

# **Statistical Report** 2017

Financial and Consumer Affairs Authority of Saskatchewan

Superintendent of Insurance

### TABLE OF CONTENTS

Transmittal Letter	
General Information  Companies and Fraternal Societies  Fraternal Societies:  Table 1 - Exhibit of Premiums and Disbursements  Table 2 - Life Insurance in Force	15
Comparative Summary	
COMPARATIVE TOTALS (Premiums and Claims 1998 - 2017)	
Accident and Sickness Insurance	18
Hail Insurance	
Life Insurance	
Property and Casualty:	
Aircraft Insurance	19
Automobile Accident Insurance Act	
Automobile Extension Insurance	
Boiler and Machinery Insurance	
Guarantee Insurance	
Liability Insurance	
Marine Insurance	22
Mortgage Insurance	23
Property Insurance	
Total Insurance	24
INSURANCE EXHIBITS	
Accident and Sickness Insurance	25
Hail Insurance	
Life Insurance:	
Table A - Policies in Force	28
Table B - Premiums and Considerations	30
Table C - Disbursements	
Property and Casualty:	
Aircraft Insurance	41
Automobile Accident Insurance Act	
Automobile Extension Insurance	
Boiler and Machinery Insurance	
Guarantee Insurance	
Liability Insurance	
Marine Insurance	
Mortgage Insurance	
Property Insurance	52



October 31, 2018

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

Dear Minister Morgan:

I am pleased to submit the statistical report of the Superintendent of Insurance for the year ended December 31, 2017.

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

Sincerely,

Roger Sobotkiewicz

Superintendent of Insurance

### Classification of Insurers - December 31, 2017

### Federally Registered Companies

Current Insurers Discontinuing Insurers Exclusive Reinsurers Fraternal Societies Underwriters Agencies	155 6 4 10 1	176
Provincial and Extra-Provincial Insurers		
Current Insurers Discontinuing Insurers Fraternal Societies Reciprocal Exchanges	41 1 1 10	

54

Crown Corporations \_\_\_\_1

Total Licensees \_\_\_\_\_231

### New Insurance Companies Licensed in 2017

Co-operative Insurers

Listed below are new insurers who entered Saskatchewan. Of these, one is federal and one is extra-provincial.

	<u>Date Licensed</u>
Brookfield Annuity Company	January 9, 2017
The New Home Warranty Insurance (Canada) Corporation	August 3, 2017
Companies Withdrawn in 2017	Date Withdrawn
AXA Art Insurance Corporation	April 1, 2017
Energy Insurance Group	January 1, 2017
The Equitable General Insurance Company	December 8, 2017

### Changes in 2017

Mennonite Mutual Fire Insurance Company of Saskatchewan changed corporate name to My Mutual Insurance Limited effective May 18, 2017.

### Changes in 2017 - continued

Northbridge Commercial Insurance Corporation and Northbridge General Insurance Corporation amalgamated and continued under the name Northbridge General Insurance Corporation effective January 1, 2017.

Western Financial Insurance Company changed corporate name to Petline Insurance Company effective January 1, 2017.

### Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2017. Information relating to the prior year may have been adjusted by reporting insurers.

	<u>2017</u> \$000	<u>2016</u> \$000	Change %
Premiums Written	φοσο	\$000	
Life Other	\$ 1,026,240 \$ 3,164,785	\$ 984,899 \$ 3,300,694	4.2 -4.1
<u>Disbursements</u>			
Life Other	\$ 623,582 \$ 1,845,976	\$ 630,274 \$ 2,227,485	-1.1 -17.1
Loss Ratios			
Life Other	60.8 58.3	64.0 67.5	-5.0 -13.6

### 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:

AGENCIES/ADJUSTERS					
Class of License	2017	2016	2015	2014	2013
Accident & Sickness Only	15	14	14	12	12
Adjusting Firm	40	42	44	40	39
All Classes other than Life	629	621	613	606	589
General RIA	321	314	300	306	296
General Third Party Administrator	12	13	13	14	14
Hail	52	57	58	57	56
Hail Adjusting Firm	2	2	2	2	2
Life and Accident & Sickness	937	912	852	849	829
Life RIA	436	433	430	435	425
Life Third Party Administrator	4	5	4	4	4
Travel	91	91	86	88	86
Total	2,539	2,504	2,416	2,413	2,352

AGENTS/SALESPERSONS/ADJUSTERS					
Class of License	2017	2016	2015	2014	2013
Accident & Sickness Only	195	180	148	127	114
Adjusters Representatives	372	375	359	349	292
All Classes other than Life	5,523	5,509	4,932	4,554	4,328
All Classes other than Life (Restricted Auto)	168	164	89	70	83
Hail	779	776	796	825	831
Hail Adjuster Rep's	94	85	91	90	91
Hail Adjusters	253	241	232	225	229
Life and Accident & Sickness	4,509	4,220	3,907	3,689	3,455
Travel	671	830	867	983	953
Total	12,564	12,380	11,421	10,812	10,376

Complaints received and resolved by the Councils were as follows:

COMPLAINTS RECEIVED					
Council	2017	2016	2015	2014	2013
General Insurance Council	46	80	30	33	42
Hail Insurance Council	47	6	4	1	3
Life Insurance Council	50	62	37	33	40
Total	143	148	71	67	85

COMPLAINTS FINALIZED					
Council	2017	2016	2015	2014	2013
General Insurance Council	53	59	33	19	29
Hail Insurance Council	47	6	0	0	2
Life Insurance Council	55	47	41	16	22
Total	155	112	74	35	53

Disciplinary actions resulting from investigation of 2017 complaints were:

### General Insurance Council

Complaints & Investigation Committee:

-	Cautionary Letter	14
-	Consensual Agreement (fines, costs, restitution)	5

### Hail Insurance Council

Complaints & Investigation Committee:

_	Cautionary Letter	41
_	Consensual Agreement (fines, costs, restitution)	2

### Life Insurance Council

Complaints & Investigation Committee:

-	Cautionary Letter	15
-	Consensual Agreement (fines, costs, restitution)	9

#### **COMPANIES AND FRATERNAL SOCIETIES**

Insurance Companies and Fraternal Societies licensed to transact business under *The Saskatchewan Insurance Act* in the province of Saskatchewan at December 31, 2017.

