	MA: 1100 Robert-Bourassa Boulevard, 11th Floor Montreal QC H3B2G7 P.O. Box 2, 200 Bay Street, 15th Fl, Royal Bank Plaza, Toronto ON M5J2J2	B.C.D.E.
New Home Warranty Insurance (Canada) Corporation, The	301 - 30 Springborough Boulevard South West Calgary AB T3H0N9	D.
New York Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Nordic Insurance Company of Canada, The	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.E.
Northbridge General Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.E.
Novex Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.
Old Republic Insurance Company of Canada	1100 - 100 King Street West Hamilton ON L8P1A2	B.D.E.
Omega General Insurance Company	1200 - 34 King Street East Toronto ON M5C2X8	B.C.D.E.



<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Optimum Insurance Company Inc.	1500 - 425 de Maisonneuve Boulevard West Montreal QC H3A3G5	B.D.
Orion Travel Insurance Company	1900 - 520 - 3rd Avenue South West Calgary AB T2P0R3	B.E.
Palliser Insurance Company Limited	103 - 3502 Taylor Street East Saskatoon SK S7H5H9	C.
Pavonia Life Insurance Company of Michigan	1200 - 34 King Street East Toronto ON M5C2X8	Discont.
Peace Hills General Insurance Company	300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.
Personal Insurance Company, The	6300 Blvd Guillaume Couture Levis QC G6V6P9 MA: 3 Robert Speck Parkway, 14th Floor Mississauga ON L4Z3Z9	B.D.
Petline Insurance Company	111 Westmount Road South Waterloo ON N2L2L6 MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	D.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage la Prairie MB R1N0L3 MA: P.O. Box 340 Portage la Prairie MB R1N3B8	B.D.
Primerica Life Insurance Company of Canada	400 - 6985 Financial Drive Mississauga ON L5N0G3	A.E.
Primum Insurance Company	66 Wellington Street West, 39th Floor Toronto ON M5K1A2 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
Protective Insurance Company	1200 - 34 King Street East Toronto ON M5C2X8	B.D.E.
RBC Insurance Company of Canada	6880 Financial Drive, 9th Floor, Tower 1 Mississauga ON L5N7Y5	D.E.
RBC Life Insurance Company	6880 Financial Drive, 9th Floor, Tower 1 Mississauga ON L5N7Y5	A.E.
Red River Mutual Insurance Company	245 Centre Avenue East Altona MB R0G0B0 MA: P.O. Box 940 Altona MB R0G0B0	B.D.
Reliable Life Insurance Company	1100 - 100 King Street West Hamilton ON L8P1A2	A.E.
RGA Life Reinsurance Company of Canada	2300 - 77 King Street West Toronto ON M5K1H6 MA: 1981 McGill College Avenue, 13th Floor Montreal QC H3A3A8	Reinsurer.
Royal & Sun Alliance Insurance Company of Canada	1500A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
S&Y Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.D.
Safety National Casualty Corporation	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.D.
Sagen Mortgage Insurance Company Canada	300 - 2060 Winston Park Drive Oakville ON L6H5R7	D.
Saskatchewan Mutual Insurance Company	279 - 3rd Avenue North Saskatoon SK S7K2H8	B.D.
Saskatchewan Teachers' Federation	2317 Arlington Avenue Saskatoon SK S7J2H8	Fraternal.
SCOR UK Company Limited	2800 - 199 Bay Street Toronto ON M5L1G1	B.D.
Scotia General Insurance Company	44 King Street West Toronto ON M5H1H1	E.
Scotia Life Insurance Company	44 King Street West Toronto ON M5H1H1	A.E.
Scottish & York Insurance Co. Limited	100 - 10 Aviva Way Markham ON L6G0G1	B.D.
Security National Insurance Company	50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.E.
Sentry Insurance Company	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.D.
SGL Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9	B.D.E.
Sompo Japan Insurance Inc.	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.
Sonnet Insurance Company	111 Westmount Road South Waterloo ON N2L2L6 MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	Discont.
Sovereign General Insurance Company, The	140 - 6700 Macleod Trail South East Calgary AB T2H0L3	B.D.E.
SSQ, Life Insurance Company Inc.	2525 Laurier Boulevard Quebec QC G1V2L2	A.B.D.E.
St. Paul Fire and Marine Insurance Company	165 University Avenue Toronto ON M5H3B9	B.D.
Starr Insurance & Reinsurance Limited	1200 - 200 King Street West Toronto ON M5H3T4	B.D.E.
Stewart Title Guaranty Company	2600 - 200 Bay Street, Royal Bank Plaza, North Tower Toronto ON M5J2J2	D.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Sun Life Assurance Company of Canada	1 York Street Toronto ON M5J0B6	A.D.E.
Sun Life Insurance (Canada) Limited	1 York Street Toronto ON M5J0B6	A.E.
Swiss Reinsurance Company Ltd.	1000 - 150 King Street West Toronto ON M5H1J9	A.E.
TD General Insurance Company	66 Wellington Street West, 39th Floor, TD Bank Tower Toronto ON M5K1A2	D.
TD Home and Auto Insurance Company	66 Wellington Street West, 39th Floor Toronto ON M5K1A2	B.D.
TD Life Insurance Company	66 Wellington Street West, 39th Floor Toronto ON M5K1A2	A.E.
Teachers Life Insurance Society (Fraternal)	MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6 703 - 50 Burnhamthorpe Road West Mississauga ON L5B3C2	Fraternal.
Technology Insurance Company, Inc.	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	B.D.
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.E.
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Traders General Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.C.D.E.
Trafalgar Insurance Company of Canada	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.E.
Trans Global Insurance Company	16930 - 114 Avenue North West Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company	16930 - 114 Avenue North West Edmonton AB T5M3S2	A.E.
Transatlantic Reinsurance Company	P.O. Box 3, 1110 - 95 Wellington Street West Toronto ON M5J2N7	Reinsurer.
Travelers Insurance Company of Canada	165 University Avenue Toronto ON M5H3B3	B.C.D.E.
Trisura Guarantee Insurance Company	P.O. Box 22, 1610 - 333 Bay Street Toronto ON M5H2R2	B.C.D.E.
Triton Insurance Company	1420 - 380 Wellington Street London ON N6A5B5	B.D.E.
UFSC Heritage Life Insurance Fraternal Society	235 McGregor Street Winnipeg MB R2W4W5	Fraternal.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Ukrainian National Association, Inc.	102 - 90 Allstate Parkway Markham ON L3R6H3	Fraternal.
Unica Insurance Inc.	625 Jacques-Parizeau Street Quebec QC G1R2G5 MA: 7150 Derrycrest Drive Mississauga ON L5W0E5	B.C.D.E.
Unifund Assurance Company	10 Factory Lane, Fort William Building St. John's NL A1C6H5 MA: P.O. Box 12049 St. John's NL A1C6H5	B.D.E.
Union Life Mutual Assurance Company, The	142 Heriot Drummondville QC J2C1J8	A.E.
United American Insurance Company	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	A.
United States Liability Insurance Company	Mailbox 13, 702 - 4080 Confederation Parkway Mississauga ON L5B0G1	B.D.
Verassure Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.E.
Wawanesa Life Insurance Company, The	400 - 200 Main Street Winnipeg MB R3C1A8	A.D.E.
Wawanesa Mutual Insurance Company, The	Box 40, 107 - 4th Street Wawanesa MB R0K2G0 MA: 191 Broadway, 9th Floor Winnipeg MB R3C3P1	B.D.E.
Western Assurance Company	1500A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.
Western Surety Company	2100 - 1881 Scarth Street Regina SK S4P4K9	D.
Westport Insurance Corporation	1000 - 150 King Street West Toronto ON M5H1J9	B.C.D.E.
Wynward Insurance Group	1240 One Lombard Place Winnipeg MB R3B0V9	B.D.
XL Reinsurance America Inc.	3010 - 100 King Street West Toronto ON M5X1C9	B.D.E.
XL Specialty Insurance Company	3020 - 100 King Street West Toronto ON M5X1C9	B.D.E.
Zenith Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.D.E.
Zurich Insurance Company Ltd.	Box 290, 5500 - 100 King St. West, First Canadian Place Toronto ON M5X1C9	B.D.E.
<b>Reciprocals</b>		
Asset Protection Insurance Exchange	445 Broad Street North Regina SK S4R2X8	

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canadian Applicators Insurance Reciprocal	1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Egg Industry Reciprocal Alliance - CEIRA	4102 - 3961 52 Avenue North East Calgary AB T3J0J8 MA: 201-1827 Woodward Drive Ottawa ON K2C0P9	
Canadian Lawyers Insurance Association	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 MA: 1530 - 2002 Victoria Avenue Regina SK S4P0R7	
Canadian Universities Reciprocal Insurance Exchange	901 - 5500 North Service Road Burlington ON L7L6W6	
Healthcare Insurance Reciprocal of Canada	1600 - 4711 Yonge Street Toronto ON M2N6K8	
Poultry Insurance Exchange Reciprocal of Canada	P.O. Box 20075 Perth ON K7H3M6	
Real Estate Insurance Exchange	205 - 4954 Richard Road South West Calgary AB T3E6L1	
SUMAssure Insurance Reciprocal	305 - 4741 Parliament Avenue Regina SK S4W0T9	
<b>Automobile Fund</b>		
Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.
<b>Crown Corporations</b>		
SGI	2260 - 11th Avenue Regina SK S4P0J9	B.D.E.

