

Statistical Report 2022

Financial and Consumer Affairs
Authority of Saskatchewan

Superintendent of Insurance

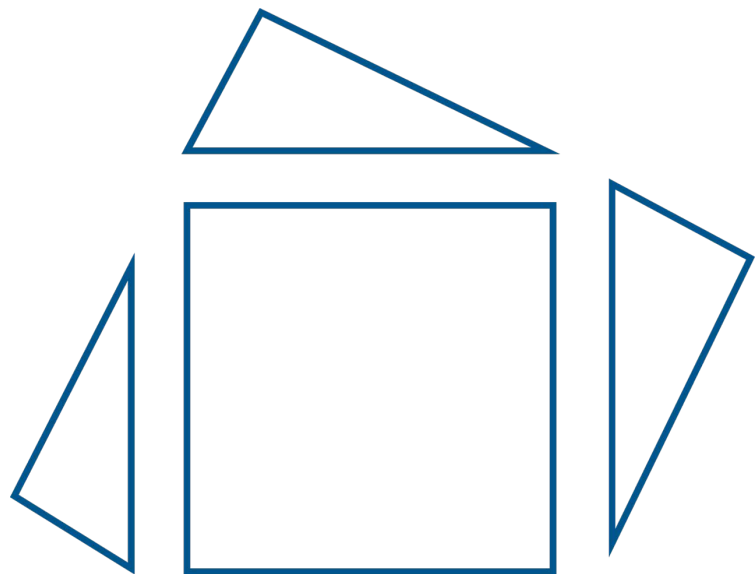


TABLE OF CONTENTS

Transmittal Letter

General Information	i
Companies and Fraternal Societies	1
Fraternal Societies:	
Table 1 - Exhibit of Premiums and Disbursements	14
Table 2 - Life Insurance in Force	15
Comparative Summary	16

COMPARATIVE TOTALS (Premiums and Claims 2003 - 2022)

Accident and Sickness Insurance	17
Crop Hail Insurance	17
Life Insurance	18
Property and Casualty:	
Aircraft Insurance	18
Automobile Accident Insurance Act	19
Automobile Extension Insurance	19
Boiler and Machinery Insurance	20
Casualty Insurance	20
Liability Insurance	21
Marine Insurance	21
Mortgage Insurance	22
Property Insurance	22
Total Insurance	23

INSURANCE EXHIBITS

Accident and Sickness Insurance	24
Crop Hail Insurance	26
Life Insurance:	
Table A - Policies in Force	27
Table B - Premiums and Considerations	29
Table C - Disbursements	31
Property and Casualty:	
Aircraft Insurance	38
Automobile Accident Insurance Act	39
Automobile Extension Insurance	40
Boiler and Machinery Insurance	42
Casualty Insurance	44
Liability Insurance	46
Marine Insurance	48
Mortgage Insurance	49
Property Insurance	50



September 27, 2023

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, 2022.

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, K.C.
Superintendent of Insurance

GENERAL INFORMATION

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, 2022

Federally Registered Companies

Current Insurers	144	
Discontinuing Insurers	4*	
Exclusive Reinsurers	4	
Fraternal Societies	7	
Underwriters Agencies	1	
		160

Provincial and Extra-Provincial Insurers

Current Insurers	41	
Discontinuing Insurers	1**	
Fraternal Societies	1	
Reciprocal Exchanges	9	
Co-operative Insurers	1	
		53

Crown Corporations 1

Total Licensees 214

* The total number of discontinuing insurers was misreported as 3 on this portion of the 2020 and 2021 Report and one discontinuing insurer was included in the total for “current insurers”. This has been corrected in 2022 Report.

** The total number of discontinuing insurers was misreported as 0 on this portion of the 2020 and 2021 Report and one discontinuing insurer was included in the total for “current insurers”. This has been corrected in 2022 Report.

New Insurance Companies Licensed in 2022

Listed below are three new insurers who entered Saskatchewan. Of these, two are federal companies and one is an extra-provincial company.

	<u>Date Licensed</u>
American Agricultural Insurance Company	May 27, 2022
Four Points Insurance Company Ltd.	March 17, 2022
Tokio Marine Canada Ltd.	May 24, 2022

GENERAL INFORMATION

Companies Withdrawn in 2022

Date Withdrawn

UFSC Heritage Life Insurance Fraternal Society

July 11, 2022

Changes in 2022

Assurant Life of Canada changed corporate name to TruStage Life of Canada effective January 1, 2022.

Saskatchewan Mutual Insurance Company changed corporate name to Sandbox Mutual Insurance Company effective November 1, 2022.

Changes Previously Not Reported

Gerber Life Insurance Company ceased transacting the business of insurance in Saskatchewan effective November 2, 2019.

Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2022. Information relating to the prior year may have been adjusted by reporting insurers.

	<u>2022</u>	<u>2021</u>	<u>Change %</u>
	\$000	\$000	
<u>Premiums Written</u>			
Life	\$ 1,247,646	\$ 1,164,707	7.1
Other	\$ 4,066,374	\$ 3,765,536	8.0
<u>Disbursements</u>			
Life	\$ 816,325	\$ 815,285	0.1
Other	\$ 2,578,592	\$ 2,475,370	4.2
<u>Loss Ratios</u>			
Life	65.4	70.0	-6.6
Other	63.4	65.7	-3.5

GENERAL INFORMATION

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:

AGENCIES/ADJUSTERS					
Class of License	2022	2021	2020	2019	2018
Accident & Sickness Only	22	21	17	18	17
Adjusting Firm	37	38	39	41	43
All Classes other than Life	589	593	627	632	634
General Restricted Insurance Agent	331	328	318	315	309
General Third Party Administrator	-	-	12	15	13
Crop Hail *	43	43	50	47	48
Crop Hail Adjusting Firm *	2	2	1	1	2
Crop Hail Managing General Agent**	2	-	-	-	-
Life, Accident & Sickness	1,016	999	979	989	971
Life Restricted Insurance Agent	402	397	403	405	419
Life Third Party Administrator	-	-	3	5	5
Travel	79	77	82	90	92
Accident and Sickness Third Party Administrator	2	2	2	-	-
Life, Accident and Sickness Managing General Agent	58	58	43	-	-
Life, Accident and Sickness Third Party Administrator	9	8	5	-	-
Property and Casualty Managing General Agent**	5	-	-	-	-
Property and Casualty Third Party Administrator	5	5	1	-	-
Accident & Sickness Managing General Agent	1	1	-	-	-
Total	2,603	2,572	2,582	2,558	2,553

*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.