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 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	200 - 100 New Park Place Vaughan ON L4K0H9	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  MA: P.O. Box 8180, Station South	B.D.
Allianz Global Risks US Insurance Company	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 Toronto 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	Α.
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.	P.O. Box 308, 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	Α.
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		100 - 10 Aviva Way Markham ON L6G0G1	B.D.
Aviva Insurance Company of Canada		100 - 10 Aviva Way Markham ON L6G0G1	B.C.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		2000 - 390 Bay Street Toronto ON M5H2Y2	B.D.
Brookfield Annuity Company		1640 - 333 Bay Street Toronto ON M5H2R2	Α.
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.		205 - 101 Riel Drive St. Albert AB T8N3X4	B.D.
Canadian Northern Shield Insurance Company		800 - 18 York Street Toronto ON M5J2T8	B.D.
Canadian Premier Life Insurance Company		5000 Yonge Street Toronto ON M2N7J8	A.E.
Canassurance Insurance Company		550 Sherbrooke Street West Montreal QC H3A3S3	B.D.
Chicago Title Insurance Company		2800 - 130 Adelaide Street West Toronto ON M5H3P5	D.
Chubb Insurance Company of Canada		P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.C.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		33 Yonge Street, 8th Floor Toronto ON M5E1G4	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 Toronto ON M5K1J5	B.C.D.
Co-operative Hail Insurance Company Limited		2709 - 13th Avenue Regina SK S4T1N4	C.
Co-operators General Insurance Company	MA:	P.O. Box 777 Regina SK S4P3A8 130 Macdonell Street Guelph ON N1H6P8	B.C.D.
Co-operators Life Insurance Company		1920 College Avenue Regina SK S4P1C4	A.E.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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	B.D.
Electric Insurance Company	MA:	P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4 2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	D.
Elite Insurance Company		100 - 10 Aviva Way Markham ON L6G0G1	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 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.
Excellence Life Insurance Company, The		202 - 5055 Metropolitain Boulevard East Montreal QC H1R1Z7	A.E.
Factory Mutual Insurance Company		200 - 100 New Park Place Vaughan ON L4K0H9	B.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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	Α.
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		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.
Great-West Life Assurance Company, The		100 Osborne Street North Winnipeg MB R3C3A5	A.E.
Green Shield Canada	MA:	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1 2100 - 5140 Yonge Street Toronto ON M2N6L7	D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Guarantee Company of North America, The		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.	N40 :	1555 Girouard Street West Saint-Hyacinthe QC J2S2Z6 P.O. Box 10000	A.E.
Independent Order of Foresters, The	IVIA.	Saint-Hyacinthe QC J2S7C8 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.
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.C.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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		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	A.E.
Manulife Assurance Company of Canada	MA:	200 Bloor Street East, NT10 Toronto On M4W1E5 200 Bloor Street East Toronto ON M4W1E5 500 King Street North	Α.
MAX Canada Insurance Company		Waterloo ON N2J4C6 860 - 50 Queen Street North Kitchener ON N2H6P4	B.D.
MD Life Insurance Company		1870 Alta Vista Drive Ottawa ON K1G6R7	Α.
Millennium Insurance Corporation		320 Sioux Road Sherwood Park AB T8A3X6	B.D.
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.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mutual Fire Insurance Company of British Columbia, The		201 - 9366 200A Street Langley BC V1M4B3	B.D.
My Mutual Insurance Limited	MA:	3033 Central Avenue Waldheim SK S0K4R0 P.O. Box 190	B.D.
National Bank Life Insurance Company	MA:	Waldheim SK S0K4R0 600 De La Gauchetiere Street West, 27th Floor Montreal QC H3B4L2 1100 Robert-Bourassa Boulevard, 11th Floor	A.E.
National Liability & Fire Insurance Company		Montreal QC H3B2G7 P.O. Box 2, 200 Bay Street, 15th FI, Royal Bank Plaza, Toronto ON M5J2J2	B.C.D.
New Home Warranty Insurance (Canada) Corporation, The		30 Springborough Boulevard, Unit 301 Calgary AB T3H0N9	D.
New York Life Insurance Company		2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Nordic Insurance Company of Canada, The		1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.
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	MA:	1900 - 520 - 3rd Avenue South West Calgary AB T2P0R3 60 Commerce Valley Drive East	B.D.
Palliser Insurance Company Limited		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.
Peace Hills General Insurance Company		300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Personal Insurance Company, The		6300 Blvd Guillaume Couture Levis QC G6V6P9	B.D.
Petline Insurance Company	MA:	111 Westmount Road South Waterloo ON N2L2L6 P.O. Box 2000, 111 Westmount Road South	D.
Portage la Prairie Mutual Insurance Company, The	240.	Waterloo ON N2J4S4 749 Saskatchewan Avenue East Portage la Prairie MB R1N0L3	B.D.
Primerica Life Insurance Company of Canada	IMA:	P.O. Box 340 Portage la Prairie MB R1N3B8 300 - 2000 Argentia Road, Plaza V Mississauga ON L5N2R7	A.E.
Primmum Insurance Company	MA:	P.O. Box 174 Streetsville ON L5M2B8 320 Front Street, 3rd Floor Toronto ON M5V3B6	B.D.
Protective Insurance Company	MA:	50 Place Cremazie, 12th Floor 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	B.C.D.
Reliable Life Insurance Company	MA:	P.O. Box 940 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	MΔ·	2300 - 77 King Street West Toronto ON M5K1H6 1981 McGill College Avenue, 13th Floor	Reinsurer.
Royal & Sun Alliance Insurance Company of Canada	W.	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	D.
Scotia Life Insurance Company		Toronto ON M5C2W1 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 100 - 10 Aviva Way Markham ON L6G0G1	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	MA:	111 Westmount Road South Waterloo ON N2L2L6 P.O. Box 2000, 111 Westmount Road South	Discont.
Sons of Scotland Benevolent Association		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.	MΔ·	2525 Laurier Boulevard  Quebec QC G1V2L2  P.O. Box 10500 Sainte-Foy, 2525 Laurier Boulevard	A.E.
SSQ, Life Insurance Company Inc.		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	D.
TD Home and Auto Insurance Company	MA:	50 Place Cremazie, 12th Floor Montreal QC H2P1B6 320 Front Street, 3rd Floor Toronto ON M5V3B6	B,D.
TD Life Insurance Company	MA:	50 Place Cremazie, 12th Floor Montreal QC H2P1B6 320 Front Street, 3rd Floor Toronto ON M5V3B6	A.E.
Teachers Life Insurance Society (Fraternal)	MA:	50 Place Cremazie, 12th Floor Montreal QC H2P1B6 916 The East Mall	Fraternal.
Technology Insurance Company, Inc.		Toronto ON M9B6K1  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		100 - 10 Aviva Way Markham ON M6G0G1	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.	MA:	625 Jacques-Parizeau Street Quebec QC G1R2G5 7150 Derrycrest Drive	B.C.D.
Unifund Assurance Company	MA.	Mississauga ON L5W0E5 10 Factory Lane, Fort William Building St. John's NL A1C6H5 P.O. Box 12049	B.D.
Union Life Mutual Assurance Company, The		St. John's NL 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 .	MA:	111 Westmount Road South Waterloo ON N2L2L6 P.O. Box 2000, 111 Westmount Road South	B.D.
Wawanesa Life Insurance Company, The		Waterloo ON N2J4S4 400 - 200 Main Street Winnipeg MB R3C1A8	A.E.
Wawanesa Mutual Insurance Company, The	MA:	Box 40, 107 - 4th Street Wawanesa MB R0K2G0 191 Broadway , 9th Floor	B.D.
Western Assurance Company		Winnipeg MB R3C3P1 800 - 18 York Street Toronto ON M5J2T8	C.D.
Western Life Assurance Company		202 - 600 Empress Street Winnipeg MB R3G0R5	A.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.
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.
Zurich Insurance Company Ltd.		Box 290, 5500 - 100 King St. West, First Canadian Place Toronto ON M5X1C9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED

Reciprocals			
Asset Protection Insurance Exchange	MA:	445 Broad Street Regina SK S4R2X8 510 - 36 Toronto Street Toronto ON M5C2C5	
Canadian Applicators Insurance Reciprocal		1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Egg Industry Reciprocal Alliance - CEIRA	MA:	900 - 10025 - 102A Avenue Edmonton AB T5J0Y2 P.O. Box 33032, College Square Ottawa ON K2C3Y9	
Canadian Lawyers Insurance Association	MA:	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 1530 - 2002 Victoria Avenue Regina SK S4P0R7	
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	
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	
Automobile Fund			
Saskatchewan Auto Fund		2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.

2260 - 11th Avenue

Regina SK S4P0J9

B.D.

**Crown Corporations** 

SGI

### FRATERNAL SOCIETIES

### SASKATCHEWAN - 2017

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

	Exhibit of I	Premiums, C	ontributions a	and Dues	Dis	bursements l	Jnder Certific	cate
	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	53		57		44		44
Faithlife Financial	2,555	96		2,651	2,645	3	463	3,111
Grand Orange Lodge of British America, Benefit Fund, The	4			4				
Independent Order of Foresters, The	560			560	910	4	214	1,128
Knights of Columbus	15,278	393	23	15,694	5,839	32	3,088	8,959
Order of United Commercial Travelers of America, The	5	7	8	20	5	6		11
Saskatchewan Teachers' Federation		14,898	14,898	29,796		9,622		9,622
Sons of Scotland Benevolent Association	11			11	9			9
Ukrainian Fraternal Society of Canada	5			5	3			3
Ukrainian National Association, Inc.	1			1	10			10
2017 TOTALS	\$ 18,423	\$ 15,447	\$ 14,929	\$ 48,799	\$ 9,421	\$ 9,711	\$ 3,765	\$ 22,897

### FRATERNAL SOCIETIES

### SASKATCHEWAN - 2017

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

	Policies in Force at end of 2016 Amount	Additions During Year (New Effected and Other Additions) Amount	Reductions During Year For All Reasons Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2017 Amount
	\$	\$	\$	\$		\$
ACTRA Fraternal Benefit Society	1,575	732	456		95	1,851
Faithlife Financial	267,284	20,466	16,631		4,033	271,119
Grand Orange Lodge of British America, Benefit Fund, The	115				25	115
Independent Order of Foresters, The	41,504	1,586	1,898		1,278	41,192
Knights of Columbus	1,429,230	117,788	60,025		20,145	1,486,993
Order of United Commercial Travelers of America, The	149		11		37	138
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	298	8	14		95	292
Ukrainian Fraternal Society of Canada	411	7	3		131	415
Ukrainian National Association, Inc.	416		41		103	375
2017 TOTALS	\$ 1,740,982	\$ 140,587	\$ 79,079	\$	25,942	\$ 1,802,490

# 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 Fraternals)	\$ 738,436	\$ 415,530	56.3
Guarantee Insurance (Fidelity, Surety, Title and Legal)	27,291	9,091	33.3
Property Insurance (Property, Credit Protection and Other Approved Products)	913,217	515,677	56.5
Hail Insurance	102,293	31,765	31.1
Aircraft Insurance	6,931	8,057	116.2
Automobile Accident Insurance Act	933,530	808,771	86.6
Automobile Extension Insurance	201,945	67,562	33.5
Boiler and Machinery Insurance (Boiler and Machinery, Equipment Warranty)	47,664	10,189	21.4
Liability Insurance	144,838	-37,002	
Marine Insurance	6,887	3,081	44.7
Mortgage Insurance	41,753	13,255	31.7
(A) TOTALS	\$ 3,164,785	\$ 1,845,976	58.3
Life Insurance (all plans excluding Fraternals)	\$ 1,026,240		
Claims: Direct Claims		\$ 536,665	
Dividends		86,917	
(B) TOTALS	\$ 1,026,240	\$ 623,582	60.8
GRAND TOTALS (all classes A and B)	\$ 4,191,025	\$ 2,469,558	58.9

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	738,436	415,530	56.3

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	102,293	31,765	31.1

### LIFE INSURANCE (All Plans Excluding Fraternals)

### COMPARATIVE TOTALS - "\$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1998	421,189	597,817	141.9
1999	464,391	590,093	127.1
2000 2001	474,112 482,590	576,587 502,858	121.6 104.2
2002 2003	507,511 562,953	470,163 463,487	92.6 77.5
2004	570,039	494,462	86.7
2005 2006	593,650 549,520	527,671 512,477	88.9 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 2017	984,899 1,026,240	630,274 623,582	64.0 60.8

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	6,931	8,057	116.2

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	933,530	808,771	86.6

<sup>\*</sup> 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)
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
2017	201,945	67,562	33.5

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	47,664	10,189	21.4

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	27,291	9,091	33.3

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	144,838	-37,002	

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	6,887	3,081	44.7

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2017	41,753	13,255	31.7

## PROPERTY AND CASUALTY - PROPERTY INSURANCE COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)	
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	
2017	913,217	515,677	56.5	

TOTAL INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
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
2017	4,191,025	2,469,558	58.9