**FRATERNAL SOCIETIES**

**SASKATCHEWAN - 2021**

Table 1 - Exhibit of Premiums and Disbursements - "\$000"

	Exhibit of Premiums, Contributions and Dues				Disbursements Under Certificate			
	Life Insurance Funds	Sickness and Accident Insurance Funds	Fraternal and Expense Funds	Total	Life Insurance Funds	Sickness and Accident Insurance Funds	Dividend Total	Total
	\$	\$	\$	\$	\$	\$	\$	\$
ACTRA Fraternal Benefit Society	3	46		49	5	31		36
Faithlife Financial	2,177	71		2,248	2,730	100	421	3,251
Grand Orange Lodge of British America, Benefit Fund, The	3			3	3			3
Independent Order of Foresters, The	489		10	499	555	4	167	726
Knights of Columbus	15,620	459		16,079	9,911	116	2,722	12,749
Saskatchewan Teachers' Federation		8,489		8,489		11,332		11,332
UFSC Heritage Life Insurance Fraternal Society	3			3	8			8
Ukrainian National Association, Inc.	1			1	8			8
<b>2021 TOTALS</b>	<b>\$ 18,296</b>	<b>\$ 9,065</b>	<b>\$ 10</b>	<b>\$ 27,371</b>	<b>\$ 13,220</b>	<b>\$ 11,583</b>	<b>\$ 3,310</b>	<b>\$ 28,113</b>

**FRATERNAL SOCIETIES**

**SASKATCHEWAN - 2021**

Table 2 - Life Insurance in Force - "\$000"

	Policies in Force at end of 2020	Additions During Year (New Effectuated and Other Additions)	Reductions During Year For All Reasons	Currency Revaluation		Policies in Force at end of 2021
	Amount	Amount	Amount	Amount	Number	Amount
	\$	\$	\$	\$		\$
ACTRA Fraternal Benefit Society	1,194		80		75	1,114
Faithlife Financial	263,453	21,475	11,752		3,808	273,176
Grand Orange Lodge of British America, Benefit Fund, The	118		10		19	108
Independent Order of Foresters, The	38,641	4,345	1,338		1,050	41,648
Knights of Columbus	1,674,357	97,908	63,010		20,485	1,709,255
Saskatchewan Teachers' Federation						0
UFSC Heritage Life Insurance Fraternal Society	369		8		118	361
Ukrainian National Association, Inc.	332		26		84	306
<b>2021 TOTALS</b>	<b>\$ 1,978,464</b>	<b>\$ 123,728</b>	<b>\$ 76,224</b>	<b>\$</b>	<b>25,639</b>	<b>\$ 2,025,968</b>

**SASKATCHEWAN INSURANCE EXHIBIT**

**COMPARATIVE SUMMARY OF TOTAL BUSINESS IN ALL CLASSES - "\$000"**

	Direct Premiums Written	Direct Claims Incurred	Ratio
OTHER THAN LIFE			
Accident and Sickness Insurance (excluding Fraternal)	\$ 814,217	\$ 474,575	58.3
Casualty Insurance (Fidelity, Surety, Title, Legal, Credit Prot and Other Appr Prod)	51,227	10,266	20.0
Property Insurance	1,193,245	874,100	73.3
Crop Hail Insurance	103,145	130,470	126.5
Aircraft Insurance	9,328	3,683	39.5
Automobile Accident Insurance Act	988,696	784,436	79.3
Automobile Extension Insurance	247,984	102,985	41.5
Boiler and Machinery Insurance (Boiler and Machinery, Equipment Warranty)	58,106	25,777	44.4
Liability Insurance	215,385	68,636	31.9
Marine Insurance	7,741	3,251	42.0
Mortgage Insurance	76,462	-2,809	
(A) TOTALS	\$ 3,765,536	\$ 2,475,370	65.7
Life Insurance (all plans excluding Fraternal)	\$ 1,164,707		
Claims: Direct Claims		\$ 699,366	
Dividends		115,919	
(B) TOTALS	\$ 1,164,707	\$ 815,285	70.0
GRAND TOTALS (all classes A and B)	\$ 4,930,243	\$ 3,290,655	66.7



**ACCIDENT AND SICKNESS INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	271,866	159,396	58.6
2003	309,395	183,604	59.3
2004	318,008	207,165	65.1
2005	351,377	195,385	55.6
2006	374,376	206,268	55.1
2007	406,090	205,758	50.7
2008	437,458	217,794	49.8
2009	462,315	242,133	52.4
2010	497,892	257,822	51.8
2011	529,576	269,988	51.0
2012	565,350	288,150	51.0
2013	621,047	323,762	52.1
2014	670,913	340,957	50.8
2015	665,430	357,214	53.7
2016	705,930	388,638	55.1
2017	738,436	415,530	56.3
2018	760,881	432,316	56.8
2019	771,767	444,003	57.5
2020	774,140	437,806	56.6
2021	814,217	474,575	58.3

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**CROP HAIL INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	53,538	30,855	57.6
2003	54,651	42,174	77.2
2004	65,505	36,599	55.9
2005	68,880	45,791	66.5
2006	56,663	58,566	103.4
2007	80,221	75,767	94.4
2008	111,017	132,890	119.7
2009	97,864	13,626	13.9
2010	94,012	57,142	60.8
2011	99,049	68,710	69.4
2012	126,375	90,844	71.9
2013	123,682	48,761	39.4
2014	107,782	78,167	72.5
2015	94,836	49,766	52.5
2016	117,675	83,136	70.6
2017	102,293	31,765	31.1
2018	96,688	61,416	63.5
2019	86,338	83,433	96.9
2020	103,626	72,123	69.6
2021	103,145	130,470	126.5

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**LIFE INSURANCE (All Plans Excluding Fraternal)****COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
2002	507,511	470,163	92.6
2003	562,953	463,487	77.5
2004	570,039	494,462	86.7
2005	593,650	527,671	88.9
2006	549,520	512,477	93.3
2007	572,275	518,969	90.7
2008	616,146	496,836	80.6
2009	746,275	499,101	66.9
2010	703,368	540,503	76.8
2011	683,396	514,386	75.3
2012	710,401	545,089	76.7
2013	858,112	562,872	65.6
2014	832,118	630,212	75.7
2015	861,172	605,998	70.4
2016	984,899	630,274	64.0
2017	1,026,240	623,582	60.8
2018	1,077,132	623,485	57.9
2019	1,233,431	815,009	66.1
2020	1,152,762	736,133	63.9
2021	1,164,707	815,285	70.0

**PROPERTY AND CASUALTY - AIRCRAFT INSURANCE****COMPARATIVE TOTALS - "\$000"**

Year	Premiums	Claims	Loss Ratio (Percent)
2002	6,289	17,011	270.5
2003	6,532	-181	
2004	7,969	2,449	30.7
2005	7,020	-2,452	
2006	5,460	2,727	49.9
2007	5,554	844	15.2
2008	6,422	841	13.1
2009	7,483	5,255	70.2
2010	7,426	2,065	27.8
2011	6,281	6,020	95.8
2012	5,649	2,099	37.2
2013	6,581	957	14.5
2014	6,620	7,217	109.0
2015	6,687	1,812	27.1
2016	7,008	2,173	31.0
2017	6,931	8,057	116.2
2018	6,082	30,464	500.9
2019	7,591	993	13.1
2020	9,983	5,016	50.2
2021	9,328	3,683	39.5

**PROPERTY AND CASUALTY – AUTOMOBILE ACCIDENT INSURANCE ACT****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	488,178	435,312	89.2
2003	493,657	451,762	91.5
2004	527,182	392,689	74.5
2005	522,023	460,208	88.2
2006	562,069	449,072	79.9
2007	561,568	523,824	93.3
2008	612,743	550,890	89.9
2009	653,672	593,901	90.9
2010	711,277	610,957	85.9
2011	748,961	824,441	110.1
2012	785,679	742,871	94.6
2013	831,731	773,155	93.0
2014	889,210	827,787	93.1
2015	923,491	756,295	81.9
2016*	1,121,731	936,313	83.5
2017	933,530	808,771	86.6
2018	937,308	793,939	84.7
2019	956,472	903,128	94.4
2020	962,714	889,428	92.4
2021	988,696	784,436	79.3

\* The Saskatchewan Auto Fund changed its fiscal year end from December 31 to March 31. The 2016 report is for the 15 month period of January 1, 2015 to March 31, 2016.