AGENTS/SALESPERSONS/ADJUSTERS					
Class of License	2022	2021	2020	2019	2018
Accident and Sickness Only	171	165	185	204	202
Adjusters Representatives	353	343	351	390	381
All Classes other than Life	6,251	6,277	5,682	6,046	5,663
All Classes other than Life (Restricted Auto)	218	211	169	201	189
Crop Hail *	658	660	711	713	722
Crop Hail Adjuster Representative *	73	75	90	83	89
Crop Hail Adjusters *	192	191	226	233	245
Life, Accident & Sickness	6,130	6,026	5,539	4,982	4,822
Travel	404	408	466	615	615
Restricted Travel Insurer Representative**	2	-	-	-	-
Accident and Sickness Insurer Representative	23	17	18	-	-
Accident and Sickness Third Party Administrator Designated Representative	2	2	2	-	-
Crop Hail Insurer Representative	16	16	16	-	-
Life, Accident and Sickness Third Party Administrator Designated Representative	9	8	6	-	-
Life, Accident and Sickness Insurer Representative	188	174	71	-	-
Property and Casualty Insurer Representative	594	627	274	-	-
Property and Casualty Third Party Administrator Designated Representative	5	5	2	-	-
Total	15,289	15,205	13,808	13,467	12,928

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

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

GENERAL INFORMATION

Complaints received and resolved by the Councils were as follows:

COMPLAINTS RECEIVED					
Council	2022	2021	2020	2019	2018
General Insurance Council	42	82	87	72	41
Crop Hail Insurance Council	0	0	0	11	41
Life Insurance Council	93	84	84	74	60
Total	135	166	171	157	142

COMPLAINTS FINALIZED					
Council	2022	2021	2020	2019	2018
General Insurance Council	78	92	68	76	55
Crop Hail Insurance Council	0	0	0	13	40
Life Insurance Council	92	102	75	80	75
Total	170	194	137	169	170

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

Disciplinary actions resulting from investigations of complaints in 2022 were as follows:

General Insurance Council

Complaints & Investigation Committee:	
Cautionary Letter	38
Consensual Agreement (fines, costs, restitution)	8

Life Insurance Council

Complaints & Investigation Committee:	
Cautionary Letter	38
Consensual Agreement (fines, costs, restitution)	10

COMPANIES AND FRATERNAL SOCIETIES

Insurance Companies and Fraternal Societies licensed to transact business under *The Insurance Act* in the province of Saskatchewan at December 31, 2022.

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."

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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 Agricultural Insurance Company	2-1145 Nicholson Rd. Newmarket ON L3Y9C3	Reinsurer.
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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Associated Electric & Gas Insurance Services Limited	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.D.
Assumption Mutual Life Insurance Company	770 Main Street Moncton NB E1C1E7 MA: P.O. Box 160 Moncton NB E1C8L1	A.D.E.
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.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.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	100 Osborne Street North Winnipeg MB R3C1V3	A.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Fenchurch General Insurance Company	1604 - 55 University Avenue Toronto ON M5J2H7	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	B.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.
Four Points Insurance Company Ltd.	9366 200A St. Langley BC V1M4B3	B.D.
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	B.D.E.
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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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 MA: 1080 Grande Allee West, P.O. Box 1097, Terminus Station Quebec QC G1K7M3	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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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	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	B.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.
Optimum Insurance Company Inc.	1500 - 425 de Maisonneuve Boulevard West Montreal QC H3A3G5	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Orion Travel Insurance Company	1900 - 520 - 3rd Avenue South West Calgary AB T2P0R3 MA: 60 Commerce Valley Drive East Thornhill ON L3T7P9	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	B.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.
S&Y Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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.
Sandbox Mutual Insurance Company	250 Willis Cres. Saskatoon SK S7T0V2	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.
SGI 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.
Sun Life Assurance Company of Canada	1 York Street Toronto ON M5J0B6	A.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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	B.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.
Tokio Marine Canada Ltd.	79 Wellington Street West, 33rd Floor, Box 27 Toronto ON M5K1N2	B.C.D.E.
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.
TruStage Life of Canada	4 - 180 Northfield Dr. West Waterloo ON N2L0C7	A.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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	1990 rue Jean-Berchmans-Michaud Drummondville QC J2C7G7 MA: C.P. 696 Drummondville QC J2B6W9	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.
Reciprocals		
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	4009 Woodkilton Road Woodlawn ON K0A3M0 MA: P.O. Box 79020 RPO Garth Hamilton ON L9C7N6	
Real Estate Insurance Exchange	205 - 4954 Richard Road South West Calgary AB T3E6L1	
SUMAssure Insurance Reciprocal	305 - 4741 Parliament Avenue Regina SK S4W0T9	
Automobile Fund		
Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.
Crown Corporations		
SGI	2260 - 11th Avenue Regina SK S4P0J9	B.D.E.

FRATERNAL SOCIETIES

SASKATCHEWAN - 2022

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	10	38		48
Faithlife Financial	2,213	67		2,280	2,201		349	2,550
Grand Orange Lodge of British America, Benefit Fund, The	6			6	6			6
Independent Order of Foresters, The	479		10	489	795	4	147	946
Knights of Columbus	15,931	469	32	16,432	9,657	98	2,450	12,205
Saskatchewan Teachers' Federation		11,379		11,379		11,349		11,349
Teachers Life Insurance Society (Fraternal)	1			1				
Ukrainian National Association, Inc.	1			1	20			20
2022 TOTALS	\$ 18,634	\$ 11,961	\$ 42	\$ 30,637	\$ 12,689	\$ 11,489	\$ 2,946	\$ 27,124

FRATERNAL SOCIETIES

SASKATCHEWAN - 2022

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

	Policies in Force at end of 2021	Additions During Year (New Effected and Other Additions)	Reductions During Year For All Reasons	Currency Revaluation	Number	Policies in Force at end of 2022
	Amount	Amount	Amount	Amount		Amount
	\$	\$	\$	\$		\$
ACTRA Fraternal Benefit Society	1,114	150	118		74	1,146
Faithlife Financial	273,176	13,548	12,992		3,728	273,732
Grand Orange Lodge of British America, Benefit Fund, The	108	911	33		162	986
Independent Order of Foresters, The	41,648	1,639	2,426		995	40,861
Knights of Columbus	1,709,255	114,358	75,269		20,272	1,748,344
Saskatchewan Teachers' Federation						0
Teachers Life Insurance Society (Fraternal)		200			1	200
Ukrainian National Association, Inc.	306		9		81	297
2022 TOTALS	\$ 2,025,607	\$ 130,806	\$ 90,847	\$	25,313	\$ 2,065,566

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)	\$ 907,851	\$ 508,935	56.1
Casualty Insurance (Fidelity, Surety, Title, Legal, Credit Prot and Other Appr Prod)	54,633	16,979	31.1
Property Insurance	1,305,304	762,510	58.4
Crop Hail Insurance	133,079	83,969	63.1
Aircraft Insurance	11,655	4,101	35.2
Automobile Accident Insurance Act	1,007,336	983,616	97.6
Automobile Extension Insurance	267,373	134,348	50.2
Boiler and Machinery Insurance (Boiler and Machinery, Equipment Warranty)	72,287	9,556	13.2
Liability Insurance	238,344	63,343	26.6
Marine Insurance	7,101	3,520	49.6
Mortgage Insurance	61,411	7,715	12.6
(A) TOTALS	\$ 4,066,374	\$ 2,578,592	63.4
Life Insurance (all plans excluding Fraternal)	\$ 1,247,646		
Claims: Direct Claims		\$ 730,227	
Dividends		86,098	
(B) TOTALS	\$ 1,247,646	\$ 816,325	65.4
GRAND TOTALS (all classes A and B)	\$ 5,314,020	\$ 3,394,917	63.9

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	907,851	508,935	56.1

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	133,079	83,969	63.1

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

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
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
2022	1,247,646	816,325	65.4

