



# Statistical Report 2016

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Financial and Consumer Affairs  
Authority of Saskatchewan

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Superintendent of Insurance

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January 10, 2018

TO THE HONOURABLE DON MORGAN, Q.C.  
Minister of Justice and Attorney General  
Government of Saskatchewan

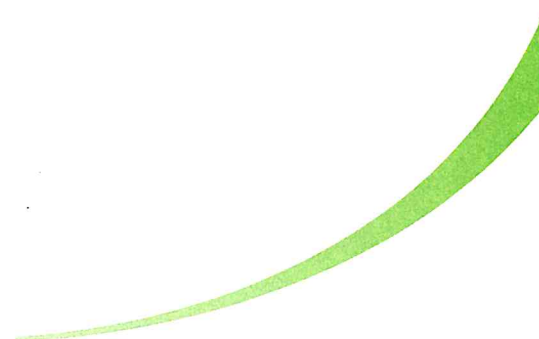
Dear Mr. Morgan:

I am pleased to submit the statistical report of the Superintendent of Insurance for the year ended December 31, 2016.

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.

Respectfully submitted,

  
Roger Sobotkiewicz  
Superintendent of Insurance



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## GENERAL INFORMATION

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### Classification of Insurers - December 31, 2016

#### Federally Registered Companies

Current Insurers	157	
Discontinuing Insurers	7	
Exclusive Reinsurers	4	
Fraternal Societies	10	
Underwriters Agencies	1	

179

#### Provincial and Extra-Provincial Insurers

Current Insurers	39	
Discontinuing Insurers	2	
Fraternal Societies	1	
Reciprocal Exchanges	10	
Co-operative Insurers	1	

53

#### Crown Corporations

1

#### Total Licensees

233

### New Insurance Companies Licensed in 2016

Listed below are new insurers who entered Saskatchewan. Both are federal companies.

	<u>Date Licensed</u>
AXA Insurance Company	March 15, 2016
Compañía Española de Seguros y Reaseguros de Crédito y Caución, S.A.U.	December 30, 2016

### Companies Withdrawn in 2016

	<u>Date Withdrawn</u>
12345 Insurance Company	June 9, 2016
Principal Life Insurance Company	December 21, 2016
XL Insurance Company SE	January 1, 2016

### Changes in 2016

ACE INA Insurance and Chubb Insurance Company of Canada amalgamated and continued under the name Chubb Insurance Company of Canada effective October 1, 2016.

ACE INA Life Insurance changed corporate name to Chubb Life Insurance Company of Canada effective October 1, 2016.



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## GENERAL INFORMATION

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### Changes in 2016 - continued

Atradius Credit Insurance N.V. and Compañía Española de Seguros y Reaseguros de Crédito y Caución, S.A.U. amalgamated and continued under the name Atradius Crédito y Caución, S.A. de Seguros y Reaseguros effective December 30, 2016.

Federation Insurance Company of Canada changed corporate name to Sonnet Insurance Company effective January 1, 2016.

HDI-Gerling Industrie Versicherung AG changed corporate name to HDI Global SE Canada Branch effective February 4, 2016.

RBC General Insurance Company changed corporate name to Aviva General Insurance Company effective July 1, 2016.

The Mortgage Insurance Company of Canada changed corporate name to 12345 Insurance Company effective June 9, 2016.

The North Waterloo Farmers Mutual Insurance Company and Oxford Mutual Insurance Company amalgamated and continued under the name Heartland Farm Mutual Inc. effective January 1, 2016.

XL Specialty Insurance Company assumed all liabilities and rights in respect of all policies of insurance issued by XL Insurance Company SE effective January 1, 2016.

### Changes Previously Not Reported

Energy Insurance Reciprocal changed corporate name to Energy Insurance Group effective June 1, 2011.

Giraffe & Friends Life Insurance Company ceased transacting the business of insurance in Saskatchewan effective September 15, 2015.

Security Insurance Company of Hartford ceased transacting the business of insurance in Saskatchewan effective September 30, 2015.

### Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2016. Information relating to the prior year may have been adjusted by reporting insurers.

	<u>2016</u>	<u>2015</u>	<u>Change %</u>
	\$000	\$000	
<u>Premiums Written</u>			
Life	\$ 984,899	\$ 861,172	14.4
Other	\$ 3,300,694	\$ 2,993,292	10.3
<u>Disbursements</u>			
Life	\$ 630,274	\$ 605,998	4.0
Other	\$ 2,227,485	\$ 1,749,667	27.3
<u>Loss Ratios</u>			
Life	64.0	70.4	-9.1
Other	67.5	58.5	15.4

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## GENERAL INFORMATION

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### Insurance Councils of Saskatchewan

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

<b>AGENCIES/ADJUSTERS</b>					
<b>Class of License</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
Accident & Sickness Only	14	14	12	12	9
Adjusting Firm	42	44	40	39	38
All Classes other than Life	621	613	606	589	575
General RIA	314	300	306	296	292
General Third Party Administrator	13	13	14	14	12
Hail	57	58	57	56	58
Hail Adjusting Firm	2	2	2	2	2
Life and Accident & Sickness	912	852	849	829	814
Life RIA	433	430	435	425	419
Life Third Party Administrator	5	4	4	4	4
Travel	91	86	88	86	82
<b>Total</b>	<b>2,504</b>	<b>2,416</b>	<b>2,413</b>	<b>2,352</b>	<b>2,305</b>

<b>AGENTS/SALESPERSONS/ADJUSTERS</b>					
<b>Class of License</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
Accident & Sickness Only	180	148	127	114	96
Adjusters Representatives	375	359	349	292	262
All Classes other than Life	5,509	4,932	4,554	4,328	4,072
All Classes other than Life (Restricted Auto)	164	89	70	83	0
Hail	776	796	825	831	835
Hail Adjuster Rep's	85	91	90	91	91
Hail Adjusters	241	232	225	229	224
Life and Accident & Sickness	4,220	3,907	3,689	3,455	3,305
Travel	830	867	883	953	918
<b>Total</b>	<b>12,380</b>	<b>11,421</b>	<b>10,812</b>	<b>10,376</b>	<b>9,803</b>

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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>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
General Insurance Council	80	30	33	42	48
Hail Insurance Council	6	4	1	3	1
Life Insurance Council	62	37	33	40	28
<b>Total</b>	<b>148</b>	<b>71</b>	<b>67</b>	<b>85</b>	<b>77</b>

<b>COMPLAINTS FINALIZED</b>					
<b>Council</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
General Insurance Council	59	33	19	29	43
Hail Insurance Council	6	0	0	2	1
Life Insurance Council	47	41	16	22	25
<b>Total</b>	<b>112</b>	<b>74</b>	<b>35</b>	<b>53</b>	<b>69</b>

Disciplinary actions resulting from investigation of 2016 complaints were:

### General Insurance Council

Complaints & Investigation Committee:	
- Cautionary Letter	14
- Consensual Agreement (fines, costs, restitution)	17

### Hail Insurance Council

Complaints & Investigation Committee:	
- Cautionary Letter	4
- Consensual Agreement (fines, costs, restitution)	2

### Life Insurance Council

Complaints & Investigation Committee:	
- Cautionary Letter	19
- Consensual Agreement (fines, costs, restitution)	14

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## COMPANIES AND FRATERNAL SOCIETIES

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Insurance Companies and Fraternal Societies licensed to transact business under *The Saskatchewan Insurance Act* in the province of Saskatchewan at December 31, 2016.

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. Fire Insurance.
3. C. Hail Insurance and Crop Insurance.
4. D. Accident (personal), public liability, employer's liability, aircraft, automobile, boiler and machinery, credit, guarantee (fidelity, surety, title & legal), inland transportation, live stock, plate glass, marine, property damage, sickness (personal), sprinkler leakage, theft and weather Insurance.
5. E. Accident Insurance 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.



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	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
AIG Insurance Company of Canada	2200 - 120 Bremner Boulevard Toronto ON M5J0A8	B.D.
Alberta Motor Association Insurance Company	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7	B.D.
Allianz Global Risks US Insurance Company	MA: P.O. Box 8180, Station South Edmonton AB T6H5X9 1600 - 130 Adelaide Street West Toronto ON M5H3P5	B.C.D.
Allianz Life Insurance Company of North America	2005 Sheppard Avenue East, 7th Floor Willowdale ON M2J5B4	Discont.
Allied World Specialty Insurance Company	1600 - 200 King Street West Toronto ON M5H3T4	B.C.D.
Allstate Insurance Company of Canada	100 - 27 Allstate Parkway Markham ON L3R5P8	D.
American Bankers Insurance Company of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	B.D.
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	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.E.
American Road Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Arch Insurance Canada Ltd.	3600 - 77 King Street West Toronto ON M5K1K2	B.C.D.
Ascentus Insurance Ltd.	800 - 18 York Street Toronto ON M5J2T8	B.D.
Aspen Insurance UK Limited	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Associated Electric & Gas Insurance Services Limited	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Assumption Mutual Life Insurance Company	770 Main Street Moncton NB E1C8L1	A.E.
Assurant Life of Canada	MA: P.O. Box 160 Moncton NB E1C8L1 2000 - 5000 Yonge Street Toronto ON M2N7E9	A.
AssurePro Insurance Company Limited	200 Albert Street North Regina SK S4R5E2	D.
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	1430 - 1 Robert Speck Parkway Mississauga ON L4Z3M3	D.
Aviva General Insurance Company	10 Aviva Way Markham ON L6G0G1	B.D.
Aviva Insurance Company of Canada	10 Aviva Way Markham ON L6G0G1	B.C.D.
AXA Art Insurance Corporation	500 King Street West, 3rd Floor Toronto ON M5V1L9	D.
AXA Equitable Life Insurance Company	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
AXA Insurance Company	2100 - 40 King Street West Toronto ON M5H3C2	B.D.
AXIS Reinsurance Company (Canadian Branch)	1010 - 70 York Street Toronto ON M5J1S9	B.C.D.
BCAA Insurance Corporation	4567 Canada Way Burnaby BC V5G4T1	Discont.
Belair Insurance Company Inc.	300 - 7101 Jean-Talon Street East Anjou QC H1M3T6	D.
Berkley Insurance Company	1000 - 145 King Street West Toronto ON M5H1J8	B.C.D.
Blue Cross Life Insurance Company of Canada	P.O. Box 220, 644 Main Street Moncton NB E1C8L3	A.E.
BMO Life Assurance Company	60 Yonge Street Toronto ON M5E1H5	A.E.
BMO Life Insurance Company	60 Yonge Steet Toronto ON M5E1H5	A.E.
Boiler Inspection and Insurance Company of Canada, The	3000 - 250 Yonge Street Toronto ON M5B2L7	B.D.
CAA Insurance Company	60 Commerce Valley Drive East Thornhill ON L3T7P9	B.D.
Canada Guaranty Mortgage Insurance Company	400 - 1 Toronto Street Toronto ON M5C2V6	D.



NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canada Life Assurance Company, The	330 University Avenue Toronto ON M5G1R8	A.E.
Canada Life Insurance Company of Canada, The	330 University Avenue Toronto ON M5G1R8	Reinsurer.
Canadian Farm Insurance Corp.	303 - 13220 St. Albert Trail Edmonton AB T5L4W1	B.D.
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6 MA: 800 - 18 York Street Toronto ON M5J2T8	B.D.
Canadian Premier Life Insurance Company	500 - 5000 Yonge Street Toronto ON M2N7J8	A.E.
Canassurance Insurance Company	550 Sherbrooke Street West Montreal QC H3A3S3	B.D.
Chicago Title Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	D.
Chubb Insurance Company of Canada	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.
Chubb Life Insurance Company of Canada	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	A.E.
CIBC Life Insurance Company Limited	900 - 3 Robert Speck Parkway Mississauga ON L4Z2G5	A.E.
CIGNA Life Insurance Company of Canada	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
Combined Insurance Company of America	300 - 7300 Warden Avenue Markham ON L3R0X3	A.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.E.
Connecticut General Life Insurance Company	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
Continental Casualty Company	3700 - 66 Wellington Street West, TD Centre Toronto ON M5K1J5	B.C.D.
Co-operative Hail Insurance Company Limited	2709 - 13th Avenue Regina SK S4T1N4 MA: P.O. Box 777 Regina SK S4P3A8	C.
Co-operators General Insurance Company	130 Macdonell Street Guelph ON N1H6P8	B.C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Co-operators Life Insurance Company	1920 College Avenue Regina SK S4P1C4	A.E.
CorePointe Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Coseco Insurance Company	130 Macdonell Street Guelph ON N1H6P8	B.D.
CUMIS General Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	B.D.
CUMIS Life Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	A.E.
DAS Legal Protection Insurance Company Limited	1610 - 390 Bay Street Toronto ON M5H2Y2	D.
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 2004, 2200 - 20 Eglinton Avenue West Toronto ON M4R1K8	B.D.
Echelon Insurance	300 - 2680 Matheson Boulevard East Mississauga ON L4W0A5	B.D.
Economical Mutual Insurance Company	111 Westmount Road South Waterloo ON N2L2L6 MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	B.D.
Electric Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	D.
Elite Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.E.
Employers Insurance Company of Wausau	900 - 181 Bay Street Toronto ON M5J2T3	Discont.
Equitable General Insurance Company, The	130 Macdonell Street Guelph ON N1H6P8	Discont.
Equitable Life Insurance Company of Canada, The	One 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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Excellence Life Insurance Company, The	202 - 5055 Metropolitan Boulevard East Montreal QC H1R1Z7	A.E.
Factory Mutual Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	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.
Federated Insurance Company of Canada	P.O. Box 5800, 255 Commerce Drive Winnipeg MB R3C3C9	B.C.D.
Fenchurch General Insurance Company	115 - 2655 North Sheridan Way Mississauga ON L5K2P8	B.D.
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.
Foresters Life Insurance Canada	789 Don Mills Road Toronto ON M3C1T9	A.E.
General American Life Insurance Company	1300 - 1981 McGill College Avenue Montreal QC H3A3A8	Reinsurer.
Genworth Financial Mortgage Insurance Company Canada	300 - 2060 Winston Park Drive Oakville ON L6H5R7	D.
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.
GMS Insurance Inc.	P.O. Box 1949, 2055 Albert Street Regina SK S4P0E3	D.
Gore Mutual Insurance Company	252 Dundas Street North Cambridge ON N1R5T3	B.D.
Grand Orange Lodge of British America, Benefit Fund, The	94 Sheppard Avenue West Toronto ON M2N1M5	Fraternal.
Great American Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Great-West Life Assurance Company, The	100 Osborne Street North Winnipeg MB R3C3A5	A.E.
Green Shield Canada	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1	D.
Guarantee Company of North America, The	MA: 2100 - 5140 Yonge Street Toronto ON M2N6L7 1400 - 4950 Yonge Street Toronto ON M2N6K1	B.D.
Hartford Fire Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	B.C.D.
Hartford Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
HDI Global SE Canada Branch	1900 - 181 University Avenue Toronto ON M5H3M7	B.D.
Heartland Farm Mutual Inc.	100 Erb Street East Waterloo ON N2J1L9	C.D.
Humania Assurance Inc.	1555 Girouard Street West Saint-Hyacinthe QC J2S2Z6	A.E.
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.E.
Industrial Alliance Pacific General Insurance Corporation	MA: 1080 Grande Allee West, P.O. Box 1907 Station Terminus Quebec QC G1K7M3 1080 Grande Allee West Quebec QC G1S1C7	D.
Intact Insurance Company	MA: 1080 Grande Allee West, P.O. Box 1907 Station Terminus Quebec QC G1K7M3 1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.
International Insurance Company of Hannover SE	400 - 220 Bay Street Toronto ON M2J2W4	B.D.
Ironshore Insurance Ltd.	1120 - 333 Bay Street Toronto ON M5H2R2	B.D.
ivari	500 - 5000 Yonge Street Toronto ON M2N7J8	A.E.
Jevco Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	D.
Jewelers Mutual Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Knights of Columbus	888 Sidney Street Belleville ON K8N4Z5	Fraternal.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
La Capitale Financial Security Insurance Company	625 Jacques-Parizeau Street Quebec QC G1R2G5	A.E.
La Capitale General Insurance Inc.	625 Jacques-Parizeau Street Quebec QC G1R2G5	B.C.D.
La Capitale Insurance and Financial Services Inc.	625 Jacques-Parizeau Street Quebec QC G1R2G5	A.E.
Lawyers' Professional Indemnity Company	3101 - 250 Yonge Street Toronto ON M5B2L7	D.
Legacy General Insurance Company	500 - 5000 Yonge Street Toronto ON M2N7J8	B.D.
Liberty Life Assurance Co. of Boston	900 - 181 Bay Street Toronto ON M5J2T3	A.E.
Liberty Mutual Insurance Company	900 - 181 Bay Street Toronto ON M5J2T3	B.D.
Life Insurance Company of North America	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
Lloyd's Underwriters	2220 - 1155 Metcalfe Street Montreal QC H3B2V6	B.C.D.
London Life Insurance Company	255 Dufferin Avenue London ON N6A4K1	A.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.C.D.
Manufacturers Life Insurance Company, The	200 Bloor Street East Toronto ON M4W1E5 MA: 200 Bloor Street East, NT10 Toronto On M4W1E5	A.E.
Manulife Assurance Company of Canada	200 Bloor Street East Toronto ON M4W1E5 MA: 500 King Street North Waterloo ON N2J4C6	A.
MAX Canada Insurance Company	860 - 50 Queen Street North Kitchener ON N2H6P4	B.D.
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Mennonite Mutual Fire Insurance Company of Saskatchewan	3033 Central Avenue Waldheim SK S0K4R0 MA: P.O. Box 190 Waldheim SK S0K4R0	B.D.
Millennium Insurance Corporation	320 Sioux Road Sherwood Park AB T8A3X6	B.D.



NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mitsui Sumitomo Insurance Company, Limited	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.
Motors Insurance Corporation	101 - 8500 Leslie Street Thornhill ON L3T7M8	B.D.
Munich Reinsurance America, Inc.	390 Bay Street, 22nd Floor, Munich Re Centre Toronto ON M5H2Y2	B.C.D.
Mutual Fire Insurance Company of British Columbia, The	201 - 9366 200A Street Langley BC V1M4B3	B.D.
National Bank Life Insurance Company	600 De La Gauchetiere Street West, 27th Floor Montreal QC H3B4L2	A.E.
National Liability & Fire Insurance Company	P.O. Box 2, 200 Bay Street, 15th Fl, Royal Bank Plaza, Toronto ON M5J2J2	B.C.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.
Northbridge Commercial Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Northbridge General Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Northbridge Personal Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Novex Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.
Old Republic Insurance Company of Canada	P.O. Box 557, 100 King Street West Hamilton ON L8N3K9	B.D.
Omega General Insurance Company	1200 - 34 King Street East Toronto ON M5C2X8	B.C.D.
Optimum Insurance Company Inc.	1500 - 425 de Maisonneuve Boulevard West Montreal QC H3A3G5	B.D.
Order of United Commercial Travelers of America, The	300 - 901 Centre Street North Calgary AB T2E2P6	Fraternal.
Orion Travel Insurance Company	1900 - 520 - 3rd Avenue South West Calgary AB T2P0R3	B.D.
Palliser Insurance Company Limited	MA: 60 Commerce Valley Drive East Thornhill ON L3T7P9 103 - 3502 Taylor Street East Saskatoon SK S7H5H9	C.
Pavonia Life Insurance Company of Michigan	1200 - 34 King Street East Toronto ON M5C2X8	Discont.



NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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	B.D.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage la Prairie MB R1N0L3 MA: P.O. Box 340	B.D.
Primerica Life Insurance Company of Canada	Portage la Prairie MB R1N3B8 300 - 2000 Argentinia Road, Plaza V Mississauga ON L5N2R7 MA: P.O. Box 174	A.E.
Primum Insurance Company	Streetsville ON L5M2B8 320 Front Street, 3rd Floor Toronto ON M5V3B6 MA: 50 Place Cremazie, 12th Floor	B.D.
Protective Insurance Company	Montreal QC H2P1B6 1200 - 34 King Street East Toronto ON M5C2X8	D.
RBC Insurance Company of Canada	6880 Financial Drive, Tower 1, 9th Floor Mississauga ON L5N7Y5	D.
RBC Life Insurance Company	6880 Financial Drive, Tower 1, 9th Floor Mississauga ON L5N7Y5	A.E.
Red River Valley Mutual Insurance Company	245 Centre Avenue East Altona MB R0G0B0 MA: P.O. Box 940	B.C.D.
Reliable Life Insurance Company	Altona MB R0G0B0 P.O. Box 557, 100 King Street West Hamilton ON L8N3K9	A.E.
Reliance Insurance Company	c/o KPMG Inc., 1100 - 393 University Avenue Toronto ON M5G2N9	Discont.
RGA Life Reinsurance Company of Canada	2300 - 77 King Street West Toronto ON M5K1H6 MA: 1981 McGill College Avenue, 13th Floor	Reinsurer.
Royal & Sun Alliance Insurance Company of Canada	Montreal QC H3A3A8 800 - 18 York Street Toronto ON M5J2T8	B.C.D.
Safety National Casualty Corporation	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Scotia General Insurance Company	100 Yonge Street, 4th Floor Toronto ON M5C2W1	D.
Scotia Life Insurance Company	MA: 40 King Street West, 8th Floor Toronto ON M5H1H1 100 Yonge Street, 4th Floor Toronto ON M5C2W1	A.E.
Scottish & York Insurance Co. Limited	MA: 40 King Street West, 8th Floor Toronto ON M5H1H1 2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Security National Insurance Company	50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
Sentry Insurance A Mutual Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
SGI Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9	B.D.
Sompo Japan Nipponkoa 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	Discont.
Sons of Scotland Benevolent Association	MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4 801 - 505 Consumers Road Toronto ON M2J4V8	Fraternal.
Sovereign General Insurance Company, The	140 - 6700 Macleod Trail South East Calgary AB T2H0L3	B.D.
SSQ, Insurance Company Inc.	1800 - 2020 Robert-Bourassa Boulevard Montreal QC H3A2A5	A.E.
SSQ, Life Insurance Company Inc.	MA: P.O. Box 10500 Sainte-Foy, 2525 Laurier Boulevard Quebec QC G1V4H6 2525 Laurier Boulevard Quebec QC G1V2L2	A.E.
St. Paul Fire and Marine Insurance Company	MA: P.O. Box 10500 Sainte-Foy, 2525 Laurier Boulevard Quebec QC G1V4H6 165 University Avenue Toronto ON M5H3B9	B.D.
Starr Insurance & Reinsurance Limited	1200 - 200 King Street West Toronto ON M5H3T4	D.
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.E.
Sun Life Insurance (Canada) Limited	1 York Street Toronto ON M5J0B6	A.E.
Sunderland Marine Insurance Company Limited	701 - 890 West Pender Street Vancouver BC V6C1J9	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Swiss Reinsurance Company Ltd.	1000 - 150 King Street West Toronto ON M5H1J9	A.E.
T.H.E. Insurance Company	1400 - 200 University Avenue Toronto ON M5H3C6	B.D.
TD General Insurance Company	320 Front Street, 3rd Floor Toronto ON M5V3B6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	D.
TD Home and Auto Insurance Company	320 Front Street, 3rd Floor Toronto ON M5V3B6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
TD Life Insurance Company	320 Front Street, 3rd Floor Toronto ON M5V3B6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	A.E.
Teachers Life Insurance Society (Fraternal)	916 The East Mall Toronto ON M9B6K1	Fraternal.
Technology Insurance Company, Inc.	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	B.C.D.
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Traders General Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
Trafalgar Insurance Company of Canada	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.
Trans Global Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company	275 - 16930 - 114 Avenue 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 M5H3B9	B.C.D.
Trisura Guarantee Insurance Company	P.O. Box 22, 1610 - 333 Bay Street Toronto ON M5H2R2	B.C.D.
Triton Insurance Company	1420 - 380 Wellington Street London ON N6A5B5	D.
Ukrainian Fraternal Society of Canada	235 McGregor Street Winnipeg MB R2W4W5	Fraternal.

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	B.C.D.
Unifund Assurance Company	MA: 7150 Derrycreech Drive Mississauga ON L5W0E5 10 Factory Lane, Fort William Building St. John's NF A1C6H5	B.D.
Union Life Mutual Assurance Company, The	MA: P.O. Box 12049 St. John's NF A1B1R7 142 Heriot Drummondville QC J2C1J8	A.E.
United American Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.
Virginia Surety Company, Inc.	1200 - 34 King Street East Toronto ON M5C2X8	D.
Waterloo Insurance Company	111 Westmount Road South Waterloo ON N2L2L6	B.D.
Wawanesa Life Insurance Company, The	MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4 400 - 200 Main Street Winnipeg MB R3C1A8	A.E.
Wawanesa Mutual Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	B.D.
Western Assurance Company	800 - 18 York Street Toronto ON M5J2T8	C.D.
Western Financial Insurance Company	300 - 600 Empress Street Winnipeg MB R3G0R5	D.
Western Life Assurance Company	1010 - 24th Street South East High River AB T1V2A7	A.E.
Western Surety Company	MA: 202 - 600 Empress Street Winnipeg MB R3G0R5 2100 - 1881 Scarth Street Regina SK S4P4K9	D.
Westport Insurance Corporation	1000 - 150 King Street West Toronto ON M5H1J9	B.C.D.
Wynward Insurance Group	1240 One Lombard Place Winnipeg MB R3B0V9	B.D.
XL Reinsurance America Inc.	1200 - 100 Yonge Street Toronto ON M5C2W1	B.D.
XL Specialty Insurance Company	1200 - 100 Yonge Street Toronto ON M5C2W1	D.
Zenith Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Zurich Insurance Company Ltd.	5500 - 100 King Street West, First Canadian Place Toronto ON M5X1C9	B.D.
<b>Reciprocals</b>		
Asset Protection Insurance Exchange	445 Broad Street Regina SK S4R2X8 MA: 510 - 36 Toronto Street Toronto ON M5C2C5	
Canadian Applicators Insurance Reciprocal	1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Egg Industry Reciprocal Alliance - CEIRA	900 - 10025 - 102A Avenue Edmonton AB T5J0Y2 MA: P.O. Box 33032, College Square Ottawa ON K2C3Y9	
Canadian Lawyers Insurance Association	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 MA: 510 - 36 Toronto Street Toronto ON M5C2C5	
Canadian Universities Reciprocal Insurance Exchange	901 - 5500 North Service Road Burlington ON L7L6W6	
Community Newspapers Reciprocal Insurance Exchange	200 - 37 Front Street East Toronto ON M5E1B3	
Energy Insurance Group	3026 - 5th Street South West Calgary AB T2S2C4	Discont.
Healthcare Insurance Reciprocal of Canada	1600 - 4711 Yonge Street Toronto ON M2N6K8	
Poultry Insurance Exchange Reciprocal of Canada	102 Seventh Avenue Arnprior ON K7S3S7	
Real Estate Insurance Exchange	205 - 4954 Richard Road South West Calgary AB T3E6L1	
SUMAssure Insurance Reciprocal	200 - 2222 - 13th Avenue Regina SK S4P3M7	
<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.

FRATERNAL SOCIETIES

SASKATCHEWAN - 2016

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	4	45		49		30		30
Faithlife Financial	2,515	100		2,615	2,031	50	521	2,602
Grand Orange Lodge of British America, Benefit Fund, The	7			7	3			3
Independent Order of Foresters, The	562		11	573	1,033	4	232	1,269
Knights of Columbus	15,767	386	25	16,178	5,763	6	3,442	9,211
Order of United Commercial Travelers of America, The	5	8		13	3	2		5
Saskatchewan Teachers' Federation		16,570		16,570		9,254		9,254
Sons of Scotland Benevolent Association	10			10	21			21
Ukrainian Fraternal Society of Canada	4			4				
Ukrainian National Association, Inc.	4	1		5	13			13
2016 TOTALS	\$ 18,878	\$ 17,110	\$ 36	\$ 36,024	\$ 8,867	\$ 9,346	\$ 4,195	\$ 22,408