**PROPERTY AND CASUALTY – AUTOMOBILE EXTENSION INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	106,484	66,465	62.4
2003	117,855	57,441	48.7
2004	128,231	57,016	44.5
2005	129,662	47,120	36.3
2006	134,482	69,176	51.4
2007	139,842	60,704	43.4
2008	145,087	59,934	41.3
2009	148,997	67,004	45.0
2010	150,048	71,768	47.8
2011	158,575	87,091	54.9
2012	170,596	86,922	51.0
2013	182,282	88,129	48.3
2014	192,822	98,734	51.2
2015	199,194	96,524	48.5
2016	199,018	101,761	51.1
2017	201,945	67,562	33.5
2018	209,857	119,037	56.7
2019	223,275	108,328	48.5
2020	228,650	117,617	51.4
2021	247,984	102,985	41.5

**PROPERTY AND CASUALTY – BOILER AND MACHINERY INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	11,478	7,121	62.0
2003	13,635	3,804	27.9
2004	13,126	3,662	27.9
2005	19,544	5,566	28.5
2006	18,372	-259	
2007	15,792	2,086	13.2
2008	21,492	4,540	21.1
2009	20,969	2,678	12.8
2010	28,259	4,393	15.5
2011	30,498	8,723	28.6
2012	35,827	13,493	37.7
2013	42,114	7,107	16.9
2014	46,710	14,228	30.5
2015	54,913	14,110	25.7
2016	50,182	6,130	12.2
2017	47,664	10,189	21.4
2018	51,066	21,203	41.5
2019	53,668	23,375	43.6
2020	49,499	18,903	36.2
2021	58,106	25,777	44.4

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**PROPERTY AND CASUALTY – CASUALTY INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	8,557	571	6.7
2003	9,657	1,821	18.9
2004	11,313	366	3.2
2005	12,014	1,114	9.3
2006	14,651	2,773	18.9
2007	17,875	1,187	6.6
2008	21,314	3,334	15.6
2009	22,350	2,165	9.7
2010	24,850	13,761	55.4
2011	24,354	2,923	12.0
2012	25,860	4,665	18.0
2013	23,836	7,250	30.4
2014	25,812	7,704	29.8
2015	25,419	744	2.9
2016	26,883	2,435	9.1
2017	27,291	9,091	33.3
2018	26,330	799	3.0
2019	39,669	2,033	5.1
2020	54,397	12,173	22.4
2021	51,227	10,266	20.0

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\* Previously reported as "Guarantee" Insurance. Changed to accommodate new classes of insurance listed in The Insurance Regulations

**PROPERTY AND CASUALTY – LIABILITY INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	67,511	41,385	61.3
2003	84,554	56,849	67.2
2004	96,266	33,607	34.9
2005	101,830	48,775	47.9
2006	106,297	51,378	48.3
2007	107,431	39,292	36.6
2008	110,092	42,616	38.7
2009	112,588	33,938	30.1
2010	121,304	75,914	62.6
2011	128,487	47,076	36.6
2012	133,179	28,583	21.5
2013	143,684	13,551	9.4
2014	145,531	35,028	24.1
2015	154,096	55,583	36.1
2016	148,580	143,337	96.5
2017	144,838	-37,002	
2018	152,764	37,250	24.4
2019	161,239	58,148	36.1
2020	177,756	90,567	51.0
2021	215,385	68,636	31.9

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**PROPERTY AND CASUALTY – MARINE INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	1,970	3,112	158.0
2003	2,108	432	20.5
2004	1,019	845	82.9
2005	4,055	50	1.2
2006	3,210	1,397	43.5
2007	6,480	1,787	27.6
2008	4,587	398	8.7
2009	2,695	3,617	134.2
2010	3,834	1,563	40.8
2011	4,787	4,413	92.2
2012	4,585	4,141	90.3
2013	2,632	21,458	815.3
2014	4,533	-366	
2015	3,744	283	7.6
2016	2,967	541	18.2
2017	6,887	3,081	44.7
2018	3,012	-187	
2019	8,675	1,929	22.2
2020	4,847	805	16.6
2021	7,741	3,251	42.0

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**PROPERTY AND CASUALTY – MORTGAGE INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	3,056	315	10.3
2003	4,793	87	1.8
2004	8,492	273	3.2
2005	7,323	765	10.4
2006	10,992	412	3.7
2007	23,413	-97	
2008	20,137	193	1.0
2009	10,866	1,229	11.3
2010	18,840	1,525	8.1
2011	24,808	3,847	15.5
2012	30,462	738	2.4
2013	30,022	1,781	5.9
2014	38,330	3,714	9.7
2015	43,038	5,089	11.8
2016	41,101	13,019	31.7
2017	41,753	13,255	31.7
2018	39,156	18,387	47.0
2019	38,081	20,912	54.9
2020	56,416	21,146	37.5
2021	76,462	-2,809	

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**PROPERTY AND CASUALTY – PROPERTY INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Claims	Loss Ratio (Percent)
2002	298,507	179,720	60.2
2003	336,153	181,313	53.9
2004	359,881	180,853	50.3
2005	376,769	229,806	61.0
2006	400,641	185,947	46.4
2007	433,093	253,036	58.4
2008	483,968	263,585	54.5
2009	525,625	240,344	45.7
2010	573,623	467,061	81.4
2011	617,476	489,700	79.3
2012	679,594	435,501	64.1
2013	717,683	461,777	64.3
2014	769,633	750,454	97.5
2015	822,444	412,247	50.1
2016	879,619	550,002	62.5
2017	913,217	515,677	56.5
2018	978,334	612,800	62.6
2019	1,038,421	602,139	58.0
2020	1,100,965	672,645	61.1
2021	1,193,245	874,100	73.3

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**TOTAL INSURANCE****COMPARATIVE TOTALS - "\$000"**

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Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
2002	1,824,945	1,411,426	77.3
2003	1,995,943	1,415,593	70.9
2004	2,107,031	1,409,986	66.9
2005	2,194,147	1,559,799	71.1
2006	2,236,733	1,539,934	68.8
2007	2,369,634	1,683,157	71.0
2008	2,590,463	1,773,851	68.5
2009	2,811,699	1,704,991	60.6
2010	2,934,733	2,104,474	71.7
2011	3,056,248	2,327,318	76.1
2012	3,273,557	2,243,096	68.5
2013	3,583,406	2,310,560	64.5
2014	3,730,014	2,793,836	74.9
2015	3,854,464	2,355,665	61.1
2016	4,285,593	2,857,759	66.7
2017	4,191,025	2,469,558	58.9
2018	4,338,610	2,750,909	63.4
2019	4,618,627	3,063,430	66.3
2020	4,667,636	3,073,962	65.9
2021	4,930,243	3,290,655	66.7

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## ACCIDENT AND SICKNESS INSURANCE

### SASKATCHEWAN - 2021

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Aetna Life Insurance Company	90	98	108.9
AIIG Insurance Company of Canada	1,399	388	27.7
Allianz Global Risks US Insurance Company	208	-26	
Allstate Insurance Company of Canada	185	59	31.9
American Bankers Insurance Company of Florida	7,540	587	7.8
American Bankers Life Assurance Company of Florida	8,848	305	3.4
American Income Life Insurance Company	1,026	205	20.0
Assumption Mutual Life Insurance Company	747	323	43.2
AssurePro Insurance Company Limited	998	105	10.5
Aviva Insurance Company of Canada	1		
AXIS Reinsurance Company (Canadian Branch)	5	-4	
Berkley Insurance Company	132	-65	
Blue Cross Life Insurance Company of Canada	23,333	14,166	60.7
BMO Life Assurance Company	1,252	461	36.8
Canada Life Assurance Company, The	290,287	190,899	65.8
Canadian Premier General Insurance Company	99	10	10.1
Canadian Premier Life Insurance Company	8,539	1,044	12.2
Canassurance Insurance Company	1,673	577	34.5
Chubb Insurance Company of Canada	157	74	47.1
Chubb Life Insurance Company of Canada	6,040	817	13.5
CIBC Life Insurance Company Limited	1,483	556	37.5
CIGNA Life Insurance Company of Canada	85	50	58.8
Combined Insurance Company of America	13,882	5,784	41.7
Co-operators General Insurance Company	889	76	8.5
Co-operators Life Insurance Company	39,547	23,491	59.4
CUMIS General Insurance Company	859	76	8.8
Desjardins Financial Security Life Assurance Company	41,259	27,566	66.8
Empire Life Insurance Company, The	8,566	5,492	64.1
Equitable Life Insurance Company of Canada, The	10,933	8,188	74.9
Everest Insurance Company of Canada	1	-19	
Fenchurch General Insurance Company	205	214	104.4
First Canadian Insurance Corporation	8,953	1,867	20.9
Foresters Life Insurance Canada	146	103	70.5
GMS Insurance Inc.	1,014	812	80.1
Green Shield Canada	12,973	11,105	85.6
Humana Assurance Inc.	139	36	25.9
Industrial Alliance Insurance and Financial Services Inc.	17,924	6,363	35.5
Intact Insurance Company	3	1	33.3
ivari	168	4	2.4
La Capitale Civil Service Insurer Inc.	6,076	4,859	80.0
La Capitale Financial Security Insurance Company	6,873	4,098	59.6