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	11,655	4,101	35.2

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	1,007,336	983,616	97.6

* 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"**

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	267,373	134,348	50.2

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	72,287	9,556	13.2

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	54,633	16,979	31.1

* 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"**

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	238,344	63,343	26.6

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	7,101	3,520	49.6

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

Year	Premiums	Claims	Loss Ratio (Percent)
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	
2022	61,411	7,715	12.6

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2022	1,305,304	762,510	58.4

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

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
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
2022	5,314,020	3,394,917	63.9

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Aetna Life Insurance Company	114	70	61.4
ALG Insurance Company of Canada	2,281	-249	
Allianz Global Risks US Insurance Company	221	25	11.3
Allstate Insurance Company of Canada	207	795	384.1
American Bankers Insurance Company of Florida	7,693	457	5.9
American Bankers Life Assurance Company of Florida	8,853	278	3.1
American Income Life Insurance Company	1,081	170	15.7
Assumption Mutual Life Insurance Company	749	323	43.1
AssurePro Insurance Company Limited	308	270	87.7
Aviva Insurance Company of Canada	3		
AXIS Reinsurance Company (Canadian Branch)	5		
Berkley Insurance Company	110	135	122.7
Blue Cross Life Insurance Company of Canada	25,583	14,768	57.7
BMO Life Assurance Company	1,242	227	18.3
CAA Insurance Company	859	10	1.2
Canada Life Assurance Company, The	345,993	206,212	59.6
Canadian Premier General Insurance Company	232	80	34.5
Canadian Premier Life Insurance Company	9,615	836	8.7
Canassurance Insurance Company	37		
Chubb Insurance Company of Canada	58	-22	
Chubb Life Insurance Company of Canada	6,804	554	8.1
CIBC Life Insurance Company Limited	1,402	416	29.7
CIGNA Life Insurance Company of Canada	155	46	29.7
Combined Insurance Company of America	13,570	6,372	47.0
Co-operators General Insurance Company	1,663	575	34.6
Co-operators Life Insurance Company	42,368	23,423	55.3
CUMIS General Insurance Company	1,628	575	35.3
Desjardins Financial Security Life Assurance Company	46,243	31,554	68.2
Empire Life Insurance Company, The	10,201	6,407	62.8
Equitable Life Insurance Company of Canada, The	11,856	8,231	69.4
Everest Insurance Company of Canada	2	-7	
Fenchurch General Insurance Company	824	978	118.7
First Canadian Insurance Corporation	9,961	1,880	18.9
Foresters Life Insurance Canada	185	19	10.3
GMS Insurance Inc.	870	896	103.0
Green Shield Canada	10,714	9,169	85.6
Humania Assurance Inc.	154	21	13.6
Industrial Alliance Insurance and Financial Services Inc.	20,089	6,873	34.2
Intact Insurance Company	4	1	25.0
ivari	199	78	39.2
La Capitale Civil Service Insurer Inc.	8,446	6,581	77.9

ACCIDENT AND SICKNESS INSURANCE**SASKATCHEWAN - 2022**

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
La Capitale Financial Security Insurance Company	6,528	5,031	77.1
Life Insurance Company of North America		83	
Lloyd's Underwriters	529	267	50.5
LS-Travel Insurance Company	486	178	36.6
Manufacturers Life Insurance Company, The	103,779	62,341	60.1
My Mutual Insurance Limited	3		
National Bank Life Insurance Company	94	13	13.8
National Liability & Fire Insurance Company	5		
Old Republic Insurance Company of Canada	357	52	14.6
Orion Travel Insurance Company	3,739	2,734	73.1
Pavonia Life Insurance Company of Michigan	12		
RBC Insurance Company of Canada	2,273	540	23.8
RBC Life Insurance Company	12,707	6,892	54.2
Reliable Life Insurance Company	44	7	15.9
Royal & Sun Alliance Insurance Company of Canada	807	1	0.1
SGI	39		
SSQ, Life Insurance Company Inc.	13,473	9,491	70.4
Starr Insurance & Reinsurance Limited	163	137	84.0
Sun Life Assurance Company of Canada	161,642	88,581	54.8
TD Life Insurance Company	1,840	114	6.2
Temple Insurance Company		41	
Trans Global Life Insurance Company	162	5	3.1
Trisura Guarantee Insurance Company	333	11	3.3
Triton Insurance Company	1,424	487	34.2
Wawanesa Life Insurance Company, The	4,573	2,806	61.4
Zurich Insurance Company Ltd.	257	96	37.4
2022 TOTALS	\$ 907,851	\$ 508,935	56.1

CROP HAIL INSURANCE**SASKATCHEWAN - 2022**

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Additional Municipal Hail Limited	42,731	29,607	69.3
Allianz Global Risks US Insurance Company		769	
Chubb Insurance Company of Canada	8,001	4,071	50.9
Co-operative Hail Insurance Company Limited	39,876	27,507	69.0
Millennium Insurance Corporation	9,858	6,730	68.3
Northbridge General Insurance Corporation	4,744	-745	
Palliser Insurance Company Limited	27,839	16,030	57.6
Temple Insurance Company	30		
2022 TOTALS	\$ 133,079	\$ 83,969	63.1

LIFE INSURANCE - 2022
TABLE A

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

Insurer	Policies in Force at end of 2021	New Issued and Other Additions in 2022	Deletions During Year	Currency Revaluation	Number	Policies in Force at end of 2022
	Amount	Amount	Amount	Amount		Amount
	\$	\$	\$	\$		\$
Aetna Life Insurance Company	410	393	492		8	311
Allianz Life Insurance Company of North America	173	2	7		17	168
American Bankers Life Assurance Company of Florida	349,608	14,344	5,673		94,285	358,279
American Health and Life Insurance Company	42,527	39,285	41,561		2,604	40,251
American Income Life Insurance Company	348,787	75,442	57,043		13,995	367,186
Assumption Mutual Life Insurance Company	195,047	45,286	37,307	16	1,280	203,042
Blue Cross Life Insurance Company of Canada	2,904,280	522,909	119,623		59,564	3,307,566
BMO Life Assurance Company	2,045,432	150,620	110,987		6,633	2,085,065
Canada Life Assurance Company, The	47,080,498	2,566,020	2,857,392		560,054	46,789,126
Canadian Premier Life Insurance Company	360,935	310,994	179,936		29,698	491,993
Chubb Life Insurance Company of Canada	59,807	4,662	10,786		721	53,683
CIBC Life Insurance Company Limited	12,106	965	956		287	12,115
CIGNA Life Insurance Company of Canada	4,703	1,620	4,514		25	1,809
Combined Insurance Company of America	10,237	544	876		289	9,905
Co-operators Life Insurance Company	11,928,110	2,106,368	1,851,706		36,935	12,182,772
Desjardins Financial Security Life Assurance Company	2,182,131	86,485	64,694		26,300	2,203,922
Empire Life Insurance Company, The	5,513,223	956,557	350,654		17,728	6,119,126
Equitable Life Insurance Company of Canada, The	6,505,203	456,824	514,958		20,309	6,447,069
First Canadian Insurance Corporation	1,134,269	236,019	291,066		23,330	1,079,222
Foresters Life Insurance Canada	764,765	86,398	51,765		4,768	799,398
Humania Assurance Inc.	106,664	33,178	8,370		634	131,472
Industrial Alliance Insurance and Financial Services Inc.	5,633,495	1,330,787	582,135		34,851	6,382,147
ivari	6,640,364	1,063,258	399,881		20,206	7,303,741
La Capitale Civil Service Insurer Inc.	200,531	32,831	12,470		1,267	220,892
La Capitale Financial Security Insurance Company	55,566	77	55,643			0
Life Insurance Company of North America	50				1	50
Manufacturers Life Insurance Company, The	22,194,395	1,437,443	988,182		96,349	22,643,656
National Bank Life Insurance Company	26,634	2,298	3,768		7	25,164
New York Life Insurance Company	36,245	1,921	1,612	18	52	36,572
Pavonia Life Insurance Company of Michigan	4,797		4,797			0
Primerica Life Insurance Company of Canada	5,831,771	522,061	380,637		9,441	5,973,195
RBC Life Insurance Company	3,852,260	495,364	233,536		11,946	4,114,088
Reliable Life Insurance Company	8,284		1,646		30	6,638
SSQ, Life Insurance Company Inc.	803,191	234,116	260,452		8,594	776,855
Sun Life Assurance Company of Canada	38,708,419	1,810,016	1,668,360	11	204,336	38,850,086
TD Life Insurance Company	225,114	76,409	20,556		710	280,967
Trans Global Life Insurance Company	3,466	2,824			2,959	6,290
TruStage Life of Canada	70,773	849	2,437		8,307	69,185
Union Life Mutual Assurance Company, The	6,881	2,575	3		35	9,453