FRATERNAL SOCIETIES

SASKATCHEWAN - 2016

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

	Policies in Force at end of 2015 Amount	Additions During Year (New Effectuated and Other Additions) Amount	Reductions During Year For All Reasons Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2016 Amount
	\$	\$	\$	\$		\$
ACTRA Fraternal Benefit Society	1,930		355		98	1,575
Faithlife Financial	268,438	15,187	16,341		4,075	267,284
Grand Orange Lodge of British America, Benefit Fund, The	121		6		25	115
Independent Order of Foresters, The	43,511	1,117	3,124		1,338	41,504
Knights of Columbus	1,337,725	163,150	71,645		19,906	1,429,230
Order of United Commercial Travelers of America, The	173		24		41	149
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	288	30	20		99	298
Ukrainian Fraternal Society of Canada	404	7			132	411
Ukrainian National Association, Inc.	429		13		105	416
<b>2016 TOTALS</b>	<b>\$ 1,653,019</b>	<b>\$ 179,491</b>	<b>\$ 91,528</b>	<b>\$</b>	<b>25,819</b>	<b>\$ 1,740,982</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)	\$ 705,930	\$ 388,638	55.1
Guarantee Insurance (Fidelity, Surety, Title and Legal)	26,883	2,435	9.1
Property Insurance (Property, Credit Protection and Other Approved Products)	879,619	550,002	62.5
Hail Insurance	117,675	83,136	70.6
Aircraft Insurance	7,008	2,173	31.0
Automobile Accident Insurance Act	1,121,731	936,313	83.5
Automobile Extension Insurance	199,018	101,761	51.1
Boiler and Machinery Insurance (Boiler and Machinery, Equipment Warranty)	50,182	6,130	12.2
Liability Insurance	148,580	143,337	96.5
Marine Insurance	2,967	541	18.2
Mortgage Insurance	41,101	13,019	31.7
(A) TOTALS	\$ 3,300,694	\$ 2,227,485	67.5
Life Insurance (all plans excluding Fraternal)	\$ 984,899		
Claims: Direct Claims		\$ 560,795	
Dividends		69,479	
(B) TOTALS	\$ 984,899	\$ 630,274	64.0
GRAND TOTALS (all classes A and B)	\$ 4,285,593	\$ 2,857,759	66.7

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

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Year	Premiums	Claims	Loss Ratio (Percent)
1997	172,055	129,563	75.3
1998	181,364	120,699	66.6
1999	198,051	138,923	70.1
2000	228,311	173,664	76.1
2001	247,921	171,516	69.2
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

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

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Year	Premiums	Claims	Loss Ratio (Percent)
1997	48,981	23,534	48.0
1998	50,482	18,249	36.1
1999	43,072	24,082	55.9
2000	44,824	53,026	118.3
2001	42,662	52,726	123.6
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

LIFE INSURANCE (All Plans Excluding Fraternal)

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1997	447,517	634,269	141.7
1998	421,189	597,817	141.9
1999	464,391	590,093	127.1
2000	474,112	576,587	121.6
2001	482,590	502,858	104.2
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

PROPERTY AND CASUALTY - AIRCRAFT INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1997	4,037	8,244	204.2
1998	4,360	3,144	72.1
1999	3,426	2,609	76.2
2000	5,725	1,866	32.6
2001	6,287	3,749	59.6
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

**PROPERTY AND CASUALTY – AUTOMOBILE ACCIDENT INSURANCE ACT**

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

Year	Premiums	Claims	Loss Ratio (Percent)
1997	362,682	372,828	102.8
1998	405,601	350,292	86.4
1999	429,045	384,324	89.6
2000	448,472	411,172	91.7
2001	420,020	465,418	110.8
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

\* 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)
1997	79,646	46,309	58.1
1998	87,485	51,784	59.2
1999	87,094	51,870	59.6
2000	91,102	63,332	69.5
2001	97,544	76,472	78.4
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

PROPERTY AND CASUALTY – BOILER AND MACHINERY INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1997	8,415	7,260	86.3
1998	7,470	5,278	70.7
1999	8,243	3,492	42.4
2000	5,936	7,932	133.6
2001	8,056	752	9.3
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

PROPERTY AND CASUALTY – GUARANTEE INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1997	6,905	134	1.9
1998	7,013	1,348	19.2
1999	7,080	724	10.2
2000	6,660	1,430	21.5
2001	7,841	2,518	32.1
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



PROPERTY AND CASUALTY – LIABILITY INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1997	45,921	20,102	43.8
1998	48,276	34,281	71.0
1999	50,894	28,980	56.9
2000	51,998	28,608	55.0
2001	57,388	47,271	82.4
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

PROPERTY AND CASUALTY – MARINE INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1997	205	99	48.3
1998	263	21	8.0
1999	1,190	239	20.1
2000	92	16	17.4
2001	673	61	9.1
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

PROPERTY AND CASUALTY – MORTGAGE INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1997	1,191	85	7.1
1998	1,228	152	12.4
1999	1,273	-94	
2000	1,316	117	8.9
2001	1,707	164	9.6
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

PROPERTY AND CASUALTY – PROPERTY INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1997	242,572	133,824	55.2
1998	240,018	126,993	52.9
1999	240,455	159,141	66.2
2000	247,482	158,592	64.1
2001	267,612	180,251	67.4
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

TOTAL INSURANCE

COMPARATIVE TOTALS - "\$000"

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Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1997	1,420,127	1,376,251	96.9
1998	1,454,749	1,310,509	90.1
1999	1,534,214	1,384,610	90.2
2000	1,606,030	1,476,342	91.9
2001	1,640,301	1,503,756	91.7
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

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## ACCIDENT AND SICKNESS INSURANCE

### SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Aetna Life Insurance Company	582	22	3.8
AIG Insurance Company of Canada	1,432	-28	
Allianz Global Risks US Insurance Company	511	-49	
Allianz Life Insurance Company of North America	1		
Allstate Insurance Company of Canada	46	17	37.0
American Bankers Insurance Company of Florida	6,155	898	14.6
American Bankers Life Assurance Company of Florida	1,863	241	12.9
American Income Life Insurance Company	892	125	14.0
Assumption Mutual Life Insurance Company	136	28	20.6
AssurePro Insurance Company Limited	1,230	244	19.8
Aviva Insurance Company of Canada	4		
Berkley Insurance Company	500	61	12.2
Blue Cross Life Insurance Company of Canada	19,544	9,800	50.1
BMO Life Assurance Company	1,799	334	18.6
BMO Life Insurance Company	1,008	43	4.3
Canada Life Assurance Company, The	43,022	3,526	8.2
Canadian Premier Life Insurance Company	6,237	1,173	18.8
Canassurance Insurance Company	14	1	7.1
Chubb Insurance Company of Canada	504	33	6.5
Chubb Life Insurance Company of Canada	3,751	197	5.3
CIBC Life Insurance Company Limited	2,450		
CIGNA Life Insurance Company of Canada	1,645	477	29.0
Combined Insurance Company of America	13,181	4,748	36.0
Co-operators General Insurance Company	30		
Co-operators Life Insurance Company	29,314	17,226	58.8
CUMIS General Insurance Company	1,792	894	49.9
CUMIS Life Insurance Company	14,691	4,154	28.3
Desjardins Financial Security Life Assurance Company	28,197	17,355	61.5
Empire Life Insurance Company, The	5,085	2,903	57.1
Equitable Life Insurance Company of Canada, The	7,108	3,981	56.0
Everest Insurance Company of Canada	14	-9	
Excellence Life Insurance Company, The	454	141	31.1
Fenchurch General Insurance Company	125	114	91.2
First Canadian Insurance Corporation	10,965	1,282	11.7
Foresters Life Insurance Canada	345	35	10.1
GMS Insurance Inc.	533	446	83.7
Great-West Life Assurance Company, The	226,278	162,808	72.0
Green Shield Canada	6,453	5,693	88.2
Guarantee Company of North America, The	4		
Humania Assurance Inc.	68	10	14.7
Industrial Alliance Insurance and Financial Services Inc.	21,012	7,183	34.2

**ACCIDENT AND SICKNESS INSURANCE**

**SASKATCHEWAN - 2016**

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ivari	43		
La Capitale Financial Security Insurance Company	9,040	7,729	85.5
La Capitale Insurance and Financial Services Inc.	2,397	1,547	64.5
Legacy General Insurance Company	186	58	31.2
Life Insurance Company of North America	131	30	22.9
Lloyd's Underwriters	551	310	56.3
LS-Travel Insurance Company	140	63	45.0
Manufacturers Life Insurance Company, The	77,115	44,883	58.2
Mennonite Mutual Fire Insurance Company of Saskatchewan	4		
National Bank Life Insurance Company	69	17	24.6
Old Republic Insurance Company of Canada	160	20	12.5
Orion Travel Insurance Company	2,084	1,807	86.7
Pavonia Life Insurance Company of Michigan	55	-4	
RBC Insurance Company of Canada	2,173	1,305	60.1
RBC Life Insurance Company	11,795	6,077	51.5
Reliable Life Insurance Company	90	15	16.7
Royal & Sun Alliance Insurance Company of Canada	1,652		
Scotia Life Insurance Company	1,956	23	1.2
SGI	47		
SSQ, Insurance Company Inc.	278	528	189.9
SSQ, Life Insurance Company Inc.	17,737	10,516	59.3
Sun Life Assurance Company of Canada	110,204	63,426	57.6
TD Life Insurance Company	2,210	532	24.1
Trans Global Life Insurance Company	162	3	1.9
Trisura Guarantee Insurance Company	6		
Triton Insurance Company	1,058	462	43.7
Union Life Mutual Assurance Company, The	3		
Wawanesa Life Insurance Company, The	1,100	894	81.3
Western Life Assurance Company	4,505	2,292	50.9
Zurich Insurance Company Ltd.	4	-2	
2016 TOTALS	\$ 705,930	\$ 388,638	55.1



HAIL INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Additional Municipal Hail Limited	23,737	18,455	77.7
Allianz Global Risks US Insurance Company	8,222	392	4.8
Chubb Insurance Company of Canada	4,288	3,888	90.7
Co-operative Hail Insurance Company Limited	43,756	31,007	70.9
Northbridge General Insurance Corporation	5,941	5,222	87.9
Palliser Insurance Company Limited	31,731	24,172	76.2
2016 TOTALS	\$ 117,675	\$ 83,136	70.6