## ACCIDENT AND SICKNESS INSURANCE

### SASKATCHEWAN - 2021

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Life Insurance Company of North America		83	
Lloyd's Underwriters	450	-104	
LS-Travel Insurance Company	385	30	7.8
Manufacturers Life Insurance Company, The	89,976	53,588	59.6
My Mutual Insurance Limited	3		
National Bank Life Insurance Company	89	22	24.7
Old Republic Insurance Company of Canada	218	-19	
Orion Travel Insurance Company	1,531	968	63.2
Pavonia Life Insurance Company of Michigan	15	-1	
RBC Insurance Company of Canada	2,407	-771	
RBC Life Insurance Company	12,287	7,820	63.6
Reliable Life Insurance Company	49		
Royal & Sun Alliance Insurance Company of Canada	375	3	0.8
Scotia Life Insurance Company		13	
SGI	39		
SSQ, Life Insurance Company Inc.	14,498	10,605	73.1
Starr Insurance & Reinsurance Limited	202	44	21.8
Sun Life Assurance Company of Canada	159,052	87,934	55.3
TD Life Insurance Company	1,745	221	12.7
Temple Insurance Company	143	17	11.9
Trans Global Life Insurance Company	113	5	4.4
Trisura Guarantee Insurance Company	282	9	3.2
Triton Insurance Company	1,881	537	28.5
Union Life Mutual Assurance Company, The	4		
Wawanesa Life Insurance Company, The	3,740	2,702	72.2
Zurich Insurance Company Ltd.	196	124	63.3
2021 TOTALS	\$ 814,217	\$ 474,575	58.3

**CROP HAIL INSURANCE****SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Additional Municipal Hail Limited	27,565	42,622	154.6
Allianz Global Risks US Insurance Company		-48	
Chubb Insurance Company of Canada	7,405	10,318	139.3
Co-operative Hail Insurance Company Limited	27,895	30,004	107.6
Millennium Insurance Corporation	8,383		
Northbridge General Insurance Corporation	3,117	4,798	153.9
Palliser Insurance Company Limited	28,780	42,776	148.6
2021 TOTALS	\$ 103,145	\$ 130,470	126.5

**LIFE INSURANCE - 2021**
**TABLE A**

Exhibit of Policies in Force (Direct) in Saskatchewan - "\$000"

Insurer	Policies in Force at end of 2020	New Issued and Other Additions in 2021	Deletions During Year	Currency Revaluation	Number	Policies in Force at end of 2021
	Amount	Amount	Amount	Amount		Amount
	\$	\$	\$	\$		\$
Aetna Life Insurance Company	336	456	382		8	410
Allianz Life Insurance Company of North America	181		7		18	174
American Bankers Life Assurance Company of Florida	349,653	4,496	4,541		97,759	349,608
American Health and Life Insurance Company	42,815	39,931	40,219		2,781	42,527
American Income Life Insurance Company	322,923	84,328	58,463		13,555	348,788
Assumption Mutual Life Insurance Company	185,696	35,468	26,117		1,612	195,047
Assurant Life of Canada	84,351	84	13,662		10,211	70,773
AXA Equitable Life Insurance Company	202		202			0
Blue Cross Life Insurance Company of Canada	2,762,163	295,937	153,820		53,689	2,904,280
BMO Life Assurance Company	1,922,278	240,103	116,949		6,917	2,045,432
Canada Life Assurance Company, The	45,630,743	3,001,623	1,551,868		608,333	47,080,498
Canadian Premier Life Insurance Company	363,066	49,824	51,955		29,442	360,935
Chubb Life Insurance Company of Canada	67,070	4,281	11,544		770	59,807
CIBC Life Insurance Company Limited	11,773	1,316	985		301	12,104
CIGNA Life Insurance Company of Canada	59	4,728	84		88	4,703
Combined Insurance Company of America	10,252	583	598		301	10,237
Co-operators Life Insurance Company	6,420,847	6,824,132	1,316,869		36,291	11,928,110
Desjardins Financial Security Life Assurance Company	2,027,870	183,021	28,760		26,196	2,182,131
Empire Life Insurance Company, The	4,907,039	879,185	273,001		16,755	5,513,223
Equitable Life Insurance Company of Canada, The	6,577,199	488,597	560,593		20,719	6,505,203
First Canadian Insurance Corporation	1,203,612	212,964	282,307		25,684	1,134,269
Foresters Life Insurance Canada	706,667	108,194	50,096		4,668	764,765
Humania Assurance Inc.	75,400	35,854	4,590		456	106,664
Industrial Alliance Insurance and Financial Services Inc.	4,939,434	1,133,183	439,122		37,471	5,633,495
ivari	6,136,438	897,267	393,341		18,810	6,640,364
La Capitale Civil Service Insurer Inc.	201,198	20,827	21,494		1,025	200,531
La Capitale Financial Security Insurance Company	57,194		1,628		588	55,566
Life Insurance Company of North America	50				1	50
Manufacturers Life Insurance Company, The	21,515,366	1,687,398	1,008,369		89,953	22,194,395
National Bank Life Insurance Company	25,293	2,892	1,551		9	26,634
New York Life Insurance Company	31,585	4,688	26	-2	53	36,245
Pavonia Life Insurance Company of Michigan	6,593	21	1,490		187	5,124
Primerica Life Insurance Company of Canada	5,531,733	651,059	351,021		9,494	5,831,771
RBC Life Insurance Company	3,517,219	516,558	181,517		11,189	3,852,260
Reliable Life Insurance Company	11,124		2,840		38	8,284
SSQ, Life Insurance Company Inc.	922,789	141,523	261,121		9,206	803,191
Sun Life Assurance Company of Canada	35,067,511	5,692,594	2,051,682	-4	208,454	38,708,419
TD Life Insurance Company	177,775	67,061	19,722		597	225,114
Trans Global Life Insurance Company	3,019	447			1,922	3,466

**LIFE INSURANCE - 2021**

**TABLE A**

Exhibit of Policies in Force (Direct) in Saskatchewan - "\$000"

Insurer	Policies in Force at end of 2020	New Issued and Other Additions in 2021	Deletions During Year	Currency Revaluation	Number	Policies in Force at end of 2021
	Amount	Amount	Amount	Amount		Amount
	\$	\$	\$	\$		\$
Union Life Mutual Assurance Company, The	6,881				30	6,881
United American Insurance Company	74	1	10		4	65
Wawanesa Life Insurance Company, The	3,450,445	192,228	193,507		17,396	3,449,166
2021 TOTALS	\$ 155,273,916	\$ 23,502,852	\$ 9,476,053	\$ -6	1,362,981	\$ 169,300,709