LIFE INSURANCE - 2022

TABLE A

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

Insurer	Policies in Force at end of 2021 Amount	New Issued and Other Additions in 2022 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2022 Amount
	\$	\$	\$	\$		\$
United American Insurance Company	65		65			0
Wawanesa Life Insurance Company, The	3,449,166	321,964	240,765		18,245	3,530,365
2022 TOTALS	\$ 169,300,382	\$ 15,029,708	\$ 11,417,311	\$ 45	1,316,800	\$ 172,912,824

LIFE INSURANCE - 2022

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		11	11				11
AIG Insurance Company of Canada			212				212
Allianz Life Insurance Company of North America	2		2				2
Allied World Specialty Insurance Company		30	30				30
American Bankers Life Assurance Company of Florida	10	7,856	7,866				7,866
American Health and Life Insurance Company		551	551				551
American Income Life Insurance Company	8,079		8,079				8,079
Assumption Mutual Life Insurance Company	491	259	750	128		128	878
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros		22	22				22
Blue Cross Life Insurance Company of Canada	497	8,441	8,938				8,938
BMO Life Assurance Company	17,126	34	17,160	242		242	17,402
Canada Life Assurance Company, The	215,578	104,820	320,398	26,118	-423	25,695	346,093
Canadian Premier Life Insurance Company	306	3,774	4,080				4,080
Chubb Life Insurance Company of Canada	551	2,652	3,203				3,203
CIBC Life Insurance Company Limited	186		186				186
CIGNA Life Insurance Company of Canada		7	7				7
Combined Insurance Company of America	145		145				145
Compagnie Francaise d'Assurance pour le Commerce Exterieur		1,187	1,187				1,187
Co-operators Life Insurance Company	20,533	25,787	46,320	3,283	49,698	52,981	99,301
Desjardins Financial Security Life Assurance Company	4,096	5,561	9,657	4,797	35,269	40,066	49,723
Empire Life Insurance Company, The	19,412	1,064	20,476	7,516	93	7,609	28,085
Equitable Life Insurance Company of Canada, The	31,703	1,375	33,078	5,132	77	5,209	38,287
Euler Hermes North American Insurance Company		842	842				842
First Canadian Insurance Corporation		7,841	7,841				7,841
Foresters Life Insurance Canada	4,659	74	4,733		1	1	4,734
Humania Assurance Inc.	520	7	527				527
Industrial Alliance Insurance and Financial Services Inc.	27,309	5,155	32,464	67,263	21,134	88,397	120,861
Intact Insurance Company		2,573	2,573				2,573
ivari	27,663		27,663	-1		-1	27,662
La Capitale Civil Service Insurer Inc.	1,076	151	1,227	19,302		19,302	20,529
La Capitale Financial Security Insurance Company	221		221				221
Manufacturers Life Insurance Company, The	77,489	24,003	101,492	695	4,198	4,893	106,385
National Bank Life Insurance Company	4	152	156				156
New York Life Insurance Company		102	102				102
Pavonia Life Insurance Company of Michigan		39	39				39
Primerica Life Insurance Company of Canada	13,814		13,814				13,814
RBC Life Insurance Company	16,322	231	16,553	1,547	959	2,506	19,059
Reliable Life Insurance Company	43		43				43
SSQ, Life Insurance Company Inc.	1,168	2,167	3,335	109		109	3,444
Sun Life Assurance Company of Canada	163,289	58,016	221,305	29,818	17,971	47,789	269,094

LIFE INSURANCE - 2022

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	
	\$	\$	\$	\$	\$	\$	\$
TD Life Insurance Company	476		476				476
Trans Global Life Insurance Company		27	27				27
TruStage Life of Canada	360	2	362	18,471	244	18,715	19,077
Union Life Mutual Assurance Company, The	10		10	390		390	400
United American Insurance Company	2		2				2
Wawanesa Life Insurance Company, The	13,739	1,300	15,039	411		411	15,450
2022 TOTALS	\$ 666,879	\$ 266,325	\$ 933,204	\$ 185,221	\$ 129,221	\$ 314,442	\$ 1,247,646

LIFE INSURANCE - 2022

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Aetna Life Insurance Company							
Insurance	15		15				15
Credit Life							
Annuity							
Accident and Sickness							
	15		15				15
AIG Insurance Company of Canada							
Insurance							
Credit Life		116	116				116
Annuity							
Accident and Sickness							
		116	116				116
Allianz Life Insurance Company of North America							
Insurance	7		7				7
Credit Life							
Annuity							
Accident and Sickness							
	7		7				7
Allied World Specialty Insurance Company							
Insurance							
Credit Life		-1	-1				-1
Annuity							
Accident and Sickness							
		-1	-1				-1
American Bankers Life Assurance Company of Florida							
Insurance		868	868	1		1	869
Credit Life							
Annuity							
Accident and Sickness				1	15	16	16
		868	868	2	15	17	885
American Health and Life Insurance Company							
Insurance		116	116				116
Credit Life							
Annuity							
Accident and Sickness							
		116	116				116
American Income Life Insurance Company							
Insurance	1,762		1,762				1,762
Credit Life							
Annuity							
Accident and Sickness							
	1,762		1,762				1,762