### ACCIDENT AND SICKNESS INSURANCE

### SASKATCHEWAN - 2017

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	The Roll Report to the Advantage of the
Aetna Life Insurance Company	93		
AIG Insurance Company of Canada	1,771	273	15.4
Allianz Global Risks US Insurance Company	433	262	60.5
Allstate Insurance Company of Canada	62		
American Bankers Insurance Company of Florida	8,988	909	10.1
American Bankers Life Assurance Company of Florida	3,630	270	7.4
American Income Life Insurance Company	902	228	25.3
Arch Insurance Canada Ltd.	119		
Assumption Mutual Life Insurance Company	384	76	19.8
AssurePro Insurance Company Limited	1,188	423	35.6
Aviva Insurance Company of Canada	3		
AXIS Reinsurance Company (Canadian Branch)	5	2	40.0
Berkley Insurance Company	390	126	32.3
Blue Cross Life Insurance Company of Canada	20,862	11,378	54.5
BMO Life Assurance Company	1,681	377	22.4
BMO Life Insurance Company	884	19	2.1
Canada Life Assurance Company, The	46,061	7,255	15.8
Canadian Premier Life Insurance Company	5,825	1,489	25.6
Canassurance Insurance Company	4	7	175.0
Chubb Insurance Company of Canada	513	38	7.4
Chubb Life Insurance Company of Canada	4,081	163	4.0
CIBC Life Insurance Company Limited	2,251	787	35.0
CIGNA Life Insurance Company of Canada	1,237	239	19.3
Combined Insurance Company of America	14,216	5,089	35.8
Co-operators General Insurance Company	29		
Co-operators Life Insurance Company	28,230	17,861	63.3
CUMIS General Insurance Company	2,061	418	20.3
CUMIS Life Insurance Company	14,523	4,077	28.1
Desjardins Financial Security Life Assurance Company	33,257	20,997	63.1
Empire Life Insurance Company, The	5,247	3,161	60.2
Equitable Life Insurance Company of Canada, The	7,851	4,361	55.5
Everest Insurance Company of Canada	18	8	44.4
Excellence Life Insurance Company, The	553	65	11.8
Fenchurch General Insurance Company	135	114	84.4
First Canadian Insurance Corporation	11,641	1,220	10.5
Foresters Life Insurance Canada	250	239	95.6
GMS Insurance Inc.	602	524	87.0
Great-West Life Assurance Company, The	236,645	170,810	72.2
Green Shield Canada	6,603	6,201	93.9
Guarantee Company of North America, The	4		
Humania Assurance Inc.	74	22	29.7

### ACCIDENT AND SICKNESS INSURANCE

### SASKATCHEWAN - 2017

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Industrial Alliance Insurance and Financial Services Inc.	19,298	7,024	36.4
ivari	58		
La Capitale Financial Security Insurance Company	8,512	6,152	72.3
La Capitale Insurance and Financial Services Inc.	3,465	2,379	68.7
Legacy General Insurance Company	205	86	42.0
Life Insurance Company of North America	210	56	26.7
Lloyd's Underwriters	74	34	45.9
LS-Travel Insurance Company	206	21	10.2
Manufacturers Life Insurance Company, The	74,144	45,454	61.3
My Mutual Insurance Limited	4		
National Bank Life Insurance Company	73	18	24.7
Old Republic Insurance Company of Canada	171	121	70.8
Orion Travel Insurance Company	2,119	1,961	92.5
Pavonia Life Insurance Company of Michigan	36		
RBC Insurance Company of Canada	2,255	1,025	45.5
RBC Life Insurance Company	11,987	7,196	60.0
Reliable Life Insurance Company	65	1	1.5
Royal & Sun Alliance Insurance Company of Canada	1,225	1	0.1
Scotia Life Insurance Company	1,835	359	19.6
SGI	48		
SSQ, Insurance Company Inc.	246	307	124.8
SSQ, Life Insurance Company Inc.	15,983	8,976	56.2
Sun Life Assurance Company of Canada	124,292	70,747	56.9
TD Life Insurance Company	2,057	1,077	52.4
Temple Insurance Company	13	1	7.7
Trans Global Life Insurance Company	151	6	4.0
Trisura Guarantee Insurance Company	25		
Triton Insurance Company	1,134	467	41.2
Union Life Mutual Assurance Company, The	5		
Wawanesa Life Insurance Company, The	1,242	1,010	81.3
Western Life Assurance Company	3,986	1,563	39.2
Zurich Insurance Company Ltd.	6		
2017 TOTALS	\$ 738,436	\$ 415,530	56.3

### HAIL INSURANCE

### SASKATCHEWAN - 2017

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Additional Municipal Hail Limited	22,195	8,403	37.9
Allianz Global Risks US Insurance Company	9,769	3,130	32.0
Chubb Insurance Company of Canada	5,404	1,724	31.9
Co-operative Hail Insurance Company Limited	33,945	10,375	30.6
Northbridge General Insurance Corporation	3,553	940	26.5
Palliser Insurance Company Limited	27,427	7,193	26.2
2017 TOTALS	\$ 102,293	\$ 31,765	31.1

LIFE INSURANCE - 2017

TABLE A

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

Insurer	Policies in Force at end of 2016 Amount	New Issued and Other Additions in 2017	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2017 Amount
Aetna Life Insurance Company	10,994	\$	\$ 10,978	\$	2	<b>\$</b>
Allianz Life Insurance Company of North America	230		10,976		25	209
American Bankers Life Assurance Company of Florida	315,418	50,192	23,686		171,302	341,924
American Health and Life Insurance Company	31,080	30,055	29,469		2,551	31,666
American Income Life Insurance Company	264,256	55,837	44,898		11,857	275,195
Assumption Mutual Life Insurance Company	135,692	46,555	22,131		1,145	160,116
Assurant Life of Canada	108.645	748	8,187		13,280	101,206
	273	3	0,107		13,260	258
AXA Equitable Life Insurance Company  Blue Cross Life Insurance Company of Canada	3,178,151	470,194	214,418		60,525	3,433,927
BMO Life Assurance Company	1,962,937	122,414	180,997		8,223	1,904,354
BMO Life Insurance Company	12,060	-20	1,587		3,235	10,453
	20,560,024	1,952,056	1,042,742		321,569	21,469,338
Canada Life Assurance Company, The  Canadian Premier Life Insurance Company	554,234	106,551	99,691		10,840	561,094
	17,553	12,449	6,879		332	23,123
Chubb Life Insurance Company of Canada	9,320	909	1,099		332	9,130
CIBC Life Insurance Company Limited		209	518		382	11,507
Combined Insurance Company of America	11,816	1,299,581	1,110,964		36,658	6,522,439
Co-operators Life Insurance Company	6,333,822				4,223	5,780,176
CUMIS Life Insurance Company	5,855,745	838,956	914,525		30,506	2,102,818
Desjardins Financial Security Life Assurance Company	1,831,090	373,449	101,721		9,589	3,219,564
Empire Life Insurance Company, The	2,780,704	618,378	179,518		18,611	5,741,962
Equitable Life Insurance Company of Canada, The	5,241,353	968,344	467,735		279	60,767
Excellence Life Insurance Company, The	52,079	17,494	8,806		32,472	1,264,842
First Canadian Insurance Corporation	1,148,090	330,273	213,521		3,696	455,228
Foresters Life Insurance Canada	369,564	141,318 532	55,654 1,140		1,127	15,046
Gerber Life Insurance Company	15,654		500 VVV 7000		483,975	19,497,210
Great-West Life Assurance Company, The	20,289,217	856,354	1,648,361		108	30,095
Humania Assurance Inc.	18,646	14,500	3,051 577,241		63,158	4,652,454
Industrial Alliance Insurance and Financial Services Inc.	4,283,206	946,489				4,032,434
ivari	3,697,689	590,629	275,559		11,673 810	65,454
La Capitale Financial Security Insurance Company	71,663 200,029	154	6,363			224,213
La Capitale Insurance and Financial Services Inc.	990 Equ. ( 1200)	52,120	27,936		1,565	
Life Insurance Company of North America	10,111	C1E 7C9	9		136	10,102 5,807,718
London Life Insurance Company	5,533,018	615,768	341,068	204	35,303	
Manufacturers Life Insurance Company, The	18,696,658	2,130,249	1,337,695	-321	96,496	19,488,891
National Bank Life Insurance Company	23,448	4,136	2,531	05	9	25,053 27,361
New York Life Insurance Company	30,458	2,290	5,362	-25	50 356	
Pavonia Life Insurance Company of Michigan	13,320	1,517	3,513		356	11,324
Primerica Life Insurance Company of Canada	3,760,761	750,734	284,419		7,959	4,227,076
RBC Life Insurance Company	2,844,860	349,412	175,504		12,098	3,018,768