## LIFE INSURANCE - 2021

### TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "\$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	\$
Aetna Life Insurance Company	1	10	11				11
AIIG Insurance Company of Canada		180	180				180
Allianz Life Insurance Company of North America	2		2				2
Allied World Specialty Insurance Company		42	42				42
American Bankers Life Assurance Company of Florida	11	7,686	7,697				7,697
American Health and Life Insurance Company		634	634				634
American Income Life Insurance Company	7,857		7,857				7,857
Assumption Mutual Life Insurance Company	460	268	728	1		1	729
Assurant Life of Canada	467	32	499	18,259	199	18,458	18,957
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros		11	11				11
AXA Equitable Life Insurance Company	2		2				2
Blue Cross Life Insurance Company of Canada	502	8,107	8,609				8,609
BMO Life Assurance Company	16,757	42	16,799				16,799
Canada Life Assurance Company, The	216,049	105,959	322,008	7,434	-1,554	5,880	327,888
Canadian Premier Life Insurance Company	109	3,749	3,858				3,858
Chubb Life Insurance Company of Canada	557	2,611	3,168				3,168
CIBC Life Insurance Company Limited	192		192				192
CIGNA Life Insurance Company of Canada		2	2				2
Combined Insurance Company of America	150		150				150
Compagnie Francaise d'Assurance pour le Commerce Exterieur		792	792				792
Co-operators Life Insurance Company	20,802	26,180	46,982	1,372	55,493	56,865	103,847
Desjardins Financial Security Life Assurance Company	4,342	4,943	9,285	2,783	1,468	4,251	13,536
Empire Life Insurance Company, The	17,758	863	18,621	4,347	75	4,422	23,043
Equitable Life Insurance Company of Canada, The	29,322	1,423	30,745	3,561	155	3,716	34,461
Euler Hermes North American Insurance Company		1,428	1,428				1,428
First Canadian Insurance Corporation		7,370	7,370				7,370
Foresters Life Insurance Canada	4,396	105	4,501		1	1	4,502
Humania Assurance Inc.	348	11	359				359
Industrial Alliance Insurance and Financial Services Inc.	24,837	5,812	30,649	69,774	17,319	87,093	117,742
Intact Insurance Company		2,178	2,178				2,178
ivari	25,297		25,297	28		28	25,325
La Capitale Civil Service Insurer Inc.	769	94	863	13,463		13,463	14,326
La Capitale Financial Security Insurance Company	508		508	1		1	509
Manufacturers Life Insurance Company, The	76,780	23,627	100,407	1,217	4,002	5,219	105,626
National Bank Life Insurance Company	4	144	148				148
New York Life Insurance Company		107	107				107
Pavonia Life Insurance Company of Michigan		46	46				46
Primerica Life Insurance Company of Canada	13,398		13,398				13,398
RBC Life Insurance Company	16,539	143	16,682	2,183	3,538	5,721	22,403
Reliable Life Insurance Company	47		47				47

**LIFE INSURANCE - 2021**

**TABLE B**

Direct Premium Income and Considerations on Saskatchewan Business - "\$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	\$
SSQ, Life Insurance Company Inc.	944	2,352	3,296	1,290		1,290	4,586
Sun Life Assurance Company of Canada	167,437	59,474	226,911	16,983	12,499	29,482	256,393
TD Life Insurance Company	409		409				409
Trans Global Life Insurance Company		18	18				18
Union Life Mutual Assurance Company, The	35		35				35
United American Insurance Company	4		4				4
Wawanesa Life Insurance Company, The	13,873	882	14,755	526		526	15,281
<b>2021 TOTALS</b>	<b>\$ 660,965</b>	<b>\$ 267,325</b>	<b>\$ 928,290</b>	<b>\$ 143,222</b>	<b>\$ 93,195</b>	<b>\$ 236,417</b>	<b>\$ 1,164,707</b>

**LIFE INSURANCE - 2021**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>Aetna Life Insurance Company</b>							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
<hr/>							
<b>AIG Insurance Company of Canada</b>							
Insurance							
Credit Life		51	51				51
Annuity							
Accident and Sickness							
<hr/>							
		51	51				51
<hr/>							
<b>Allianz Life Insurance Company of North America</b>							
Insurance	37		37				37
Credit Life							
Annuity							
Accident and Sickness							
<hr/>							
	37		37				37
<hr/>							
<b>Allied World Specialty Insurance Company</b>							
Insurance							
Credit Life		36	36				36
Annuity							
Accident and Sickness							
<hr/>							
		36	36				36
<hr/>							
<b>American Bankers Life Assurance Company of Florida</b>							
Insurance		874	874	4		4	878
Credit Life							
Annuity							
Accident and Sickness				3	112	115	115
<hr/>							
		874	874	7	112	119	993
<hr/>							
<b>American Health and Life Insurance Company</b>							
Insurance		192	192				192
Credit Life							
Annuity							
Accident and Sickness							
<hr/>							
		192	192				192
<hr/>							
<b>American Income Life Insurance Company</b>							
Insurance	2,196		2,196				2,196
Credit Life							
Annuity							
Accident and Sickness							
<hr/>							
	2,196		2,196				2,196
<hr/>							

**LIFE INSURANCE - 2021**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>Assumption Mutual Life Insurance Company</b>							
Insurance	257	22	279	4		4	283
Credit Life							
Annuity	1		1				1
Accident and Sickness					1	1	1
	258	22	280	4	1	5	285
<b>Assurant Life of Canada</b>							
Insurance	4,984	716	5,700				5,700
Credit Life							
Annuity	9,562	1,406	10,968				10,968
Accident and Sickness							
	14,546	2,122	16,668				16,668
<b>Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros</b>							
Insurance							
Credit Life		-5	-5				-5
Annuity							
Accident and Sickness							
		-5	-5				-5
<b>AXA Equitable Life Insurance Company</b>							
Insurance				2		2	2
Credit Life							
Annuity							
Accident and Sickness							
				2		2	2
<b>Blue Cross Life Insurance Company of Canada</b>							
Insurance	16	4,425	4,441				4,441
Credit Life							
Annuity							
Accident and Sickness							
	16	4,425	4,441				4,441
<b>BMO Life Assurance Company</b>							
Insurance	3,174	68	3,242	47		47	3,289
Credit Life							
Annuity	974	1,245	2,219				2,219
Accident and Sickness							
	4,148	1,313	5,461	47		47	5,508
<b>Brookfield Annuity Company</b>							
Insurance							
Credit Life							
Annuity		3,779	3,779				3,779
Accident and Sickness							
		3,779	3,779				3,779



**LIFE INSURANCE - 2021**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>Canada Life Assurance Company, The</b>							
Insurance	81,836	43,284	125,120	39,764	2,622	42,386	167,506
Credit Life							
Annuity	24,744	6,351	31,095	2		2	31,097
Accident and Sickness					6,132	6,132	6,132
	106,580	49,635	156,215	39,766	8,754	48,520	204,735
<b>Canadian Premier Life Insurance Company</b>							
Insurance	40	1,118	1,158				1,158
Credit Life							
Annuity							
Accident and Sickness							
	40	1,118	1,158				1,158
<b>Chubb Life Insurance Company of Canada</b>							
Insurance	67	31	98				98
Credit Life							
Annuity							
Accident and Sickness							
	67	31	98				98
<b>CIBC Life Insurance Company Limited</b>							
Insurance	55		55				55
Credit Life							
Annuity							
Accident and Sickness							
	55		55				55
<b>CIGNA Life Insurance Company of Canada</b>							
Insurance		1	1				1
Credit Life							
Annuity							
Accident and Sickness							
		1	1				1
<b>Combined Insurance Company of America</b>							
Insurance	26		26				26
Credit Life							
Annuity							
Accident and Sickness							
	26		26				26
<b>Compagnie Francaise d'Assurance pour le Commerce Exterieur</b>							
Insurance							
Credit Life		297	297				297
Annuity							
Accident and Sickness							
		297	297				297

**LIFE INSURANCE - 2021**
**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>Co-operators Life Insurance Company</b>							
Insurance	10,132	12,717	22,849	521	580	1,101	23,950
Credit Life							
Annuity	2,965	50,379	53,344				53,344
Accident and Sickness					750	750	750
	13,097	63,096	76,193	521	1,330	1,851	78,044
<b>Desjardins Financial Security Life Assurance Company</b>							
Insurance	4,140	1,687	5,827	379		379	6,206
Credit Life							
Annuity	3,383	2,252	5,635				5,635
Accident and Sickness					1,107	1,107	1,107
	7,523	3,939	11,462	379	1,107	1,486	12,948
<b>Empire Life Insurance Company, The</b>							
Insurance	7,488	110	7,598	966		966	8,564
Credit Life							
Annuity	6,391	208	6,599				6,599
Accident and Sickness							
	13,879	318	14,197	966		966	15,163
<b>Equitable Life Insurance Company of Canada, The</b>							
Insurance	10,774	687	11,461	1,741		1,741	13,202
Credit Life							
Annuity	4,755	62	4,817				4,817
Accident and Sickness							
	15,529	749	16,278	1,741		1,741	18,019
<b>Euler Hermes North American Insurance Company</b>							
Insurance							
Credit Life		-350	-350				-350
Annuity							
Accident and Sickness							
		-350	-350				-350
<b>First Canadian Insurance Corporation</b>							
Insurance		855	855				855
Credit Life							
Annuity							
Accident and Sickness							
		855	855				855
<b>Foresters Life Insurance Canada</b>							
Insurance	2,165		2,165	18		18	2,183
Credit Life							
Annuity		30	30				30
Accident and Sickness							
	2,165	30	2,195	18		18	2,213