LIFE INSURANCE - 2022

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Assumption Mutual Life Insurance Company							
Insurance	982	22	1,004	6		6	1,010
Credit Life							
Annuity	67		67				67
Accident and Sickness							
	1,049	22	1,071	6		6	1,077
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros							
Insurance							
Credit Life		2	2				2
Annuity							
Accident and Sickness							
		2	2				2
Blue Cross Life Insurance Company of Canada							
Insurance	99	5,073	5,172				5,172
Credit Life							
Annuity							
Accident and Sickness							
	99	5,073	5,172				5,172
BMO Life Assurance Company							
Insurance	7,248		7,248	49		49	7,297
Credit Life							
Annuity	944	198	1,142				1,142
Accident and Sickness							
	8,192	198	8,390	49		49	8,439
Brookfield Annuity Company							
Insurance							
Credit Life							
Annuity		4,052	4,052				4,052
Accident and Sickness							
		4,052	4,052				4,052
Canada Life Assurance Company, The							
Insurance	76,530	51,061	127,591	43,112	-1,930	41,182	168,773
Credit Life							
Annuity	28,035	5,974	34,009	2		2	34,011
Accident and Sickness					777	777	777
	104,565	57,035	161,600	43,114	-1,153	41,961	203,561
Canadian Premier Life Insurance Company							
Insurance	25	622	647				647
Credit Life							
Annuity							
Accident and Sickness							
	25	622	647				647

LIFE INSURANCE - 2022

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Chubb Life Insurance Company of Canada							
Insurance	273	73	346				346
Credit Life							
Annuity							
Accident and Sickness							
	273	73	346				346
CIBC Life Insurance Company Limited							
Insurance	176		176				176
Credit Life							
Annuity							
Accident and Sickness							
	176		176				176
CIGNA Life Insurance Company of Canada							
Insurance		1	1				1
Credit Life							
Annuity							
Accident and Sickness							
		1	1				1
Combined Insurance Company of America							
Insurance	17		17				17
Credit Life							
Annuity							
Accident and Sickness							
	17		17				17
Compagnie Francaise d'Assurance pour le Commerce Exterieur							
Insurance							
Credit Life		-97	-97				-97
Annuity							
Accident and Sickness							
		-97	-97				-97
Co-operators Life Insurance Company							
Insurance	10,499	15,366	25,865	557	1,484	2,041	27,906
Credit Life							
Annuity	2,072	48,189	50,261				50,261
Accident and Sickness					1,324	1,324	1,324
	12,571	63,555	76,126	557	2,808	3,365	79,491
Desjardins Financial Security Life Assurance Company							
Insurance	6,310	1,286	7,596	370		370	7,966
Credit Life							
Annuity	3,992	1,902	5,894				5,894
Accident and Sickness					-37	-37	-37
	10,302	3,188	13,490	370	-37	333	13,823

LIFE INSURANCE - 2022

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Empire Life Insurance Company, The							
Insurance	6,106	443	6,549	1,087		1,087	7,636
Credit Life							
Annuity	7,963	123	8,086				8,086
Accident and Sickness							
	14,069	566	14,635	1,087		1,087	15,722
Equitable Life Insurance Company of Canada, The							
Insurance	9,097	645	9,742	2,153		2,153	11,895
Credit Life							
Annuity	4,334	81	4,415				4,415
Accident and Sickness							
	13,431	726	14,157	2,153		2,153	16,310
Euler Hermes North American Insurance Company							
Insurance							
Credit Life		-19	-19				-19
Annuity							
Accident and Sickness							
		-19	-19				-19
First Canadian Insurance Corporation							
Insurance		658	658				658
Credit Life							
Annuity							
Accident and Sickness							
		658	658				658
Foresters Life Insurance Canada							
Insurance	3,554		3,554	16		16	3,570
Credit Life							
Annuity		20	20				20
Accident and Sickness							
	3,554	20	3,574	16		16	3,590
Humania Assurance Inc.							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Industrial Alliance Insurance and Financial Services Inc.							
Insurance	18,614	977	19,591	118	565	683	20,274
Credit Life							
Annuity	60,774	23,055	83,829				83,829
Accident and Sickness					764	764	764
	79,388	24,032	103,420	118	1,329	1,447	104,867

LIFE INSURANCE - 2022

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Intact Insurance Company							
Insurance							
Credit Life		1,338	1,338				1,338
Annuity							
Accident and Sickness							
		1,338	1,338				1,338
ivari							
Insurance	10,161		10,161				10,161
Credit Life							
Annuity	632		632				632
Accident and Sickness							
	10,793		10,793				10,793
La Capitale Civil Service Insurer Inc.							
Insurance	699	90	789				789
Credit Life							
Annuity	3,941		3,941				3,941
Accident and Sickness							
	4,640	90	4,730				4,730
La Capitale Financial Security Insurance Company							
Insurance	357		357				357
Credit Life							
Annuity	5		5				5
Accident and Sickness							
	362		362				362
Life Insurance Company of North America							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
LS-Travel Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Manufacturers Life Insurance Company, The							
Insurance	63,348	13,243	76,591	5,566	470	6,036	82,627
Credit Life							
Annuity	16,127	12,282	28,409		-2	-2	28,407
Accident and Sickness				-3	788	785	785
	79,475	25,525	105,000	5,563	1,256	6,819	111,819

LIFE INSURANCE - 2022

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Manulife Assurance Company of Canada							
Insurance							
Credit Life							
Annuity	188	77	265				265
Accident and Sickness							
	188	77	265				265
National Bank Life Insurance Company							
Insurance	2	35	37				37
Credit Life							
Annuity							
Accident and Sickness							
	2	35	37				37
New York Life Insurance Company							
Insurance	64	24	88		58	58	146
Credit Life							
Annuity							
Accident and Sickness							
	64	24	88		58	58	146
Pavonia Life Insurance Company of Michigan							
Insurance		6	6				6
Credit Life							
Annuity							
Accident and Sickness							
		6	6				6
Primerica Life Insurance Company of Canada							
Insurance	5,557		5,557				5,557
Credit Life							
Annuity							
Accident and Sickness							
	5,557		5,557				5,557
RBC Life Insurance Company							
Insurance	8,440	2,994	11,434	135		135	11,569
Credit Life							
Annuity	665	577	1,242				1,242
Accident and Sickness							
	9,105	3,571	12,676	135		135	12,811
Reliable Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							

LIFE INSURANCE - 2022

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
SSQ, Life Insurance Company Inc.							
Insurance	22	1,076	1,098		4	4	1,102
Credit Life							
Annuity	1,506	160	1,666				1,666
Accident and Sickness					22	22	22
	1,528	1,236	2,764		26	26	2,790
Sun Life Assurance Company of Canada							
Insurance	55,682	25,459	81,141	30,812	13,048	43,860	125,001
Credit Life							
Annuity	24,209	42,671	66,880				66,880
Accident and Sickness					-16,347	-16,347	-16,347
	79,891	68,130	148,021	30,812	-3,299	27,513	175,534
TD Life Insurance Company							
Insurance	403		403				403
Credit Life							
Annuity							
Accident and Sickness							
	403		403				403
Trans Global Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
TruStage Life of Canada							
Insurance	4,874	604	5,478				5,478
Credit Life							
Annuity	10,770	1,433	12,203				12,203
Accident and Sickness							
	15,644	2,037	17,681				17,681
Wawanesa Life Insurance Company, The							
Insurance	6,918	595	7,513	1,113		1,113	8,626
Credit Life							
Annuity	2,692		2,692				2,692
Accident and Sickness							
	9,610	595	10,205	1,113		1,113	11,318
2022 TOTALS	466,757	263,470	730,227	85,095	1,003	86,098	816,325