LIFE INSURANCE - 2017

TABLE A

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

Insurer	Policies in Force at end of 2016 Amount	New Issued and Other Additions in 2017 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2017 Amount
	\$	\$	\$	\$		\$
Reliable Life Insurance Company	32,085		6,167		104	25,918
Scotia Life Insurance Company	60,850	19,066	8,779		658	71,137
SSQ, Insurance Company Inc.	90,110	50,407	6,644		158	133,873
SSQ, Life Insurance Company Inc.	666,457	193,461	236,389		8,160	623,529
Sun Life Assurance Company of Canada	30,341,567	2,879,117	1,357,852	-43	195,031	31,862,789
TD Life Insurance Company	92,624	21,647	9,544		375	104,727
Trans Global Life Insurance Company	3,770		129		1,861	3,641
Union Life Mutual Assurance Company, The	4,610		615		23	3,995
United American Insurance Company	100	8	28		6	80
Wawanesa Life Insurance Company, The	2,252,717	219,831	187,121		12,341	2,285,427
Western Life Assurance Company	865,527	124,650	99,008		16,849	891,169
2017 TOTALS	\$ 144,684,285	\$ 17,259,016	\$ 11,341,791	\$ -389	1,692,028	\$ 150,601,121

LIFE INSURANCE - 2017

TABLE B

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

	Dire	ct Premium Insu	rance	Direct Co	onsiderations for	Annuities	Total Direct Premium Income and Considerations
Insurer	Individual	Group	Total	Individual	Group	Total	Consideration
	\$	\$	\$	\$	\$	\$	\$
AIG Insurance Company of Canada		89	89				89
Allianz Life Insurance Company of North America	3		3				3
American Bankers Life Assurance Company of Florida	14	12,400	12,414				12,414
American Health and Life Insurance Company		483	483				483
American Income Life Insurance Company	6,246		6,246				6,246
Assumption Mutual Life Insurance Company	423	143	566	68		68	634
Assurant Life of Canada	1,164	28	1,192	17,096	149	17,245	18,437
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros		10	10				10
AXA Equitable Life Insurance Company	5		5				5
Blue Cross Life Insurance Company of Canada	457	9,183	9,640				9,640
BMO Life Assurance Company	8,988	51	9,039	258	8,014	8,272	17,311
BMO Life Insurance Company		248	248		1,421	1,421	1,669
Canada Life Assurance Company, The	92,049	62,672	154,721	2,225	3,299	5,524	160,245
Canadian Premier Life Insurance Company		5,490	5,490				5,490
Chubb Life Insurance Company of Canada	192	3,265	3,457				3,457
CIBC Life Insurance Company Limited	250	2	252				252
Combined Insurance Company of America	191		191				191
Compagnie Francaise d'Assurance pour le Commerce Exterieu	ır	519	519				519
Co-operators Life Insurance Company	14,650	6,772	21,422	1,451		1,451	22,873
CUMIS Life Insurance Company	5,106	22,752	27,858				27,858
Desjardins Financial Security Life Assurance Company	4,546	4,521	9,067	4,261	275	4,536	13,603
Empire Life Insurance Company, The	11,518	454	11,972	6,272	686	6,958	18,930
Equitable Life Insurance Company of Canada, The	20,846	1,171	22,017	3,527	220	3,747	25,764
Euler Hermes North American Insurance Company		536	536				536
Excellence Life Insurance Company, The	117		117				117
First Canadian Insurance Corporation		11,238	11,238				11,238
Foresters Life Insurance Canada	2,290	185	2,475		1	1	2,476
Gerber Life Insurance Company	114		114				114
Great-West Life Assurance Company, The	35,454	56,474	91,928	2,395	5,006	7,401	99,329
Guarantee Company of North America, The		146	146				146
Humania Assurance Inc.	131	1	132				132
Industrial Alliance Insurance and Financial Services Inc.	21,411	39,329	60,740	35,513	27,172	62,685	123,425
ivari	15,505		15,505	17		17	15,522
La Capitale Financial Security Insurance Company	622		622	15		15	637
La Capitale Insurance and Financial Services Inc.	778	387	1,165	1,658		1,658	2,823
Life Insurance Company of North America		20	20				20
London Life Insurance Company	69,206		69,206	2,865	18,093	20,958	90,164
Manufacturers Life Insurance Company, The	66,425	20,178	86,603	2,797	3,430	6,227	92,830
National Bank Life Insurance Company	4	146	150				150
New York Life Insurance Company	3	84	87			9	87

LIFE INSURANCE - 2017

TABLE B

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

	Dire	ct Premium Insu	rance	Direct Co	onsiderations for	Annuities	Total Direct Premium Income and Considerations	
Insurer	Individual	Group	Total	Individual	Group	Total		
	\$	\$	\$	\$	\$	\$	\$	
Pavonia Life Insurance Company of Michigan		100	100				100	
Primerica Life Insurance Company of Canada	10,049		10,049				10,049	
RBC Life Insurance Company	14,022	137	14,159	1,166	293	1,459	15,618	
Reliable Life Insurance Company	89		89				89	
Scotia Life Insurance Company	192	122	314				314	
SSQ, Insurance Company Inc.	398	981	1,379				1,379	
SSQ, Life Insurance Company Inc.	1	2,000	2,001	299	2	301	2,302	
Sun Life Assurance Company of Canada	116,111	44,431	160,542	17,797	14,085	31,882	192,424	
TD Life Insurance Company	233	1	234				234	
Trans Global Life Insurance Company		25	25				25	
Union Life Mutual Assurance Company, The	25		25				25	
United American Insurance Company	4		4				4	
Wawanesa Life Insurance Company, The	10,698	233	10,931	2,396		2,396	13,327	
Western Life Assurance Company	2,759	1,722	4,481				4,481	
2017 TOTALS	\$ 533,289	\$ 308,729	\$ 842,018	\$ 102,076	\$ 82,146	\$ 184,222	\$ 1,026,240	