**LIFE INSURANCE - 2021**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>Humania Assurance Inc.</b>							
Insurance	600		600				600
Credit Life							
Annuity							
Accident and Sickness							
	600		600				600
<b>Industrial Alliance Insurance and Financial Services Inc.</b>							
Insurance	19,579	1,916	21,495	175	473	648	22,143
Credit Life							
Annuity	53,158	19,121	72,279				72,279
Accident and Sickness					1,084	1,084	1,084
	72,737	21,037	93,774	175	1,557	1,732	95,506
<b>Intact Insurance Company</b>							
Insurance							
Credit Life		-664	-664				-664
Annuity							
Accident and Sickness							
		-664	-664				-664
<b>ivari</b>							
Insurance	11,609		11,609				11,609
Credit Life							
Annuity	672		672				672
Accident and Sickness							
	12,281		12,281				12,281
<b>La Capitale Civil Service Insurer Inc.</b>							
Insurance	62	52	114				114
Credit Life							
Annuity	1,970		1,970				1,970
Accident and Sickness							
	2,032	52	2,084				2,084
<b>La Capitale Financial Security Insurance Company</b>							
Insurance	338		338				338
Credit Life							
Annuity	29		29				29
Accident and Sickness							
	367		367				367
<b>Life Insurance Company of North America</b>							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							

**LIFE INSURANCE - 2021**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>LS-Travel Insurance Company</b>							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
<hr/>							
<b>Manufacturers Life Insurance Company, The</b>							
Insurance	55,377	15,593	70,970	5,350	1,255	6,605	77,575
Credit Life							
Annuity	22,447	12,362	34,809		4	4	34,813
Accident and Sickness				2	1,045	1,047	1,047
	77,824	27,955	105,779	5,352	2,304	7,656	113,435
<hr/>							
<b>Manulife Assurance Company of Canada</b>							
Insurance							
Credit Life							
Annuity	181	70	251				251
Accident and Sickness							
	181	70	251				251
<hr/>							
<b>National Bank Life Insurance Company</b>							
Insurance	2	33	35				35
Credit Life							
Annuity							
Accident and Sickness							
	2	33	35				35
<hr/>							
<b>New York Life Insurance Company</b>							
Insurance	1	31	32		65	65	97
Credit Life							
Annuity							
Accident and Sickness							
	1	31	32		65	65	97
<hr/>							
<b>Pavonia Life Insurance Company of Michigan</b>							
Insurance		23	23				23
Credit Life							
Annuity							
Accident and Sickness							
		23	23				23
<hr/>							
<b>Primerica Life Insurance Company of Canada</b>							
Insurance	5,168		5,168				5,168
Credit Life							
Annuity							
Accident and Sickness							
	5,168		5,168				5,168
<hr/>							

**LIFE INSURANCE - 2021**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>RBC Life Insurance Company</b>							
Insurance	7,890	622	8,512	129		129	8,641
Credit Life							
Annuity	1,100	580	1,680				1,680
Accident and Sickness							
	8,990	1,202	10,192	129		129	10,321
<b>Reliable Life Insurance Company</b>							
Insurance	8		8				8
Credit Life							
Annuity							
Accident and Sickness							
	8		8				8
<b>Scotia Life Insurance Company</b>							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
<b>SSQ, Life Insurance Company Inc.</b>							
Insurance	3	1,338	1,341		26	26	1,367
Credit Life							
Annuity	2	368	370				370
Accident and Sickness					11	11	11
	5	1,706	1,711		37	37	1,748
<b>Sun Life Assurance Company of Canada</b>							
Insurance	51,487	22,531	74,018	27,632	16,213	43,845	117,863
Credit Life							
Annuity	22,627	41,719	64,346				64,346
Accident and Sickness					6,558	6,558	6,558
	74,114	64,250	138,364	27,632	22,771	50,403	188,767
<b>TD Life Insurance Company</b>							
Insurance	150		150				150
Credit Life							
Annuity							
Accident and Sickness							
	150		150				150
<b>Trans Global Life Insurance Company</b>							
Insurance		8	8				8
Credit Life							
Annuity							
Accident and Sickness							
		8	8				8

**LIFE INSURANCE - 2021**

**TABLE C**

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Union Life Mutual Assurance Company, The							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
United American Insurance Company							
Insurance	6		6				6
Credit Life							
Annuity							
Accident and Sickness							
	6		6				6
Wawanesa Life Insurance Company, The							
Insurance	10,812	976	11,788	1,142		1,142	12,930
Credit Life							
Annuity	4,719		4,719				4,719
Accident and Sickness							
	15,531	976	16,507	1,142		1,142	17,649
<b>2021 TOTALS</b>	<b>450,159</b>	<b>249,207</b>	<b>699,366</b>	<b>77,881</b>	<b>38,038</b>	<b>115,919</b>	<b>815,285</b>

**PROPERTY & CASUALTY      AIRCRAFT INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	526	854	162.4
Allianz Global Risks US Insurance Company	1,035	83	8.0
Canadian Applicators Insurance Reciprocal	1,011	85	8.4
Chubb Insurance Company of Canada	108	-4	
Co-operators General Insurance Company	1		
Great American Insurance Company	162	-50	
HDI Global Specialty SE	370	207	55.9
Liberty Mutual Insurance Company	-1	-2	
Lloyd's Underwriters	1,889	946	50.1
Mitsui Sumitomo Insurance Company, Limited	209	138	66.0
National Liability & Fire Insurance Company	536	669	124.8
Northbridge General Insurance Corporation	453	4	0.9
Old Republic Insurance Company of Canada	36	-53	
SGL	56		
Starr Insurance & Reinsurance Limited	308	356	115.6
Temple Insurance Company	1,068	47	4.4
Westport Insurance Corporation		-164	
XL Specialty Insurance Company	1,561	567	36.3
2021 TOTALS	\$ 9,328	\$ 3,683	39.5

**PROPERTY & CASUALTY      AUTOMOBILE ACCIDENT INSURANCE ACT**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Saskatchewan Auto Fund	988,696	784,436	79.3
2021 TOTALS	\$ 988,696	\$ 784,436	79.3



**PROPERTY & CASUALTY      AUTOMOBILE EXTENSION INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	854	-958	
Allianz Global Risks US Insurance Company		2	
American Road Insurance Company, The	218	1,212	556.0
Arch Insurance Canada Ltd.	19	44	231.6
AssurePro Insurance Company Limited	2,461	1,277	51.9
Aviva General Insurance Company	708	188	26.6
Aviva Insurance Company of Canada	2,587	-205	
Chubb Insurance Company of Canada	1,837	2,624	142.8
Continental Casualty Company	146	-3	
Co-operators General Insurance Company	8,231	4,510	54.8
CUMIS General Insurance Company	16	-2	
Definity Insurance Company	111	4	3.6
Dominion of Canada General Insurance Company, The	18	143	794.4
Echelon Insurance	2		
Electric Insurance Company	9	-2	
Elite Insurance Company	741	167	22.5
Everest Insurance Company of Canada		2	
Federal Insurance Company		-1	
Federated Insurance Company of Canada	3,133	722	23.0
Hartford Fire Insurance Company	11		
Industrial Alliance Pacific General Insurance Corporation	9,771	600	6.1
Intact Insurance Company	1,401	185	13.2
Liberty Mutual Insurance Company	402	111	27.6
Lloyd's Underwriters	2,354	868	36.9
MAX Insurance	13		
Millennium Insurance Corporation	25		
Mitsui Sumitomo Insurance Company, Limited	11	1	9.1
My Mutual Insurance Limited	374	160	42.8
National Liability & Fire Insurance Company	23	18	78.3
Northbridge General Insurance Corporation	716	614	85.8
Old Republic Insurance Company of Canada	112	7	6.3
Portage la Prairie Mutual Insurance Company, The	660	288	43.6
Protective Insurance Company		-8	
Royal & Sun Alliance Insurance Company of Canada	415	535	128.9
Saskatchewan Mutual Insurance Company	10,688	5,523	51.7
Sentry Insurance Company	13	-4	
SGI	196,023	83,519	42.6
Sovereign General Insurance Company, The	1,035	-154	
St. Paul Fire and Marine Insurance Company	25	565	2,260.0
Starr Insurance & Reinsurance Limited		108	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4	81	2,025.0
Travelers Insurance Company of Canada	466	3	0.6

**PROPERTY & CASUALTY      AUTOMOBILE EXTENSION INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Verassure Insurance Company		24	
Wawanesa Mutual Insurance Company, The	65	-6	
XL Specialty Insurance Company	116	99	85.3
Zenith Insurance Company		24	
Zurich Insurance Company Ltd.	2,170	100	4.6
2021 TOTALS	\$ 247,984	\$ 102,985	41.5