PROPERTY & CASUALTY AIRCRAFT INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	569	342	60.1
Allianz Global Risks US Insurance Company	1,041	-269	
Aspen Insurance UK Limited		-1	
Aviva Insurance Company of Canada	1,288	-6	
Canadian Applicators Insurance Reciprocal	942	1,173	124.5
Chubb Insurance Company of Canada	246	79	32.1
Great American Insurance Company	171	75	43.9
HDI Global Specialty SE	379	204	53.8
Lloyd's Underwriters	1,934	1,106	57.2
Mitsui Sumitomo Insurance Company, Limited	216	37	17.1
National Liability & Fire Insurance Company	539	549	101.9
Northbridge General Insurance Corporation	524	3	0.6
Old Republic Insurance Company of Canada	203		
SGL	66	82	124.2
Starr Insurance & Reinsurance Limited	337	88	26.1
Temple Insurance Company	1,312	304	23.2
Westport Insurance Corporation		-6	
XL Specialty Insurance Company	1,888	341	18.1
2022 TOTALS	\$ 11,655	\$ 4,101	35.2

PROPERTY & CASUALTY AUTOMOBILE ACCIDENT INSURANCE ACT

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Saskatchewan Auto Fund	1,007,336	983,616	97.6
2022 TOTALS	\$ 1,007,336	\$ 983,616	97.6

PROPERTY & CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	1,503	-13	
Allianz Global Risks US Insurance Company		-2	
American Road Insurance Company, The	247	952	385.4
Arch Insurance Canada Ltd.	6	34	566.7
AssurePro Insurance Company Limited	295		
Aviva General Insurance Company	716	272	38.0
Aviva Insurance Company of Canada	2,177	728	33.4
CAA Insurance Company	2,173	707	32.5
Chubb Insurance Company of Canada	2,903	397	13.7
Continental Casualty Company	115	85	73.9
Co-operators General Insurance Company	8,145	3,173	39.0
CUMIS General Insurance Company	16		
Definity Insurance Company	148	5	3.4
Dominion of Canada General Insurance Company, The	45	-145	
Echelon Insurance	3		
Elite Insurance Company	872	156	17.9
Everest Insurance Company of Canada		-5	
Federal Insurance Company		1	
Federated Insurance Company of Canada	3,084	949	30.8
Hartford Fire Insurance Company	30		
Industrial Alliance Pacific General Insurance Corporation	11,313	975	8.6
Intact Insurance Company	329	486	147.7
Liberty Mutual Insurance Company	526	37	7.0
Lloyd's Underwriters	3,391	1,217	35.9
MAX Insurance	15		
Millennium Insurance Corporation	18		
Mitsui Sumitomo Insurance Company, Limited	11	-2	
My Mutual Insurance Limited	366	137	37.4
National Liability & Fire Insurance Company	19	5	26.3
Northbridge General Insurance Corporation	1,510	1,221	80.9
Old Republic Insurance Company of Canada	102		
Portage la Prairie Mutual Insurance Company, The	642	195	30.4
Protective Insurance Company		-2	
Royal & Sun Alliance Insurance Company of Canada	44	39	88.6
Sandbox Mutual Insurance Company	10,770	6,940	64.4
Sentry Insurance Company	19	13	68.4
SGI	212,515	116,961	55.0
SGI Canada Insurance Services Ltd.		2	
Sovereign General Insurance Company, The	763	-46	
St. Paul Fire and Marine Insurance Company	45	-1,380	
Starr Insurance & Reinsurance Limited	54	157	290.7
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2	-12	

PROPERTY & CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Travelers Insurance Company of Canada	227	-51	
Verassure Insurance Company		28	
Wawanesa Mutual Insurance Company, The	69	5	7.2
XL Specialty Insurance Company	97	208	214.4
Zenith Insurance Company		28	
Zurich Insurance Company Ltd.	2,048	-107	
2022 TOTALS	\$ 267,373	\$ 134,348	50.2

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	160		
ALG Insurance Company of Canada	855	212	24.8
Allianz Global Risks US Insurance Company	3,480	-1,331	
Arch Insurance Canada Ltd.	730		
Aviva Insurance Company of Canada	907	38	4.2
Boiler Inspection and Insurance Company of Canada, The	3,703	2,950	79.7
Canadian Northern Shield Insurance Company	6		
Chubb Insurance Company of Canada	385	550	142.9
Continental Casualty Company	1,420	1,717	120.9
Co-operators General Insurance Company	1,245	340	27.3
CUMIS General Insurance Company	65		
Definity Insurance Company	49		
Dominion of Canada General Insurance Company, The	42	-2	
Ecclesiastical Insurance Office plc	68		
Echelon Insurance	9		
Everest Insurance Company of Canada		-4	
Factory Mutual Insurance Company	3,372		
Federated Insurance Company of Canada	252	326	129.4
Four Points Insurance Company Ltd.	3		
Gore Mutual Insurance Company	21		
Great American Insurance Company	4		
Industrial Alliance Pacific General Insurance Corporation	26,417	3,538	13.4
Intact Insurance Company	944	199	21.1
Liberty Mutual Insurance Company	5		
Lloyd's Underwriters	1,012	-3,262	
Millennium Insurance Corporation	6,669	2,448	36.7
Motors Insurance Corporation	1,266	245	19.4
Mutual Fire Insurance Company of British Columbia, The	70	13	18.6
National Liability & Fire Insurance Company	608	109	17.9
Northbridge General Insurance Corporation	262	-78	
Novex Insurance Company	6		
Optimum Insurance Company Inc.	10		
Royal & Sun Alliance Insurance Company of Canada	3,065	5	0.2
Sandbox Mutual Insurance Company	970	617	63.6
SGI	10,183	823	8.1
SGI Canada Insurance Services Ltd.	11		
Sovereign General Insurance Company, The	820	285	34.8
St. Paul Fire and Marine Insurance Company	12	-2	
Temple Insurance Company	217	-1,783	
Travelers Insurance Company of Canada	78	142	182.1
Trisura Guarantee Insurance Company	1,028	106	10.3

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
United States Liability Insurance Company	23	1	4.3
Wawanesa Mutual Insurance Company, The	858	1,197	139.5
Wynward Insurance Group	675	186	27.6
Zurich Insurance Company Ltd.	302	-29	
2022 TOTALS	\$ 72,287	\$ 9,556	13.2