LIFE INSURANCE - 2016

TABLE A

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

Insurer	Policies in Force	New Issued and	Deletions	Currency	Number	Policies in Force
	at end of 2015	Other Additions	During Year	Revaluation		at end of 2016
	Amount	in 2016	Amount	Amount		Amount
	\$	\$	\$	\$		\$
Aetna Life Insurance Company	11,056		62		295	10,994
Allianz Life Insurance Company of North America	229	18	17		28	230
American Bankers Life Assurance Company of Florida	309,668	41,013	35,263		151,282	315,418
American Health and Life Insurance Company	32,056	27,391	28,367		2,741	31,080
American Income Life Insurance Company	241,908	60,355	38,007		11,333	264,256
Assumption Mutual Life Insurance Company	89,626	52,814	6,748		758	135,692
Assurant Life of Canada	130,262	1,940	23,557		14,278	108,645
AXA Equitable Life Insurance Company	280	3	10		5	273
Blue Cross Life Insurance Company of Canada	2,880,197	375,954	78,000		57,686	3,178,151
BMO Life Assurance Company	1,871,591	242,975	151,629		8,689	1,962,937
BMO Life Insurance Company	13,048	628	1,616		3,567	12,060
Canada Life Assurance Company, The	19,948,764	1,457,359	846,099		301,246	20,560,024
Canadian Premier Life Insurance Company	586,620	90,526	122,911		9,963	554,235
Chubb Life Insurance Company of Canada	18,687	5,138	6,272		271	17,553
CIBC Life Insurance Company Limited	9,835	813	1,328		332	9,320
Combined Insurance Company of America	12,467	258	909		411	11,816
Co-operators Life Insurance Company	6,288,385	1,034,209	988,772		36,742	6,333,822
CUMIS Life Insurance Company	5,788,775	930,209	863,239		4,328	5,855,745
Desjardins Financial Security Life Assurance Company	1,683,920	209,640	62,470		28,607	1,831,090
Empire Life Insurance Company, The	2,364,917	555,817	140,030		9,134	2,780,704
Equitable Life Insurance Company of Canada, The	4,628,217	949,379	336,243		16,985	5,241,353
Excellence Life Insurance Company, The	36,938	19,489			199	56,427
First Canadian Insurance Corporation	953,160	308,658	113,728		30,607	1,148,090
Foresters Life Insurance Canada	339,422	64,121	33,978		3,565	369,565
Gerber Life Insurance Company	15,449	1,701	1,496		1,175	15,654
Great-West Life Assurance Company, The	20,082,607	683,113	476,503		508,973	20,289,217
Humania Assurance Inc.	11,950	8,405	1,709		87	18,646
Industrial Alliance Insurance and Financial Services Inc.	4,241,854	653,589	612,237		63,661	4,283,206
ivari	3,346,261	644,495	293,064		10,754	3,697,692
La Capitale Financial Security Insurance Company	78,252	279	6,868		876	71,663
La Capitale Insurance and Financial Services Inc.	171,398	48,762	20,131		1,108	200,029
Life Insurance Company of North America	1,306	8,913	108		137	10,111
London Life Insurance Company	5,324,163	692,224	483,369		35,630	5,533,018
Manufacturers Life Insurance Company, The	17,971,756	1,703,510	978,574	-34	93,232	18,696,658
National Bank Life Insurance Company	24,708	4,248	5,508		9	23,448
New York Life Insurance Company	28,793	2,431	755	-12	56	30,457
Pavonia Life Insurance Company of Michigan	17,166	301	4,147		481	13,320
Primerica Life Insurance Company of Canada	3,307,220	1,152,665	699,124		7,459	3,760,761
RBC Life Insurance Company	2,639,672	344,836	139,648		12,462	2,844,860

LIFE INSURANCE - 2016

TABLE A

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

Insurer	Policies in Force at end of 2015	New Issued and Other Additions in 2016	Deletions During Year	Currency Revaluation	Number	Policies in Force at end of 2016
	Amount	Amount	Amount	Amount		Amount
	\$	\$	\$	\$		\$
Reliable Life Insurance Company	34,276		2,191		129	32,085
Scotia Life Insurance Company	56,282	14,034	9,466		583	60,850
SSQ, Insurance Company Inc.	46,786	47,385	4,061		65	90,110
SSQ, Life Insurance Company Inc.	835,287	185,809	354,639		9,214	666,457
Sun Life Assurance Company of Canada	29,159,992	2,527,055	1,345,513	33	189,294	30,341,567
TD Life Insurance Company	84,006	16,525	7,907		355	92,624
Trans Global Life Insurance Company	4,102		332		1,871	3,770
Union Life Mutual Assurance Company, The	4,385	235	10		26	4,610
United American Insurance Company	100				7	100
Wawanesa Life Insurance Company, The	2,218,935	185,589	151,807		12,615	2,252,717
Western Life Assurance Company	806,015	109,478	49,966		25,872	865,527
2016 TOTALS	\$ 138,752,749	\$ 15,464,289	\$ 9,528,388	\$ -13	1,669,183	\$ 144,688,637

LIFE INSURANCE - 2016

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	189	190				190
Allianz Life Insurance Company of North America	3	1	4				4
American Bankers Life Assurance Company of Florida	15	8,063	8,078				8,078
American Health and Life Insurance Company		481	481				481
American Income Life Insurance Company	5,777		5,777				5,777
Assumption Mutual Life Insurance Company	408	66	474	128		128	602
Assurant Life of Canada	1,543	80	1,623	17,785	221	18,006	19,629
AXA Equitable Life Insurance Company	5		5				5
Blue Cross Life Insurance Company of Canada	441	8,572	9,013				9,013
BMO Life Assurance Company	8,919	56	8,975	18	1,274	1,292	10,267
BMO Life Insurance Company		283	283		123	123	406
Canada Life Assurance Company, The	79,780	59,442	139,222	3,407	58,092	61,499	200,721
Canadian Premier Life Insurance Company		5,521	5,521				5,521
Chubb Life Insurance Company of Canada	158	2,802	2,960				2,960
CIBC Life Insurance Company Limited	238		238				238
Combined Insurance Company of America	210		210				210
Compagnie Francaise d'Assurance pour le Commerce Exterieur		459	459				459
Co-operators Life Insurance Company	14,163	7,145	21,308	651	113	764	22,072
CUMIS Life Insurance Company	5,060	22,842	27,902				27,902
Desjardins Financial Security Life Assurance Company	4,268	3,526	7,794	3,057	895	3,952	11,746
Empire Life Insurance Company, The	11,716	466	12,182	3,057	60	3,117	15,299
Equitable Life Insurance Company of Canada, The	18,516	1,874	20,390	3,549	259	3,808	24,198
Euler Hermes North American Insurance Company		766	766				766
Excellence Life Insurance Company, The	78		78				78
First Canadian Insurance Corporation		10,677	10,677				10,677
Foresters Life Insurance Canada	1,662	294	1,956		1	1	1,957
Gerber Life Insurance Company	121		121				121
Great-West Life Assurance Company, The	32,640	55,722	88,362	4,319	4,349	8,668	97,030
Guarantee Company of North America, The		111	111				111
Humania Assurance Inc.	122		122				122
Industrial Alliance Insurance and Financial Services Inc.	21,135	11,908	33,043	33,109	9,181	42,290	75,333
ivari	14,710		14,710	22		22	14,732
La Capitale Financial Security Insurance Company	755	1	756	5		5	761
La Capitale Insurance and Financial Services Inc.	800	348	1,148	1,235		1,235	2,383
Life Insurance Company of North America		22	22				22
London Life Insurance Company	63,768		63,768	2,966	18,759	21,725	85,493
Manufacturers Life Insurance Company, The	65,269	19,425	84,694	4,326	7,773	12,099	96,793
National Bank Life Insurance Company	4	136	140				140
New York Life Insurance Company	4	94	98				98
Pavonia Life Insurance Company of Michigan		137	137				137

LIFE INSURANCE - 2016

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	
	\$	\$	\$	\$	\$	\$	\$
Primerica Life Insurance Company of Canada	9,149		9,149				9,149
RBC Life Insurance Company	13,413	113	13,526	1,906		1,906	15,432
Reliable Life Insurance Company	107		107				107
Scotia Life Insurance Company	149	134	283				283
SSQ, Insurance Company Inc.	282	1,026	1,308				1,308
SSQ, Life Insurance Company Inc.		2,408	2,408	10		10	2,418
Sun Life Assurance Company of Canada	103,304	41,262	144,566	16,428	23,728	40,156	184,722
TD Life Insurance Company	242	1	243				243
Trans Global Life Insurance Company		26	26				26
Union Life Mutual Assurance Company, The	25		25				25
United American Insurance Company	5		5				5
Wawanesa Life Insurance Company, The	10,639	220	10,859	2,460		2,460	13,319
Western Life Assurance Company	2,424	2,906	5,330				5,330
2016 TOTALS	\$ 492,028	\$ 269,605	\$ 761,633	\$ 98,438	\$ 124,828	\$ 223,266	\$ 984,899



LIFE INSURANCE - 2016

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							
Credit Life							
Annuity							
Accident and Sickness							
Allianz Life Insurance Company of North America							
Insurance	23		23				23
Credit Life							
Annuity							
Accident and Sickness							
	23		23				23
American Bankers Life Assurance Company of Florida							
Insurance	1	1,504	1,505				1,505
Credit Life							
Annuity							
Accident and Sickness							
	1	1,504	1,505				1,505
American Health and Life Insurance Company							
Insurance		91	91				91
Credit Life							
Annuity							
Accident and Sickness							
		91	91				91
American Income Life Insurance Company							
Insurance	786	18	804				804
Credit Life							
Annuity							
Accident and Sickness							
	786	18	804				804
Assumption Mutual Life Insurance Company							
Insurance	535		535	1		1	536
Credit Life							
Annuity	123		123				123
Accident and Sickness							
	658		658	1		1	659
Assurant Life of Canada							
Insurance	5,924	459	6,383				6,383
Credit Life							
Annuity	6,159	1,551	7,710				7,710
Accident and Sickness							
	12,083	2,010	14,093				14,093