**PROPERTY AND CASUALTY      BOILER AND MACHINERY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	171		
AIIG Insurance Company of Canada	711	-2,567	
Allianz Global Risks US Insurance Company	2,173	5,062	232.9
Arch Insurance Canada Ltd.	14		
Aviva Insurance Company of Canada	814	95	11.7
Berkley Insurance Company		1	
Boiler Inspection and Insurance Company of Canada, The	2,903	7,643	263.3
Canadian Northern Shield Insurance Company	6		
Chubb Insurance Company of Canada	358	95	26.5
Continental Casualty Company	1,000	914	91.4
Co-operators General Insurance Company	682	151	22.1
CUMIS General Insurance Company	64	-1	
Definity Insurance Company	41		
Dominion of Canada General Insurance Company, The	40	-6	
Ecclesiastical Insurance Office plc	67	-5	
Everest Insurance Company of Canada		-13	
Factory Mutual Insurance Company	2,217		
Federated Insurance Company of Canada	206	46	22.3
Gore Mutual Insurance Company	23		
Great American Insurance Company	4		
Industrial Alliance Pacific General Insurance Corporation	21,437	3,088	14.4
Intact Insurance Company	778	171	22.0
Liberty Mutual Insurance Company	6		
Lloyd's Underwriters	728	2,756	378.6
Millennium Insurance Corporation	5,730	2,424	42.3
Motors Insurance Corporation	1,076	163	15.1
Mutual Fire Insurance Company of British Columbia, The	51	61	119.6
National Liability & Fire Insurance Company	72	-25	
Northbridge General Insurance Corporation	259	23	8.9
Novex Insurance Company	6		
Optimum Insurance Company Inc.	5		
Royal & Sun Alliance Insurance Company of Canada	1,932	1,569	81.2
Saskatchewan Mutual Insurance Company	968	582	60.1
SGL	9,849	2,195	22.3
SGL Canada Insurance Services Ltd.	11		
Sovereign General Insurance Company, The	306	86	28.1
St. Paul Fire and Marine Insurance Company	19	5	26.3
Temple Insurance Company	457	479	104.8
Travelers Insurance Company of Canada	67	363	541.8
Trisura Guarantee Insurance Company	936	88	9.4
United States Liability Insurance Company	21	9	42.9

**PROPERTY AND CASUALTY    BOILER AND MACHINERY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Wawanesa Mutual Insurance Company, The	782	100	12.8
Wynward Insurance Group	572	175	30.6
Zurich Insurance Company Ltd.	544	50	9.2
2021 TOTALS	\$ 58,106	\$ 25,777	44.4

**PROPERTY AND CASUALTY CASUALTY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	314	148	47.1
Allied World Specialty Insurance Company	2,385	1,455	61.0
American Bankers Insurance Company of Florida	10,691	1,167	10.9
Arch Insurance Canada Ltd.	11	5	45.5
Aspen Insurance UK Limited	14		
Aviva Insurance Company of Canada	513	-1	
AXIS Reinsurance Company (Canadian Branch)		-3	
Berkley Insurance Company	136	32	23.5
Canadian Farm Insurance Corp.	7		
Canadian Premier General Insurance Company	106		
Chicago Title Insurance Company	812	246	30.3
Chubb Insurance Company of Canada	1,069	-36	
Continental Casualty Company	79	-22	
Co-operators General Insurance Company	1,470	1,327	90.3
CorePointe Insurance Company	5		
CUMIS General Insurance Company	1,022	1,318	129.0
Definity Insurance Company	1		
Dominion of Canada General Insurance Company, The		1	
Echelon Insurance	46	41	89.1
Euler Hermes North American Insurance Company	148	48	32.4
FCT Insurance Company Ltd.	4,570	1,154	25.3
Federated Insurance Company of Canada	25	109	436.0
First American Title Insurance Company	5	200	4,000.0
First North American Insurance Company	1		
Great American Insurance Company	61		
Hartford Fire Insurance Company	5		
HDI Global Specialty SE	26	4	15.4
Industrial Alliance Pacific General Insurance Corporation	322	30	9.3
Intact Insurance Company	2,317	-33	
Lawyers' Professional Indemnity Company	1	-16	
Liberty Mutual Insurance Company	1,932	215	11.1
Lloyd's Underwriters	919	-41	
Millennium Insurance Corporation	714	144	20.2
National Liability & Fire Insurance Company	79	54	68.4
Northbridge General Insurance Corporation	391	45	11.5
Novex Insurance Company		-25	
Royal & Sun Alliance Insurance Company of Canada	12	9	75.0
Saskatchewan Mutual Insurance Company	9	1	11.1
SGI	3,619	-101	

**PROPERTY AND CASUALTY CASUALTY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
SGI Canada Insurance Services Ltd.	13		
Sovereign General Insurance Company, The	395	8	2.0
St. Paul Fire and Marine Insurance Company	3	8	266.7
Starr Insurance & Reinsurance Limited		2	
Stewart Title Guaranty Company	1,578	484	30.7
Technology Insurance Company, Inc.	48	25	52.1
Temple Insurance Company	2,545	1,083	42.6
Trans Global Insurance Company	293	1	0.3
Travelers Insurance Company of Canada	3,913	371	9.5
Trisura Guarantee Insurance Company	1,627	67	4.1
United States Liability Insurance Company	3	1	33.3
Wawanesa Mutual Insurance Company, The	276	6	2.2
Western Surety Company	6,157	673	10.9
Westport Insurance Corporation		136	
Wynward Insurance Group	68		
Zurich Insurance Company Ltd.	471	-74	
2021 TOTALS	\$ 51,227	\$ 10,266	20.0

**PROPERTY & CASUALTY      LIABILITY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	5,086	136	2.7
Allianz Global Risks US Insurance Company	794	-1,080	
Allied World Specialty Insurance Company	2,384	1,184	49.7
Arch Insurance Canada Ltd.	1,550	552	35.6
Aspen Insurance UK Limited	647	-25	
Associated Electric & Gas Insurance Services Limited	5		
Aviva Insurance Company of Canada	9,133	3,785	41.4
AXIS Reinsurance Company (Canadian Branch)	1,739	326	18.7
Berkley Insurance Company	3,288	-637	
Canadian Lawyers Insurance Association	1,044	-180	
Canadian Northern Shield Insurance Company	15	-1	
Canadian Universities Reciprocal Insurance Exchange	708	190	26.8
Chubb Insurance Company of Canada	5,359	-1,074	
Continental Casualty Company	4,720	1,578	33.4
Co-operators General Insurance Company	13,314	7,989	60.0
CUMIS General Insurance Company	1,586	151	9.5
Definity Insurance Company	527	135	25.6
Dominion of Canada General Insurance Company, The	314	290	92.4
Ecclesiastical Insurance Office plc	582	41	7.0
Echelon Insurance	523	306	58.5
Electric Insurance Company	45	-93	
Everest Insurance Company of Canada	1,846	386	20.9
FCT Insurance Company Ltd.	39	11	28.2
Federated Insurance Company of Canada	4,635	1,905	41.1
Germania Mutual Insurance Company	228	54	23.7
Gore Mutual Insurance Company	153		
Great American Insurance Company	528	-92	
Hartford Fire Insurance Company	217		
HDI Global SE Canada Branch	527	1,322	250.9
HDI Global Specialty SE	986	161	16.3
Healthcare Insurance Reciprocal of Canada	3,346	5,288	158.0
Intact Insurance Company	5,202	1,027	19.7
Jewelers Mutual Insurance Company, SI	31		
Liberty Mutual Insurance Company	6,422	2,619	40.8
Lloyd's Underwriters	38,527	-3,772	
MAX Insurance		-31	
Millennium Insurance Corporation	49	40	81.6
Motors Insurance Corporation	215	40	18.6
Mutual Fire Insurance Company of British Columbia, The	286	114	39.9
My Mutual Insurance Limited	1,614	677	41.9
National Bank Life Insurance Company	1	1	100.0
National Liability & Fire Insurance Company	3,958	2,116	53.5

**PROPERTY & CASUALTY      LIABILITY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Northbridge General Insurance Corporation	4,174	1,930	46.2
Novex Insurance Company	120	-10	
Old Republic Insurance Company of Canada	888	-547	
Omega General Insurance Company	58	3	5.2
Optimum Insurance Company Inc.	61	11	18.0
Portage la Prairie Mutual Insurance Company, The	655	105	16.0
Real Estate Insurance Exchange	347	52	15.0
Red River Mutual Insurance Company	1,686	822	48.8
Royal & Sun Alliance Insurance Company of Canada	1,613	-820	
Saskatchewan Mutual Insurance Company	3,217	195	6.1
SCOR UK Company Limited	218	101	46.3
Scottish & York Insurance Co. Limited		-54	
Sentry Insurance Company	125	-107	
SGI	40,247	21,730	54.0
SGI Canada Insurance Services Ltd.	3		
Sovereign General Insurance Company, The	4,295	2,451	57.1
St. Paul Fire and Marine Insurance Company	391	-259	
Starr Insurance & Reinsurance Limited	927	435	46.9
SUMAssure Insurance Reciprocal	954	306	32.1
Temple Insurance Company	1,409	2,293	162.7
Tokio Marine & Nichido Fire Insurance Co., Ltd.	142	211	148.6
Travelers Insurance Company of Canada	3,023	-32	
Trisura Guarantee Insurance Company	2,889	797	27.6
United States Liability Insurance Company	218	179	82.1
Wawanesa Mutual Insurance Company, The	7,546	7,027	93.1
Westport Insurance Corporation	1,876	714	38.1
Wynward Insurance Group	4,758	1,188	25.0
XL Reinsurance America Inc.	813	401	49.3
XL Specialty Insurance Company	7,331	3,551	48.4
Zurich Insurance Company Ltd.	3,228	524	16.2
2021 TOTALS	\$ 215,385	\$ 68,636	31.9