PROPERTY AND CASUALTY CASUALTY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	236	19	8.1
Allied World Specialty Insurance Company	1,642	1,194	72.7
American Bankers Insurance Company of Florida	11,222	485	4.3
Arch Insurance Canada Ltd.	30	-64	
Aspen Insurance UK Limited	141	-3	
Aviva Insurance Company of Canada	570	90	15.8
AXIS Reinsurance Company (Canadian Branch)		-3	
Berkley Insurance Company	94	10	10.6
Canadian Farm Insurance Corp.	8		
Canadian Premier General Insurance Company	110		
Chicago Title Insurance Company	678	125	18.4
Chubb Insurance Company of Canada	1,270	103	8.1
Continental Casualty Company	198	110	55.6
Co-operators General Insurance Company	1,512	5,526	365.5
CUMIS General Insurance Company	1,139	5,232	459.4
Definity Insurance Company	3		
Dominion of Canada General Insurance Company, The		-94	
Echelon Insurance	94	-94	
Euler Hermes North American Insurance Company	2	36	1,800.0
FCT Insurance Company Ltd.	4,456	715	16.0
Federated Insurance Company of Canada	15	-49	
First North American Insurance Company	3		
Great American Insurance Company	116	22	19.0
Hartford Fire Insurance Company	6		
HDI Global Specialty SE	2,697	457	16.9
Industrial Alliance Pacific General Insurance Corporation	355	13	3.7
Intact Insurance Company	3,143	47	1.5
Liberty Mutual Insurance Company	1,931	-73	
Lloyd's Underwriters	1,630	858	52.6
Millennium Insurance Corporation	1,393	35	2.5
National Liability & Fire Insurance Company	86	12	14.0
Northbridge General Insurance Corporation	228	154	67.5
Novex Insurance Company	2	-1	
Royal & Sun Alliance Insurance Company of Canada	13	-8	
Sandbox Mutual Insurance Company	12	1	8.3
SGI	3,431	0	
SGI Canada Insurance Services Ltd.	18		
Sovereign General Insurance Company, The	322	1	0.3
St. Paul Fire and Marine Insurance Company		-8	

PROPERTY AND CASUALTY CASUALTY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Starr Insurance & Reinsurance Limited		-2	
Stewart Title Guaranty Company	1,333	418	31.4
Technology Insurance Company, Inc.	36	-2	
Temple Insurance Company	29	2,307	7,955.2
Trans Global Insurance Company	421	9	2.1
Travelers Insurance Company of Canada	4,367	-133	
Trisura Guarantee Insurance Company	2,425	111	4.6
United States Liability Insurance Company	2	-1	
Wawanesa Mutual Insurance Company, The	304	48	15.8
Western Surety Company	6,156	-753	
Westport Insurance Corporation	31		
Wynward Insurance Group	103	10	9.7
Zurich Insurance Company Ltd.	620	119	19.2
2022 TOTALS	\$ 54,633	\$ 16,979	31.1

PROPERTY & CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	6,526	-820	
Allianz Global Risks US Insurance Company	638	-282	
Allied World Specialty Insurance Company	1,499	749	50.0
Arch Insurance Canada Ltd.	2,444	220	9.0
Aspen Insurance UK Limited	460	-294	
Associated Electric & Gas Insurance Services Limited	108	-1	
Aviva Insurance Company of Canada	7,670	-181	
AXIS Reinsurance Company (Canadian Branch)	2,384	381	16.0
Berkley Insurance Company	3,007	394	13.1
Canadian Lawyers Insurance Association	1,000	-1,306	
Canadian Northern Shield Insurance Company	12	-8	
Canadian Universities Reciprocal Insurance Exchange	793	112	14.1
Chubb Insurance Company of Canada	6,691	-91	
Continental Casualty Company	5,389	1,746	32.4
Co-operators General Insurance Company	14,196	-994	
CUMIS General Insurance Company	1,655	2,294	138.6
Definity Insurance Company	738	78	10.6
Dominion of Canada General Insurance Company, The	338	49	14.5
Ecclesiastical Insurance Office plc	744	41	5.5
Echelon Insurance	693	743	107.2
Everest Insurance Company of Canada	1,707	654	38.3
FCT Insurance Company Ltd.	38	7	18.4
Federated Insurance Company of Canada	4,706	1,135	24.1
Fortress Insurance Company	6		
Four Points Insurance Company Ltd.	50		
Germania Mutual Insurance Company	270	-22	
Gore Mutual Insurance Company	149	-35	
Great American Insurance Company	620	103	16.6
Hartford Fire Insurance Company	304		
HDI Global SE Canada Branch	700	121	17.3
HDI Global Specialty SE	1,683	646	38.4
Healthcare Insurance Reciprocal of Canada	3,521	3,670	104.2
Intact Insurance Company	5,953	-813	
Jewelers Mutual Insurance Company, SI	25		
Liberty Mutual Insurance Company	8,392	2,958	35.2
Lloyd's Underwriters	42,526	18,904	44.5
MAX Insurance	24	-1	
Millennium Insurance Corporation	73	66	90.4
Mitsui Sumitomo Insurance Company, Limited		10	
Motors Insurance Corporation	193	74	38.3
Mutual Fire Insurance Company of British Columbia, The	321	340	105.9
My Mutual Insurance Limited	1,652	465	28.1

PROPERTY & CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
National Bank Life Insurance Company	1	-1	
National Liability & Fire Insurance Company	1,312	-363	
Northbridge General Insurance Corporation	5,331	1,788	33.5
Novex Insurance Company	132	-48	
Old Republic Insurance Company of Canada	989	360	36.4
Omega General Insurance Company	64	-2	
Optimum Insurance Company Inc.	75		
Portage la Prairie Mutual Insurance Company, The	708	52	7.3
Real Estate Insurance Exchange	361	172	47.6
Red River Mutual Insurance Company	2,023	148	7.3
Royal & Sun Alliance Insurance Company of Canada	1,354	608	44.9
Sandbox Mutual Insurance Company	3,297	136	4.1
SCOR UK Company Limited	308	176	57.1
Scottish & York Insurance Co. Limited		1	
Sentry Insurance Company	136	-57	
SGI	43,613	17,077	39.2
SGI Canada Insurance Services Ltd.	3		
Sovereign General Insurance Company, The	4,814	2,043	42.4
St. Paul Fire and Marine Insurance Company	65	203	312.3
Starr Insurance & Reinsurance Limited	1,103	895	81.1
SUMAssure Insurance Reciprocal	1,627	647	39.8
Temple Insurance Company	1,517	-1,678	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	89	251	282.0
Tokio Marine Canada Ltd.	8		
Travelers Insurance Company of Canada	3,021	1,768	58.5
Trisura Guarantee Insurance Company	5,085	1,366	26.9
United States Liability Insurance Company	249	25	10.0
Wawanesa Mutual Insurance Company, The	8,231	1,440	17.5
Westport Insurance Corporation	2,554	1,004	39.3
Wynward Insurance Group	5,405	228	4.2
XL Reinsurance America Inc.	844	31	3.7
XL Specialty Insurance Company	7,790	2,020	25.9
Zurich Insurance Company Ltd.	6,337	1,941	30.6
2022 TOTALS	\$ 238,344	\$ 63,343	26.6

PROPERTY & CASUALTY MARINE INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada		-96	
Allianz Global Risks US Insurance Company	105	57	54.3
Associated Electric & Gas Insurance Services Limited	17	1	5.9
Aviva General Insurance Company	63	32	50.8
Aviva Insurance Company of Canada	66	14	21.2
Berkley Insurance Company	186		
Chubb Insurance Company of Canada	31	59	190.3
Continental Casualty Company	182	693	380.8
Co-operators General Insurance Company	1,075	671	62.4
Elite Insurance Company	1,347	471	35.0
Great American Insurance Company	12	-94	
HDI Global Specialty SE	13	4	30.8
Intact Insurance Company	129	55	42.6
Liberty Mutual Insurance Company	149	-20	
Lloyd's Underwriters	1,408	309	21.9
Mutual Fire Insurance Company of British Columbia, The	60		
Northbridge General Insurance Corporation	215	267	124.2
Royal & Sun Alliance Insurance Company of Canada	18	410	2,277.8
Sovereign General Insurance Company, The	1,075	671	62.4
St. Paul Fire and Marine Insurance Company	52	-47	
Starr Insurance & Reinsurance Limited	853	57	6.7
Traders General Insurance Company	2		
Travelers Insurance Company of Canada	21	1	4.8
XL Specialty Insurance Company	22	7	31.8
Zurich Insurance Company Ltd.		-2	
2022 TOTALS	\$ 7,101	\$ 3,520	49.6