TABLE C
Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
Aetna Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness	(1 <del></del>						
AIG Insurance Company of Canada							
Insurance							
Credit Life		43	43				43
Annuity							
Accident and Sickness							
	PRODUCTION OF THE PROPERTY OF	43	43				43
Allianz Life Insurance Company of North An	nerica						
Insurance	39		39				39
Credit Life							
Annuity							
Accident and Sickness							
	39		39				39
American Bankers Life Assurance Compan	y of Florida						
Insurance		1,300	1,300				1,300
Credit Life							
Annuity							
Accident and Sickness							
		1,300	1,300				1,300
American Health and Life Insurance Compa	iny						
Insurance		102	102				102
Credit Life							
Annuity							
Accident and Sickness							
		102	102				102
American Income Life Insurance Company							
Insurance	1,103		1,103				1,103
Credit Life							
Annuity							
Accident and Sickness							
	1,103		1,103				1,103
Assumption Mutual Life Insurance Company	/						
Insurance	82	203	285	1		1	286
Credit Life							
Annuity	85		85				85
Accident and Sickness			·····				
	167	203	370	1			

LIFE INSURANCE - 2017

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
Assurant Life of Canada							
Insurance	5,742	412	6,154				6,154
Credit Life							
Annuity	6,686	1,791	8,477				8,477
Accident and Sickness							
	12,428	2,203	14,631				14,631
Atradius Credito y Caucion, S.A. de Seguro	os y Reaseguros						
Insurance							
Credit Life		3	3				3
Annuity							
Accident and Sickness							
	State of the state	3	3				3
AXA Equitable Life Insurance Company							
Insurance				3		3	3
Credit Life							
Annuity							
Accident and Sickness							
			***************************************	3		3	3
Blue Cross Life Insurance Company of Car	nada						
Insurance	6	5,573	5,579		779	779	6,358
Credit Life							
Annuity							
Accident and Sickness							
	6	5,573	5,579		779	779	6,358
BMO Life Assurance Company							
Insurance	3,483		3,483	48		48	3,531
Credit Life			regard P. Andrewson				
Annuity	869	958	1,827				1,827
Accident and Sickness							
	4,352	958	5,310	48		48	5,358
BMO Life Insurance Company							
Insurance		38	38				38
Credit Life							
Annuity		145	145				145
Accident and Sickness			~				
	1	183	183				183
Canada Life Assurance Company, The							
Insurance	20,848	4,433	25,281	8,615		8,615	33,896
Credit Life	20,040	1,100	20,201	0,010		5,5 10	
Annuity	10,640	8,175	18,815				18,815
Accident and Sickness	,0,0.0	-,	1- (*				
, topasition distribution	31,488	12,608	44,096	8,615		8,615	52,711
		,000					x=0.11

TABLE C
Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims		· Comment of the comm	Dividends		Total All
nsurer	Individual	Group	Total	Individual	Group	Total	Payments
Canadian Premier Life Insurance Company							
Insurance		405	405				405
Credit Life							
Annuity							
Accident and Sickness							
_		405	405				405
Chubb Life Insurance Company of Canada							
Insurance	2	61	63				63
Credit Life							
Annuity							
Accident and Sickness							
_	2	61	63				63
CIBC Life Insurance Company Limited							
Insurance	416		416				416
Credit Life							
Annuity							
Accident and Sickness							
-	416		416	***			416
- CIGNA Life Insurance Company of Canada							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
-							
Combined Insurance Company of America							
Insurance	70	2	72				72
Credit Life							
Annuity							
Accident and Sickness	70	2	72				72
-			12				
Compagnie Francaise d'Assurance pour le C	ommerce Exterie	ur					
Insurance							
Credit Life		-7	-7				-7
Annuity							
Accident and Sickness -		-7	-7				-7
-		-1	-1				-1
Co-operators Life Insurance Company							and position
Insurance	7,798	4,090	11,888	322	164	486	12,374
Credit Life							
Annuity	1,947	727	2,674				2,674
Accident and Sickness							
	9,745	4,817	14,562	322	164	486	15,048

# LIFE INSURANCE - 2017 TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
CUMIS Life Insurance Company							
Insurance	518	5,810	6,328	7	2,692	2,699	9,027
Credit Life							
Annuity	15		15				15
Accident and Sickness					1,333	1,333	1,333
	533	5,810	6,343	7	4,025	4,032	10,375
Desjardins Financial Security Life Assurance	Company						
Insurance	3,703	1,418	5,121	389	-2	387	5,508
Credit Life							
Annuity	2,897	1,800	4,697				4,697
Accident and Sickness					6	6	6
	6,600	3,218	9,818	389	4	393	10,211
Empire Life Insurance Company, The							
Insurance	4,990	425	5,415	667		667	6,082
Credit Life							
Annuity	3,939	93	4,032				4,032
Accident and Sickness							
	8,929	518	9,447	667		667	10,114
Equitable Life Insurance Company of Canad	la, The						
Insurance	5,532	598	6,130	1,076		1,076	7,206
Credit Life							
Annuity	2,756	31	2,787				2,787
Accident and Sickness							
	8,288	629	8,917	1,076		1,076	9,993
Euler Hermes North American Insurance Co	mpany						
Insurance							
Credit Life		-9	-9				-9
Annuity							
Accident and Sickness							
		-9	-9				-9
Excellence Life Insurance Company, The							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
First Canadian Insurance Corporation							
Insurance		969	969				969
Credit Life							
Annuity							
Accident and Sickness							
		969	969				969

TABLE C
Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims		*****	Dividends		Total All
nsurer	Individual	Group	Total	Individual	Group	Total	Payments
Foresters Life Insurance Canada							
Insurance	1,147	240	1,387	39		39	1,426
Credit Life							
Annuity		56	56				56
Accident and Sickness							
	1,147	296	1,443	39		39	1,482
Gerber Life Insurance Company							
Insurance	35		35				35
Credit Life							
Annuity							
Accident and Sickness							
,	35		35	VIII			35
Great-West Life Assurance Company, The							
Insurance	9,119	40,320	49,439	7,554	1,724	9,278	58,717
Credit Life	3,110	,0,020	10,100	7,007	1,724	0,270	3-2, 1,
Annuity	8,813	5,807	14,620				14,620
Accident and Sickness					2,475	2,475	2,475
	17,932	46,127	64,059	7,554	4,199	11,753	75,812
Guarantee Company of North America, The							
Insurance							
Credit Life		18	18				18
Annuity		, ,					
Accident and Sickness							
		18	18				18
Humania Assurance Inc.							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
,			<del></del>				
ndustrial Alliance Insurance and Financial S	ervices Inc.						
Insurance	11,519	2,876	14,395	101	637	738	15,133
Credit Life		NAME OF THE PARTY	is and and TaTh				ದ 2 ಕೆ.ಇ ಪ ಪ
Annuity	31,387		31,387				31,387
Accident and Sickness					932	932	932
V OR SE V CONSER REC. SEE CONSTRUCTIONNESSEE.	42,906	2,876	45,782	101	1,569	1,670	47,452
vari							
Insurance	9,596		9,596				9,596
Credit Life	-,						
Annuity	950		950				950
•							
Accident and Sickness							