**PROPERTY & CASUALTY      MARINE INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada		528	
Allianz Global Risks US Insurance Company	78	40	51.3
Associated Electric & Gas Insurance Services Limited	8	-1	
Aviva General Insurance Company	61	25	41.0
Aviva Insurance Company of Canada	65	20	30.8
Berkley Insurance Company	155	190	122.6
Chubb Insurance Company of Canada	126	46	36.5
Continental Casualty Company	87	41	47.1
Co-operators General Insurance Company	1,022	821	80.3
Elite Insurance Company	1,305	550	42.1
Great American Insurance Company	14	92	657.1
HDI Global SE Canada Branch		38	
HDI Global Specialty SE	26	25	96.2
Intact Insurance Company	160	5	3.1
Liberty Mutual Insurance Company	113	36	31.9
Lloyd's Underwriters	2,167	-737	
Mutual Fire Insurance Company of British Columbia, The	52		
National Liability & Fire Insurance Company	-15		
Northbridge General Insurance Corporation	265	300	113.2
Royal & Sun Alliance Insurance Company of Canada	19	14	73.7
Sovereign General Insurance Company, The	1,022	821	80.3
St. Paul Fire and Marine Insurance Company	25	344	1,376.0
Starr Insurance & Reinsurance Limited	930	49	5.3
Traders General Insurance Company	2		
Travelers Insurance Company of Canada	23	1	4.3
XL Specialty Insurance Company	18	3	16.7
Zurich Insurance Company Ltd.	13		
2021 TOTALS	\$ 7,741	\$ 3,251	42.0

**PROPERTY & CASUALTY      MORTGAGE INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Canada Guaranty Mortgage Insurance Company	30,777	-511	
FCT Insurance Company Ltd.	56	-1	
Sagen Mortgage Insurance Company Canada	45,629	-2,297	
2021 TOTALS	\$ 76,462	\$ -2,809	

**PROPERTY & CASUALTY      PROPERTY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	2,685	113	4.2
AIG Insurance Company of Canada	17,389	7,784	44.8
Alberta Motor Association Insurance Company	25		
Allianz Global Risks US Insurance Company	1,972	2,204	111.8
Allied World Specialty Insurance Company	5,218	1,129	21.6
American Bankers Insurance Company of Florida	8,200	2,956	36.0
Arch Insurance Canada Ltd.	840	1,281	152.5
Aspen Insurance UK Limited	27	2	7.4
Asset Protection Insurance Exchange	547	594	108.6
Associated Electric & Gas Insurance Services Limited	751	41	5.5
Aviva General Insurance Company	3,783	2,953	78.1
Aviva Insurance Company of Canada	41,053	27,239	66.4
AXIS Reinsurance Company (Canadian Branch)		-34	
Berkley Insurance Company	135	3	2.2
Boiler Inspection and Insurance Company of Canada, The	721	-168	
CAA Insurance Company	4,242	4,402	103.8
Canadian Egg Industry Reciprocal Alliance - CEIRA	398	37	9.3
Canadian Farm Insurance Corp.	3,424	1,273	37.2
Canadian Northern Shield Insurance Company	53	-630	
Canadian Universities Reciprocal Insurance Exchange	1,438	254	17.7
Chubb Insurance Company of Canada	6,581	3,719	56.5
Continental Casualty Company	5,689	5,294	93.1
Co-operators General Insurance Company	102,342	73,300	71.6
CUMIS General Insurance Company	3,188	1,071	33.6
Definity Insurance Company	9,178	4,558	49.7
Dominion of Canada General Insurance Company, The	1,298	466	35.9
Ecclesiastical Insurance Office plc	2,711	2,946	108.7
Echelon Insurance	1,917	436	22.7
Elite Insurance Company	374	299	79.9
Everest Insurance Company of Canada	781	699	89.5
Factory Mutual Insurance Company	10,364	-10,025	
Federated Insurance Company of Canada	9,517	3,155	33.2
First North American Insurance Company	114	47	41.2
Fortress Insurance Company	404		
Germania Mutual Insurance Company	5,694	2,093	36.8
Gore Mutual Insurance Company	628		
Great American Insurance Company	589	-58	
Hartford Fire Insurance Company	1,494	696	46.6
HDI Global SE Canada Branch	6,829	1,300	19.0
HDI Global Specialty SE	2,869	1,857	64.7
Healthcare Insurance Reciprocal of Canada	865	2,062	238.4
Industrial Alliance Pacific General Insurance Corporation	294	5	1.7

**PROPERTY & CASUALTY      PROPERTY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Intact Insurance Company	16,196	2,859	17.7
Jewelers Mutual Insurance Company, SI	300	24	8.0
Liberty Mutual Insurance Company	5,124	-2,578	
Lloyd's Underwriters	27,469	16,880	61.5
MAX Insurance	495	435	87.9
Millennium Insurance Corporation	389	14	3.6
Mitsui Sumitomo Insurance Company, Limited	11	19	172.7
Mutual Fire Insurance Company of British Columbia, The	5,274	3,370	63.9
My Mutual Insurance Limited	33,164	14,136	42.6
National Bank Life Insurance Company	1	1	100.0
National Liability & Fire Insurance Company	2,589	-113	
New Home Warranty Insurance (Canada) Corporation, The	48	17	35.4
Northbridge General Insurance Corporation	40,275	87,438	217.1
Novex Insurance Company	322	37	11.5
Old Republic Insurance Company of Canada	5		
Omega General Insurance Company	1,374	566	41.2
Optimum Insurance Company Inc.	505	84	16.6
Orion Travel Insurance Company	177	172	97.2
Peace Hills General Insurance Company	5,292	2,270	42.9
Personal Insurance Company, The	2,356	873	37.1
Petline Insurance Company	657	292	44.4
Portage la Prairie Mutual Insurance Company, The	12,480	9,867	79.1
Poultry Insurance Exchange Reciprocal of Canada	99		
Primum Insurance Company	4,489	3,870	86.2
RBC Insurance Company of Canada	560	7	1.3
Red River Mutual Insurance Company	21,651	11,737	54.2
Royal & Sun Alliance Insurance Company of Canada	14,626	7,945	54.3
Saskatchewan Mutual Insurance Company	40,492	23,447	57.9
SCOR UK Company Limited	2,318	3,561	153.6
Security National Insurance Company	13,809	10,317	74.7
SGI	413,418	265,191	64.1
SGI Canada Insurance Services Ltd.	1,401	240	17.1
Sompo Japan Insurance Inc.	170		
Sovereign General Insurance Company, The	10,122	4,636	45.8
St. Paul Fire and Marine Insurance Company	2,509	2,252	89.8
Starr Insurance & Reinsurance Limited	4,441	2,697	60.7
SUMAssure Insurance Reciprocal	4,482	2,500	55.8
TD Home and Auto Insurance Company	368	351	95.4
Temple Insurance Company	6,459	1,429	22.1
Tokio Marine & Nichido Fire Insurance Co., Ltd.	189	83	43.9
Traders General Insurance Company	343	199	58.0
Travelers Insurance Company of Canada	2,369	1,488	62.8

**PROPERTY & CASUALTY      PROPERTY INSURANCE**

**SASKATCHEWAN - 2021**

(Source: Dominion Report Forms) - "\$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Trisura Guarantee Insurance Company	18,833	107,149	568.9
Triton Insurance Company	1,308	132	10.1
Unifund Assurance Company	482	-265	
United States Liability Insurance Company	470	198	42.1
Verassure Insurance Company	497	417	83.9
Wawanesa Mutual Insurance Company, The	163,765	124,103	75.8
Westport Insurance Corporation	8,074	1,842	22.8
Wynward Insurance Group	21,662	12,559	58.0
XL Specialty Insurance Company	3,566	1,903	53.4
Zenith Insurance Company	497	417	83.9
Zurich Insurance Company Ltd.	8,652	1,679	19.4
2021 TOTALS	\$ 1,193,245	\$ 874,100	73.3