LIFE INSURANCE - 2016

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>AXA Equitable Life Insurance Company</b>							
Insurance				3		3	3
Credit Life							
Annuity							
Accident and Sickness							
				3		3	3
<b>Blue Cross Life Insurance Company of Canada</b>							
Insurance	328	7,414	7,742		-156	-156	7,586
Credit Life							
Annuity							
Accident and Sickness							
	328	7,414	7,742		-156	-156	7,586
<b>BMO Life Assurance Company</b>							
Insurance	3,355	14	3,369	49		49	3,418
Credit Life							
Annuity	931	1,130	2,061				2,061
Accident and Sickness							
	4,286	1,144	5,430	49		49	5,479
<b>BMO Life Insurance Company</b>							
Insurance		55	55				55
Credit Life							
Annuity		26	26				26
Accident and Sickness							
		81	81				81
<b>Canada Life Assurance Company, The</b>							
Insurance	21,846	209	22,055	8,523		8,523	30,578
Credit Life							
Annuity	12,574	6,882	19,456				19,456
Accident and Sickness							
	34,420	7,091	41,511	8,523		8,523	50,034
<b>Canadian Premier Life Insurance Company</b>							
Insurance		1,050	1,050				1,050
Credit Life							
Annuity							
Accident and Sickness							
		1,050	1,050				1,050
<b>Chubb Life Insurance Company of Canada</b>							
Insurance	-1	-71	-72				-72
Credit Life							
Annuity							
Accident and Sickness							
	-1	-71	-72				-72

LIFE INSURANCE - 2016

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>CIBC Life Insurance Company Limited</b>							
Insurance	366		366				366
Credit Life							
Annuity							
Accident and Sickness							
	366		366				366
<b>CIGNA Life Insurance Company of Canada</b>							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
<b>Combined Insurance Company of America</b>							
Insurance	151		151				151
Credit Life							
Annuity							
Accident and Sickness							
	151		151				151
<b>Compagnie Francaise d'Assurance pour le Commerce Exterieur</b>							
Insurance							
Credit Life		5	5				5
Annuity							
Accident and Sickness							
		5	5				5
<b>Co-operators Life Insurance Company</b>							
Insurance	6,300	4,339	10,639	197	131	328	10,967
Credit Life							
Annuity	1,750	752	2,502				2,502
Accident and Sickness							
	8,050	5,091	13,141	197	131	328	13,469
<b>CUMIS Life Insurance Company</b>							
Insurance	3,460	8,623	12,083	6	2,541	2,547	14,630
Credit Life							
Annuity	16		16				16
Accident and Sickness					1,968	1,968	1,968
	3,476	8,623	12,099	6	4,509	4,515	16,614
<b>Desjardins Financial Security Life Assurance Company</b>							
Insurance	3,697	1,930	5,627	365	-2	363	5,990
Credit Life							
Annuity	3,246	1,713	4,959				4,959
Accident and Sickness					53	53	53
	6,943	3,643	10,586	365	51	416	11,002

LIFE INSURANCE - 2016

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	2,789	324	3,113	563		563	3,676
Credit Life							
Annuity	3,271	108	3,379				3,379
Accident and Sickness							
	6,060	432	6,492	563		563	7,055
Equitable Life Insurance Company of Canada, The							
Insurance	6,175	566	6,741	1,004		1,004	7,745
Credit Life							
Annuity	3,340	23	3,363				3,363
Accident and Sickness							
	9,515	589	10,104	1,004		1,004	11,108
Euler Hermes North American Insurance Company							
Insurance							
Credit Life		228	228				228
Annuity							
Accident and Sickness							
		228	228				228
Excellence Life Insurance Company, The							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
First Canadian Insurance Corporation							
Insurance		937	937				937
Credit Life							
Annuity							
Accident and Sickness							
		937	937				937
Foresters Life Insurance Canada							
Insurance	672		672	44		44	716
Credit Life							
Annuity	1	47	48				48
Accident and Sickness							
	673	47	720	44		44	764
Gerber Life Insurance Company							
Insurance	20		20				20
Credit Life							
Annuity							
Accident and Sickness							
	20		20				20

LIFE INSURANCE - 2016

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Great-West Life Assurance Company, The							
Insurance	10,283	43,384	53,667	7,164	-1,139	6,025	59,692
Credit Life							
Annuity	11,666	5,193	16,859				16,859
Accident and Sickness					-288	-288	-288
	21,949	48,577	70,526	7,164	-1,427	5,737	76,263
Guarantee Company of North America, The							
Insurance							
Credit Life		2	2				2
Annuity							
Accident and Sickness							
		2	2				2
Humania Assurance Inc.							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Industrial Alliance Insurance and Financial Services Inc.							
Insurance	13,407	3,358	16,765	79	658	737	17,502
Credit Life							
Annuity	27,297	11,452	38,749				38,749
Accident and Sickness					677	677	677
	40,704	14,810	55,514	79	1,335	1,414	56,928
ivari							
Insurance	6,655		6,655				6,655
Credit Life							
Annuity	1,054		1,054				1,054
Accident and Sickness							
	7,709		7,709				7,709
La Capitale Financial Security Insurance Company							
Insurance	974		974				974
Credit Life							
Annuity	6		6				6
Accident and Sickness							
	980		980				980
La Capitale Insurance and Financial Services Inc.							
Insurance	502	191	693				693
Credit Life							
Annuity	389		389				389
Accident and Sickness							
	891	191	1,082				1,082



LIFE INSURANCE - 2016

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Life Insurance Company of North America							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
London Life Insurance Company							
Insurance	21,964		21,964	17,290		17,290	39,254
Credit Life							
Annuity	4,608	24,683	29,291	13		13	29,304
Accident and Sickness							
	26,572	24,683	51,255	17,303		17,303	68,558
LS-Travel Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Manufacturers Life Insurance Company, The							
Insurance	45,763	13,150	58,913	5,621	950	6,571	65,484
Credit Life							
Annuity	39,349	17,893	57,242	1		1	57,243
Accident and Sickness					587	587	587
	85,112	31,043	116,155	5,622	1,537	7,159	123,314
Manulife Assurance Company of Canada							
Insurance							
Credit Life							
Annuity	290	89	379				379
Accident and Sickness							
	290	89	379				379
National Bank Life Insurance Company							
Insurance	1	31	32				32
Credit Life							
Annuity							
Accident and Sickness							
	1	31	32				32
New York Life Insurance Company							
Insurance		23	23	2	54	56	79
Credit Life							
Annuity							
Accident and Sickness							
		23	23	2	54	56	79

LIFE INSURANCE - 2016

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Pavonia Life Insurance Company of Michigan							
Insurance		43	43				43
Credit Life							
Annuity							
Accident and Sickness							
		43	43				43
Primerica Life Insurance Company of Canada							
Insurance	2,384		2,384				2,384
Credit Life							
Annuity							
Accident and Sickness							
	2,384		2,384				2,384
RBC Life Insurance Company							
Insurance	10,902	-24	10,878	99		99	10,977
Credit Life							
Annuity	247		247				247
Accident and Sickness							
	11,149	-24	11,125	99		99	11,224
Reliable Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Scotia Life Insurance Company							
Insurance	3	97	100				100
Credit Life							
Annuity							
Accident and Sickness							
	3	97	100				100
SSQ, Insurance Company Inc.							
Insurance	5	124	129				129
Credit Life							
Annuity							
Accident and Sickness							
	5	124	129				129
SSQ, Life Insurance Company Inc							
Insurance		1,126	1,126		-16	-16	1,110
Credit Life							
Annuity							
Accident and Sickness					16	16	16
		1,126	1,126				1,126

LIFE INSURANCE - 2016

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
<b>Sun Life Assurance Company of Canada</b>							
Insurance	35,856	23,953	59,809	17,278	2,963	20,241	80,050
Credit Life							
Annuity	23,281	21,084	44,365				44,365
Accident and Sickness					1,112	1,112	1,112
	59,137	45,037	104,174	17,278	4,075	21,353	125,527
<b>TD Life Insurance Company</b>							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
<b>Trans Global Life Insurance Company</b>							
Insurance		5	5				5
Credit Life							
Annuity							
Accident and Sickness							
		5	5				5
<b>Union Life Mutual Assurance Company, The</b>							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
<b>Wawanesa Life Insurance Company, The</b>							
Insurance	6,181	167	6,348	1,068		1,068	7,416
Credit Life							
Annuity	3,168		3,168				3,168
Accident and Sickness							
	9,349	167	9,516	1,068		1,068	10,584
<b>Western Life Assurance Company</b>							
Insurance	321	450	771				771
Credit Life							
Annuity							
Accident and Sickness							
	321	450	771				771
<b>2016 TOTALS</b>	<b>354,394</b>	<b>206,401</b>	<b>560,795</b>	<b>59,370</b>	<b>10,109</b>	<b>69,479</b>	<b>630,274</b>

PROPERTY AND CASUALTY AIRCRAFT INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	277	346	124.9
Allianz Global Risks US Insurance Company	1,274	-227	
Canadian Applicators Insurance Reciprocal	1,174		
Chubb Insurance Company of Canada	21	92	438.1
Liberty Mutual Insurance Company	19	78	410.5
Lloyd's Underwriters	1,965	1,585	80.7
Mitsui Sumitomo Insurance Company, Limited	161	-4	
National Liability & Fire Insurance Company	392	-61	
Northbridge General Insurance Corporation	223	15	6.7
SGI	58		
Starr Insurance & Reinsurance Limited	21	16	76.2
Temple Insurance Company	555	141	25.4
Westport Insurance Corporation	348	17	4.9
XL Specialty Insurance Company	520	175	33.7
2016 TOTALS	\$ 7,008	\$ 2,173	31.0