PROPERTY & CASUALTY MORTGAGE INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Canada Guaranty Mortgage Insurance Company	23,556	1,353	5.7
FCT Insurance Company Ltd.	62		
Sagen Mortgage Insurance Company Canada	37,793	6,362	16.8
2022 TOTALS	\$ 61,411	\$ 7,715	12.6

PROPERTY & CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	2,801	973	34.7
ALG Insurance Company of Canada	19,988	-1,074	
Alberta Motor Association Insurance Company	27		
Allianz Global Risks US Insurance Company	1,461	-575	
Allied World Specialty Insurance Company	7,679	689	9.0
American Bankers Insurance Company of Florida	7,939	3,976	50.1
Arch Insurance Canada Ltd.	1,149	191	16.6
Aspen Insurance UK Limited	2	-1,996	
Asset Protection Insurance Exchange	500	833	166.6
Associated Electric & Gas Insurance Services Limited	1,112	78	7.0
Aviva General Insurance Company	4,146	3,277	79.0
Aviva Insurance Company of Canada	78,269	66,084	84.4
AXIS Reinsurance Company (Canadian Branch)	648	38	5.9
BCAA Insurance Corporation		-4	
Berkley Insurance Company	149	135	90.6
Boiler Inspection and Insurance Company of Canada, The	840	-77	
CAA Insurance Company	4,637	3,288	70.9
Canadian Egg Industry Reciprocal Alliance - CEIRA	359	336	93.6
Canadian Farm Insurance Corp.	3,729	1,648	44.2
Canadian Northern Shield Insurance Company	57	160	280.7
Canadian Universities Reciprocal Insurance Exchange	1,444	366	25.3
Canassurance Insurance Company	9		
Chubb Insurance Company of Canada	5,658	1,134	20.0
Continental Casualty Company	6,588	2,319	35.2
Co-operators General Insurance Company	108,772	69,419	63.8
CUMIS General Insurance Company	4,666	2,297	49.2
Definity Insurance Company	11,198	6,487	57.9
Dominion of Canada General Insurance Company, The	1,428	559	39.1
Ecclesiastical Insurance Office plc	2,808	624	22.2
Echelon Insurance	2,564	7,405	288.8
Elite Insurance Company	513	228	44.4
Everest Insurance Company of Canada	1,526	365	23.9
Factory Mutual Insurance Company	13,932	-258	
Federated Insurance Company of Canada	10,772	3,855	35.8
First North American Insurance Company	240	60	25.0
Fortress Insurance Company	170	2	1.2
Four Points Insurance Company Ltd.	614	7	1.1
Germania Mutual Insurance Company	6,524	3,541	54.3
Gore Mutual Insurance Company	627	145	23.1
Great American Insurance Company	528	-153	
Hartford Fire Insurance Company	1,607	1,394	86.7
HDI Global SE Canada Branch	3,828	1,635	42.7

PROPERTY & CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
HDI Global Specialty SE	2,991	1,891	63.2
Healthcare Insurance Reciprocal of Canada	1,002	1,770	176.6
Industrial Alliance Pacific General Insurance Corporation	285	10	3.5
Intact Insurance Company	17,741	7,832	44.1
Jewelers Mutual Insurance Company, SI	302	65	21.5
Liberty Mutual Insurance Company	8,434	664	7.9
Lloyd's Underwriters	36,322	10,601	29.2
MAX Insurance	501	711	141.9
Millennium Insurance Corporation	837	111	13.3
Mitsui Sumitomo Insurance Company, Limited	4	4	100.0
Mutual Fire Insurance Company of British Columbia, The	5,805	2,357	40.6
My Mutual Insurance Limited	35,229	20,282	57.6
National Bank Life Insurance Company	1		
National Liability & Fire Insurance Company	6,378	4,451	69.8
New Home Warranty Insurance (Canada) Corporation, The	62	30	48.4
Northbridge General Insurance Corporation	16,177	4,576	28.3
Novex Insurance Company	447	170	38.0
Old Republic Insurance Company of Canada	20	2	10.0
Omega General Insurance Company	1,971	912	46.3
Optimum Insurance Company Inc.	713	2,063	289.3
Orion Travel Insurance Company	1,073	832	77.5
Peace Hills General Insurance Company	5,878	3,738	63.6
Personal Insurance Company, The	2,412	1,754	72.7
Petline Insurance Company	670	333	49.7
Portage la Prairie Mutual Insurance Company, The	13,407	7,019	52.4
Poultry Insurance Exchange Reciprocal of Canada	92	331	359.8
Primum Insurance Company	5,834	4,131	70.8
RBC Insurance Company of Canada	482	131	27.2
Red River Mutual Insurance Company	27,231	17,778	65.3
Royal & Sun Alliance Insurance Company of Canada	14,940	2,248	15.0
Sandbox Mutual Insurance Company	42,089	25,008	59.4
SCOR UK Company Limited	2,729	697	25.5
Scottish & York Insurance Co. Limited		1	
Security National Insurance Company	17,229	17,060	99.0
SGI	454,084	281,557	62.0
SGI Canada Insurance Services Ltd.	1,758	714	40.6
Sompo Japan Insurance Inc.	173		
Sovereign General Insurance Company, The	9,539	3,808	39.9
St. Paul Fire and Marine Insurance Company	250	-712	
Starr Insurance & Reinsurance Limited	5,801	2,780	47.9
SUMAssure Insurance Reciprocal	4,038	2,948	73.0
TD Home and Auto Insurance Company	356	345	96.9

PROPERTY & CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2022

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Technology Insurance Company, Inc.	74	1	1.4
Temple Insurance Company	6,132	1,885	30.7
Tokio Marine & Nichido Fire Insurance Co., Ltd.	247	100	40.5
Tokio Marine Canada Ltd.	127	16	12.6
Traders General Insurance Company	399	206	51.6
Travelers Insurance Company of Canada	2,067	-96	
Trisura Guarantee Insurance Company	3,487	596	17.1
Triton Insurance Company	870	79	9.1
Unifund Assurance Company	478	176	36.8
United States Liability Insurance Company	609	112	18.4
Verasure Insurance Company	533	717	134.5
Wawanesa Mutual Insurance Company, The	168,992	118,953	70.4
Westport Insurance Corporation	11,250	1,149	10.2
Wynward Insurance Group	25,897	11,878	45.9
XL Specialty Insurance Company	5,030	911	18.1
Zenith Insurance Company	533	717	134.5
Zurich Insurance Company Ltd.	11,784	14,696	124.7
2022 TOTALS	\$ 1,305,304	\$ 762,510	58.4

**Financial and Consumer
Affairs Authority of
Saskatchewan**

**4th Floor, 2365 Albert Street
REGINA SK S4P 4K1**