PROPERTY AND CASUALTY    AUTOMOBILE ACCIDENT INSURANCE ACT

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Saskatchewan Auto Fund	1,121,731	936,313	83.5
2016 TOTALS	\$ 1,121,731	\$ 936,313	83.5



PROPERTY AND CASUALTY    AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	554	1,038	187.4
Allianz Global Risks US Insurance Company		-115	
American Road Insurance Company, The	514	2,603	506.4
Arch Insurance Canada Ltd.	17		
AssurePro Insurance Company Limited	1,381	798	57.8
Aviva General Insurance Company	594	283	47.6
Aviva Insurance Company of Canada	4,902	791	16.1
Chubb Insurance Company of Canada	762	168	22.0
Continental Casualty Company	208	-63	
Co-operators General Insurance Company	7,489	8,187	109.3
CUMIS General Insurance Company	16	17	106.3
Dominion of Canada General Insurance Company, The	13	4	30.8
Economical Mutual Insurance Company	4		
Electric Insurance Company	24	4	16.7
Elite Insurance Company	46	3	6.5
Federated Insurance Company of Canada	2,436	665	27.3
Guarantee Company of North America, The	2		
Hartford Fire Insurance Company	38		
Intact Insurance Company	1,926	520	27.0
Liberty Mutual Insurance Company	231	-602	
Lloyd's Underwriters	2,374	1,139	48.0
Mennonite Mutual Fire Insurance Company of Saskatchewan	452	182	40.3
Mitsui Sumitomo Insurance Company, Limited	10		
Northbridge Commercial Insurance Corporation	301	118	39.2
Northbridge General Insurance Corporation	91	169	185.7
Old Republic Insurance Company of Canada	28	-1	
Portage la Prairie Mutual Insurance Company, The	761	490	64.4
Protective Insurance Company	13		
Royal & Sun Alliance Insurance Company of Canada	2,121	457	21.5
Saskatchewan Mutual Insurance Company	9,219	4,139	44.9
Sentry Insurance A Mutual Company	10	-4	
SGI	159,688	76,230	47.7
Sovereign General Insurance Company, The	282	4,064	1,441.1
St. Paul Fire and Marine Insurance Company	227	-56	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3	1	33.3
Travelers Insurance Company of Canada	389	82	21.1
XL Specialty Insurance Company	13	-8	
Zurich Insurance Company Ltd.	1,879	458	24.4
2016 TOTALS	\$ 199,018	\$ 101,761	51.1

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	138	5	3.6
AIG Insurance Company of Canada	1,029		
Allianz Global Risks US Insurance Company	1,615	-223	
Aviva Insurance Company of Canada	955	131	13.7
Boiler Inspection and Insurance Company of Canada, The	2,178	878	40.3
Canadian Northern Shield Insurance Company	2		
Chubb Insurance Company of Canada	176	52	29.5
Continental Casualty Company	123	-14	
Co-operators General Insurance Company	296	85	28.7
CUMIS General Insurance Company	52	19	36.5
Dominion of Canada General Insurance Company, The	33	-18	
Ecclesiastical Insurance Office plc	39		
Economical Mutual Insurance Company	36	-3	
Everest Insurance Company of Canada	2	1	50.0
Factory Mutual Insurance Company	4,466	991	22.2
Federated Insurance Company of Canada	144	14	9.7
Fenchurch General Insurance Company	148	42	28.4
Gore Mutual Insurance Company	15		
Great American Insurance Company	5		
Industrial Alliance Pacific General Insurance Corporation	14,922	1,982	13.3
Intact Insurance Company	497	102	20.5
Lloyd's Underwriters	2,368	2,061	87.0
Mennonite Mutual Fire Insurance Company of Saskatchewan	252		
Millennium Insurance Corporation	7,111	1,619	22.8
Motors Insurance Corporation	746	170	22.8
Mutual Fire Insurance Company of British Columbia, The	44	1	2.3
National Liability & Fire Insurance Company		-60	
Northbridge General Insurance Corporation	169	25	14.8
Novex Insurance Company	1		
Optimum Insurance Company Inc.	2		
Royal & Sun Alliance Insurance Company of Canada	2,513	488	19.4
Saskatchewan Mutual Insurance Company	242	35	14.5
SGL	5,577	-2,609	
SGL Canada Insurance Services Ltd.	3		
Sovereign General Insurance Company, The	111	4	3.6
St. Paul Fire and Marine Insurance Company	9	-6	
Temple Insurance Company	556	-397	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1		
Travelers Insurance Company of Canada	17		
Trisura Guarantee Insurance Company	298	-126	
Virginia Surety Company, Inc.	79	111	140.5

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Wawanesa Mutual Insurance Company, The	2,163	689	31.9
Wynward Insurance Group	377	45	11.9
XL Specialty Insurance Company		136	
Zurich Insurance Company Ltd.	672	-100	
2016 TOTALS	\$ 50,182	\$ 6,130	12.2

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	188	72	38.3
Arch Insurance Canada Ltd.	6	2	33.3
Aviva Insurance Company of Canada	394	-1	
AXIS Reinsurance Company (Canadian Branch)	19	4	21.1
Canadian Farm Insurance Corp.	7		
Chicago Title Insurance Company	411	32	7.8
Chubb Insurance Company of Canada	881	-94	
Continental Casualty Company	128	57	44.5
Co-operators General Insurance Company	71	8	11.3
CorePointe Insurance Company	3		
CUMIS General Insurance Company	882	646	73.2
DAS Legal Protection Insurance Company Limited	2,355	529	22.5
Dominion of Canada General Insurance Company, The	4	-1	
Echelon Insurance	13	1	7.7
Economical Mutual Insurance Company	23	1	4.3
FCT Insurance Company Ltd.	3,838	904	23.6
Federated Insurance Company of Canada	48	-32	
Fenchurch General Insurance Company	128		
First American Title Insurance Company	44	-68	
Great American Insurance Company	11		
Guarantee Company of North America, The	2,007	-557	
Hartford Fire Insurance Company	10		
Industrial Alliance Pacific General Insurance Corporation	540	15	2.8
Intact Insurance Company	1,709	545	31.9
International Insurance Company of Hannover SE	2		
La Capitale General Insurance Inc.	40		
Lawyers' Professional Indemnity Company	6	17	283.3
Liberty Mutual Insurance Company	152	37	24.3
Lloyd's Underwriters	404	-192	
Northbridge General Insurance Corporation	30	13	43.3
Novex Insurance Company	10	1	10.0
Personal Insurance Company, The	3		
Royal & Sun Alliance Insurance Company of Canada	133	3	2.3
Saskatchewan Mutual Insurance Company	6	-1	
SGI	2,824	170	6.0
SGI Canada Insurance Services Ltd.	8		
Sovereign General Insurance Company, The	11		
St. Paul Fire and Marine Insurance Company	3	3	100.0
Stewart Title Guaranty Company	790	233	29.5

PROPERTY AND CASUALTY    GUARANTEE INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Travelers Insurance Company of Canada	2,565	120	4.7
Trisura Guarantee Insurance Company	1,231	146	11.9
Triton Insurance Company	6		
Unica Insurance Inc.	40		
Western Surety Company	4,752	-296	
Wynward Insurance Group	53		
Zurich Insurance Company Ltd.	94	118	125.5
2016 TOTALS	\$ 26,883	\$ 2,435	9.1

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	2,762	-143	
Allianz Global Risks US Insurance Company	1,226	-3,504	
Allied World Specialty Insurance Company	133	79	59.4
Arch Insurance Canada Ltd.	811	279	34.4
Aspen Insurance UK Limited	58	-293	
Associated Electric & Gas Insurance Services Limited	35	-2	
Aviva Insurance Company of Canada	9,523	2,442	25.6
AXIS Reinsurance Company (Canadian Branch)	985	10,397	1,055.5
Berkley Insurance Company	377	1	0.3
Canadian Lawyers Insurance Association	1,247	86	6.9
Canadian Northern Shield Insurance Company	21		
Canadian Universities Reciprocal Insurance Exchange	526	278	52.9
Canassurance Insurance Company	2	1	50.0
Chubb Insurance Company of Canada	4,739	2,531	53.4
Community Newspapers Reciprocal Insurance Exchange	16		
Continental Casualty Company	2,756	-487	
Co-operators General Insurance Company	11,333	1,467	12.9
CUMIS General Insurance Company	1,284	1,051	81.9
Dominion of Canada General Insurance Company, The	312	-52	
Ecclesiastical Insurance Office plc	385	1	0.3
Echelon Insurance	71	23	32.4
Economical Mutual Insurance Company	496	596	120.2
Electric Insurance Company	258	-12	
Everest Insurance Company of Canada	1,088	264	24.3
Federal Insurance Company		-9	
Federated Insurance Company of Canada	3,287	843	25.6
Germania Mutual Insurance Company	165	-192	
Gore Mutual Insurance Company	49		
Great American Insurance Company	418	65	15.6
Guarantee Company of North America, The	288	64	22.2
Hartford Fire Insurance Company	125	-4	
HDI Global SE Canada Branch	21	8	38.1
Healthcare Insurance Reciprocal of Canada	1,521	411	27.0
Intact Insurance Company	4,205	326	7.8
International Insurance Company of Hannover SE	305	10	3.3
Ironshore Insurance Ltd.	326	191	58.6
Jevco Insurance Company		-1	
Jewelers Mutual Insurance Company	24		
Liberty Mutual Insurance Company	1,298	377	29.0
Lloyd's Underwriters	28,790	96,799	336.2
MAX Canada Insurance Company	36	761	2,113.9



PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Mennonite Mutual Fire Insurance Company of Saskatchewan	1,275	215	16.9
Millennium Insurance Corporation	42	12	28.6
Mutual Fire Insurance Company of British Columbia, The	215	22	10.2
National Liability & Fire Insurance Company	275	85	30.9
Nordic Insurance Company of Canada, The		-12	
Northbridge General Insurance Corporation	3,721	1,035	27.8
Novex Insurance Company	240	-108	
Old Republic Insurance Company of Canada	111	6	5.4
Omega General Insurance Company	76	-14	
Optimum Insurance Company Inc.	59	-11	
Personal Insurance Company, The	34		
Portage la Prairie Mutual Insurance Company, The	409	10	2.4
Real Estate Insurance Exchange	548	308	56.2
Red River Valley Mutual Insurance Company	694	505	72.8
Royal & Sun Alliance Insurance Company of Canada	2,357	-999	
Saskatchewan Mutual Insurance Company	2,713	678	25.0
SCOR UK Company Limited	114	70	61.4
Scottish & York Insurance Co. Limited		-151	
Sentry Insurance A Mutual Company	119	-22	
SGI	32,918	19,257	58.5
SGI Canada Insurance Services Ltd.	2		
Sompo Japan Nipponkoa Insurance Inc.	52		
Sovereign General Insurance Company, The	1,890	11	0.6
St. Paul Fire and Marine Insurance Company	796	-181	
Starr Insurance & Reinsurance Limited	125	77	61.6
SUMAssure Insurance Reciprocal	6	140	2,333.3
T.H.E. Insurance Company	1		
Temple Insurance Company	1,884	499	26.5
Travelers Insurance Company of Canada	1,690	383	22.7
Trisura Guarantee Insurance Company	824	313	38.0
Wawanesa Mutual Insurance Company, The	4,601	1,061	23.1
Westport Insurance Corporation	880	648	73.6
Wynward Insurance Group	3,246	2,841	87.5
XL Reinsurance America Inc.	597	139	23.3
XL Specialty Insurance Company	1,505	596	39.6
Zurich Insurance Company Ltd.	3,259	1,272	39.0
<b>2016 TOTALS</b>	<b>\$ 148,580</b>	<b>\$ 143,337</b>	<b>96.5</b>

PROPERTY AND CASUALTY    MARINE INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	-40	-656	
Allianz Global Risks US Insurance Company	3	-172	
Aviva Insurance Company of Canada	119	72	60.5
Chubb Insurance Company of Canada	107	9	8.4
Continental Casualty Company	83	-1	
Co-operators General Insurance Company	783	357	45.6
Elite Insurance Company	8		
Great American Insurance Company	15	2	13.3
HDI Global SE Canada Branch	4	2	50.0
Intact Insurance Company	220	181	82.3
International Insurance Company of Hannover SE	-5		
Liberty Mutual Insurance Company		155	
Lloyd's Underwriters	336	119	35.4
Northbridge General Insurance Corporation	65	58	89.2
Royal & Sun Alliance Insurance Company of Canada	23	3	13.0
Sovereign General Insurance Company, The	783	357	45.6
St. Paul Fire and Marine Insurance Company	288	75	26.0
Sunderland Marine Insurance Company Limited	137	-4	
Traders General Insurance Company	3		
Travelers Insurance Company of Canada	11		
XL Specialty Insurance Company	24		
Zurich Insurance Company Ltd.		-16	
2016 TOTALS	\$ 2,967	\$ 541	18.2

PROPERTY AND CASUALTY MORTGAGE INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Canada Guaranty Mortgage Insurance Company	11,586	950	8.2
FCT Insurance Company Ltd.	91	74	81.3
Genworth Financial Mortgage Insurance Company Canada	29,424	11,995	40.8
2016 TOTALS	\$ 41,101	\$ 13,019	31.7

PROPERTY AND CASUALTY    PROPERTY INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	1,567	-100	
AIG Insurance Company of Canada	23,623	18,259	77.3
Alberta Motor Association Insurance Company	26		
Allianz Global Risks US Insurance Company	4,006	97,590	2,436.1
Allied World Specialty Insurance Company	2,698	1,010	37.4
American Bankers Insurance Company of Florida	8,925	3,160	35.4
Arch Insurance Canada Ltd.	764	209	27.4
Asset Protection Insurance Exchange	565	213	37.7
Associated Electric & Gas Insurance Services Limited	139		
Aviva General Insurance Company	1,983	2,221	112.0
Aviva Insurance Company of Canada	33,749	18,430	54.6
AXA Art Insurance Corporation	21	-3	
AXIS Reinsurance Company (Canadian Branch)	45	693	1,540.0
BCAA Insurance Corporation		-76	
Berkley Insurance Company	3		
Boiler Inspection and Insurance Company of Canada, The	403	65	16.1
CAA Insurance Company	2,331	1,891	81.1
Canadian Egg Industry Reciprocal Alliance - CEIRA	239	73	30.5
Canadian Farm Insurance Corp.	2,930	1,401	47.8
Canadian Northern Shield Insurance Company	36	-12	
Canadian Universities Reciprocal Insurance Exchange	978	-99	
Canassurance Insurance Company	4	2	50.0
Chubb Insurance Company of Canada	6,330	3,298	52.1
Continental Casualty Company	4,716	1,357	28.8
Co-operators General Insurance Company	82,524	46,262	56.1
Coseco Insurance Company	1,491	1,851	124.1
CUMIS General Insurance Company	3,454	943	27.3
Dominion of Canada General Insurance Company, The	613	110	17.9
Ecclesiastical Insurance Office plc	1,787	1,400	78.3
Echelon Insurance	338	151	44.7
Economical Mutual Insurance Company	5,016	2,870	57.2
Elite Insurance Company	483	281	58.2
Everest Insurance Company of Canada	325	50	15.4
Factory Mutual Insurance Company	7,267	296	4.1
Federal Insurance Company		-3	
Federated Insurance Company of Canada	7,107	15,557	218.9
First North American Insurance Company	822	130	15.8
Germania Mutual Insurance Company	3,575	933	26.1
Gore Mutual Insurance Company	138	15	10.9
Great American Insurance Company	1,510	1,015	67.2
Guarantee Company of North America, The	134	-1	

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Hartford Fire Insurance Company	1,716	2,000	116.6
HDI Global SE Canada Branch	3,243	2,175	67.1
Healthcare Insurance Reciprocal of Canada	8		
Industrial Alliance Pacific General Insurance Corporation	1	2	200.0
Intact Insurance Company	10,791	4,673	43.3
International Insurance Company of Hannover SE	891	40	4.5
Ironshore Insurance Ltd.	617	233	37.8
Jevco Insurance Company		1	
Jewelers Mutual Insurance Company	183	22	12.0
Legacy General Insurance Company	235	8	3.4
Liberty Mutual Insurance Company	2,652	-165	
Lloyd's Underwriters	35,602	2,465	6.9
MAX Canada Insurance Company	1,127	347	30.8
Mennonite Mutual Fire Insurance Company of Saskatchewan	18,161	8,364	46.1
Millennium Insurance Corporation	139	8	5.8
Mitsui Sumitomo Insurance Company, Limited	20		
Mutual Fire Insurance Company of British Columbia, The	4,214	3,600	85.4
National Liability & Fire Insurance Company	781	-71	
Northbridge General Insurance Corporation	28,650	11,383	39.7
Northbridge Personal Insurance Corporation	4		
Novex Insurance Company	307	195	63.5
Old Republic Insurance Company of Canada	7	1	14.3
Omega General Insurance Company	217	228	105.1
Optimum Insurance Company Inc.	306	102	33.3
Orion Travel Insurance Company	1,924	1,271	66.1
Peace Hills General Insurance Company	7,571	5,645	74.6
Personal Insurance Company, The	2,018	1,259	62.4
Portage la Prairie Mutual Insurance Company, The	9,181	5,888	64.1
Poultry Insurance Exchange Reciprocal of Canada	61		
Primum Insurance Company	1,596	1,061	66.5
RBC Insurance Company of Canada	382	406	106.3
Red River Valley Mutual Insurance Company	6,823	2,700	39.6
Royal & Sun Alliance Insurance Company of Canada	11,277	4,712	41.8
Saskatchewan Mutual Insurance Company	33,166	27,260	82.2
SCOR UK Company Limited	396	14	3.5
Scottish & York Insurance Co. Limited		4	
Security National Insurance Company	4,748	2,256	47.5
SGI	290,208	155,001	53.4
SGI Canada Insurance Services Ltd.	162	184	113.6
Sompo Japan Nipponkoa Insurance Inc.	123		
Sovereign General Insurance Company, The	4,503	1,352	30.0

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2016

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
St. Paul Fire and Marine Insurance Company	2,399	1,980	82.5
Starr Insurance & Reinsurance Limited	1,517	842	55.5
SUMAssure Insurance Reciprocal	63	417	661.9
T.H.E. Insurance Company		5	
TD Home and Auto Insurance Company	388	27	7.0
Temple Insurance Company	3,855	591	15.3
Tokio Marine & Nichido Fire Insurance Co., Ltd.	136	75	55.1
Traders General Insurance Company	223	19	8.5
Trans Global Insurance Company	419	9	2.1
Travelers Insurance Company of Canada	1,212	-426	
Trisura Guarantee Insurance Company	3,999	327	8.2
Triton Insurance Company	330	242	73.3
Unifund Assurance Company	373	271	72.7
Waterloo Insurance Company	14	2	14.3
Wawanesa Mutual Insurance Company, The	136,684	67,708	49.5
Western Financial Insurance Company	838	337	40.2
Westport Insurance Corporation	3,925	857	21.8
Wynward Insurance Group	13,908	5,007	36.0
XL Specialty Insurance Company	878	-270	
Zurich Insurance Company Ltd.	11,782	5,916	50.2
2016 TOTALS	\$ 879,619	\$ 550,002	62.5