TABLE C
Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims			Dividends		Total All	
Insurer	Individual	Group	Total	Individual	Group	Total	Payments	
a Capitale Financial Security Insurance C	ompany							
Insurance	408		408				408	
Credit Life								
Annuity	52		52				52	
Accident and Sickness								
	460		460				460	
a Capitale Insurance and Financial Servic	ces Inc.							
Insurance		161	161				161	
Credit Life								
Annuity	245		245				245	
Accident and Sickness								
	245	161	406				406	
Life Insurance Company of North America								
Insurance		9	9				9	
Credit Life								
Annuity								
Accident and Sickness								
		9	9		×		9	
ondon Life Insurance Company								
Insurance	24,651		24,651	18,628		18,628	43,279	
Credit Life			21,001	10,020		10,020	,	
Annuity	4,773	22,870	27,643	11		11	27,654	
Accident and Sickness	100 <b>-</b> 100 - 100	50° 7.0040 0.00° 10° 10° 10° 10° 10° 10° 10° 10° 10°	Vector (Para Vinter application)					
	29,424	22,870	52,294	18,639	***************************************	18,639	70,933	
LS-Travel Insurance Company	****				Marie Commence of the Commence		****	
Insurance								
Credit Life								
Annuity								
Accident and Sickness								
				2 19 30 100 100 100				
Manufacturers Life Insurance Company, Th	ne							
Insurance	45,772	11,970	57,742	5,458	740	6,198	63,940	
Credit Life	.0,	,070	0.,	0,700	740	0,100	55,510	
Annuity	31,601	13,697	45,298	Ī		1	45,299	
Accident and Sickness	ව වෙන්නි ජි නි	ALCON MICHAELS		•	823	823	823	
	77,373	25,667	103,040	5,459	1,563	7,022	110,062	
Manulife Assurance Company of Canada								
Manulife Assurance Company of Canada								
Insurance								
Insurance Credit Life	298	89	387				387	
Insurance	298	89	387				387	

TABLE C
Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims			Dividends		7
Insurer	Individual	Group	Total	Individual	Group	Total	Total All Payments
National Bank Life Insurance Company	,						
Insurance	2	36	38				38
Credit Life							
Annuity							
Accident and Sickness							
_	2	36	38				38
New York Life Insurance Company							
Insurance		19	19	1	51	52	71
Credit Life							
Annuity							
Accident and Sickness							
<del>-</del>		19	19	1	51	52	71
- Pavonia Life Insurance Company of Michigan							
Insurance		27	27				27
Credit Life							
Annuity							
Accident and Sickness							
_		27	27		***************************************	J. S.	27
- Primerica Life Insurance Company of Canada		V - 30 3 - 6300 H. 4800					
Insurance	3,269		3,269				3,269
Credit Life	-,		,				
Annuity							
Accident and Sickness							
	3,269		3,269				3,269
RBC Life Insurance Company							
Insurance	5,382	86	5,468	99		99	5,567
Credit Life	0,002	00	0,100	00		33	0,00,
Annuity	239		239				239
Accident and Sickness	200		200				200
	5,621	86	5,707	99		99	5,806
- Reliable Life Insurance Company							
Insurance	150		150				150
Credit Life	150		150				130
Annuity						8	
Accident and Sickness							
Accident and Sickness	150		150				150
- Scotia Life Insurance Company							
			-				_
Insurance	7		7				7
Credit Life							
Annuity Accident and Sickness							
Accident and Sickness	7		7				
_	7		7				7

TABLE C
Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
SSQ, Insurance Company Inc.							
Insurance	100	429	529				529
Credit Life							
Annuity							
Accident and Sickness							
	100	429	529				529
SSQ, Life Insurance Company Inc.							
Insurance	25	1,240	1,265				1,265
Credit Life							
Annuity	186	2	188				188
Accident and Sickness					-2	-2	-2
	211	1,242	1,453		-2	-2	1,451
Sun Life Assurance Company of Canada							
Insurance	45,948	24,738	70,686	18,942	5,235	24,177	94,863
Credit Life							
Annuity	22,206	19,921	42,127				42,127
Accident and Sickness					6,275	6,275	6,275
	68,154	44,659	112,813	18,942	11,510	30,452	143,265
TD Life Insurance Company							
Insurance	50		50				50
Credit Life							
Annuity							
Accident and Sickness							
	50		50				50
Trans Global Life Insurance Company							
Insurance		6	6				6
Credit Life							
Annuity							
Accident and Sickness							
`		6	6				6
Union Life Mutual Assurance Company, The							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
					-		
United American Insurance Company							
Insurance	18		18				18
Credit Life							
Annuity							
Accident and Sickness							NAME OF THE OWNER.
	18		18				18

LIFE INSURANCE - 2017

TABLE C
Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims		Dividends			Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
Wawanesa Life Insurance Company, The							
Insurance	5,501	420	5,921	1,093		1,093	7,014
Credit Life							
Annuity	3,731		3,731				3,731
Accident and Sickness							
	9,232	420	9,652	1,093		1,093	10,745
Western Life Assurance Company							
Insurance	239	424	663				663
Credit Life							
Annuity	30		30				30
Accident and Sickness							
	269	424	693				693
2017 TOTALS	351,615	185,050	536,665	63,055	23,862	86,917	623,582

# PROPERTY AND CASUALTY AIRCRAFT INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	801	197	24.6
Allianz Global Risks US Insurance Company	823	2,870	348.7
Aspen Insurance UK Limited		1	
Berkley Insurance Company	29		
Canadian Applicators Insurance Reciprocal	1,218	870	71.4
Chubb Insurance Company of Canada	29	-31	
International Insurance Company of Hannover SE	-1		
Liberty Mutual Insurance Company	29	-9	
Lloyd's Underwriters	1,145	981	85.7
Mitsui Sumitomo Insurance Company, Limited	109	272	249.5
National Liability & Fire Insurance Company	362	827	228.5
Northbridge General Insurance Corporation	352	51	14.5
Old Republic Insurance Company of Canada	2		
SGI	58		
Starr Insurance & Reinsurance Limited	47	16	34.0
Temple Insurance Company	622	122	19.6
Westport Insurance Corporation	36		
XL Specialty Insurance Company	1,270	1,890	148.8
2017 TOTALS	\$ 6,931	\$ 8,057	116.2

# PROPERTY AND CASUALTY AUTOMOBILE ACCIDENT INSURANCE ACT

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Saskatchewan Auto Fund	933,530	808,771	86.6
2017 TOTALS	\$ 933,530	\$ 808,771	86.6

# PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	429	-33	
Allianz Global Risks US Insurance Company	4	-84	
American Road Insurance Company, The	592	804	135.8
Arch Insurance Canada Ltd.	54		
AssurePro Insurance Company Limited	1,589	907	57.1
Aviva General Insurance Company	549	255	46.4
Aviva Insurance Company of Canada	4,766	3,900	81.8
Chubb Insurance Company of Canada	778	-12	
Continental Casualty Company	201	-44	
Co-operators General Insurance Company	7,363	3,685	50.0
CUMIS General Insurance Company	17		
Dominion of Canada General Insurance Company, The	200	56	28.0
Economical Mutual Insurance Company	79	2	2.5
Electric Insurance Company	28	, 7	25.0
Elite Insurance Company	195	19	9.7
Federated Insurance Company of Canada	2,451	1,599	65.2
Guarantee Company of North America, The		-1	
Hartford Fire Insurance Company	30		
Intact Insurance Company	2,085	763	36.6
Liberty Mutual Insurance Company	274	236	86.1
Lloyd's Underwriters	2,316	1,371	59.2
Mitsui Sumitomo Insurance Company, Limited	7	-1	
My Mutual Insurance Limited	447	206	46.1
Northbridge General Insurance Corporation	547	747	136.6
Old Republic Insurance Company of Canada	19		
Portage la Prairie Mutual Insurance Company, The	731	361	49.4
Protective Insurance Company	13	36	276.9
Royal & Sun Alliance Insurance Company of Canada	2,180	998	45.8
Saskatchewan Mutual Insurance Company	9,137	7,816	85.5
Sentry Insurance A Mutual Company	8	-2	
SGI	161,571	41,369	25.6
Sovereign General Insurance Company, The	216	191	88.4
St. Paul Fire and Marine Insurance Company	221	39	17.6
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4		
Travelers Insurance Company of Canada	451	87	19.3
Wawanesa Mutual Insurance Company, The	7		
XL Specialty Insurance Company	80	39	48.8
Zurich Insurance Company Ltd.	2,306	2,246	97.4
2017 TOTALS	\$ 201,945	\$ 67,562	33.5

# PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	95	5	5.3
AIG Insurance Company of Canada	717	-19	
Allianz Global Risks US Insurance Company	1,429	457	32.0
Aviva Insurance Company of Canada	882	164	18.6
Berkley Insurance Company		20	
Boiler Inspection and Insurance Company of Canada, The	1,197	4	0.3
Canadian Northern Shield Insurance Company	3		
Chubb Insurance Company of Canada	173	117	67.6
Continental Casualty Company	153	9	5.9
Co-operators General Insurance Company	300	10	3.3
CUMIS General Insurance Company	53	4	7.5
Dominion of Canada General Insurance Company, The	44	37	84.1
Ecclesiastical Insurance Office plc	41	2	4.9
Economical Mutual Insurance Company	36		
Everest Insurance Company of Canada	4	3	75.0
Factory Mutual Insurance Company	3,634	2	0.1
Federated Insurance Company of Canada	156	30	19.2
Fenchurch General Insurance Company	165	685	415.2
Gore Mutual Insurance Company	14		
Great American Insurance Company	7	23	328.6
Industrial Alliance Pacific General Insurance Corporation	14,518	1,753	12.1
Intact Insurance Company	600	40	6.7
Lloyd's Underwriters	2,025	3,601	177.8
Millennium Insurance Corporation	7,676	1,974	25.7
Motors Insurance Corporation	696	203	29.2
Mutual Fire Insurance Company of British Columbia, The	33	12	36.4
My Mutual Insurance Limited	404		
National Liability & Fire Insurance Company	161	36	22.4
Northbridge General Insurance Corporation	165	40	24.2
Novex Insurance Company	2		
Optimum Insurance Company Inc.	2		
Royal & Sun Alliance Insurance Company of Canada	2,892	-278	
Saskatchewan Mutual Insurance Company	553	210	38.0
SGI	6,310	329	5.2
SGI Canada Insurance Services Ltd.	6		
Sovereign General Insurance Company, The	82	4	4.9
St. Paul Fire and Marine Insurance Company	5	2	40.0
Temple Insurance Company	238	515	216.4
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-1		
Travelers Insurance Company of Canada	19	58	305.3
Trisura Guarantee Insurance Company	374	-6	

# PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
	\$	\$		
Virginia Surety Company, Inc.	65	69	106.2	
Wawanesa Mutual Insurance Company, The	983	117	11.9	
Wynward Insurance Group	300	143	47.7	
Zurich Insurance Company Ltd.	453	-186		
2017 TOTALS	\$ 47,664	\$ 10,189	21.4	

# PROPERTY AND CASUALTY GUARANTEE INSURANCE

# SASKATCHEWAN - 2017

Kill Insurance Company of Canada         1229         6         4.7           Ach Insurance Camada Lid         5         ————————————————————————————————————	Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
Anive Insurance Canada Ltd. Awis Insurance Company (Canada Awis Rainsurance Company (Canadan Branch) Bartiey Insurance Company (Canadan Branch) Bartiey Insurance Company Canadan Farm Insurance Company Canadan Casuality Company Canada Casuality Company Canada Casuality Company Canada Casuality Company Canada Casuality Company Canadan Casuality Company Canada Casuality Cas		\$	\$	
Avilse Insurance Company of Canada AXIS Renisurance Company (Canadian Branch)  Berkiey Insurance Company 5 Berkiey Insurance Company 5 Cinciago Title Insurance Company 6 Cinciago Title Insurance Company 7 Conditian Fam Insurance Company 7 Continental Casuality Company 7 Continental Casuality Company 7 Conditinental Insurance Company 7 Conditinental Insurance Company 7 Conditinental Casuality Company 7 Conditinental Insurance Company 7 Conditinental Insurance Company 7 Composition Canada General Insurance Company 7 Composition Canada General Insurance Company 7 Conditinental Casuality Company 7 Conditinental Insurance Company 7 Composition Canada General Insurance Company 7 Company Ltd. 7 Commanda Mutual Insurance Company 7 Commanda Mutual Insurance Company 7 Company Ltd. 7 Commanda Mutual Insurance Company 7 Company Ltd. 7 Commanda Mutual Insurance Company 7 Commanda Mu	AIG Insurance Company of Canada	129	6	4.7
AXIS Reinsurance Company (Canadian Branch)	Arch Insurance Canada Ltd.	5		
Berkiey Insurance Corpany         5           Canadian Farm Insurance Corp.         10           Chicago Tife Insurance Corpany         499         130         261           Chicago Tife Insurance Company of Canada         724         526         727           Continental Casualty Company         132         33         260           Co-operators General Insurance Company         70         110         10           Core-Pointe Insurance Company         40         110         10           Core-Pointe Insurance Company         40         10         10           Coll MIS General Insurance Company Limited         2,595         1483         180.3           Dominion of Canada General Insurance Company Limited         2,595         676.7         761.7           Controllad Mutual Insurance Company Limited         2,595         676.7         761.7           Forchurch General Insurance Company         14         2         760.7           Forchurch General Insurance Company         18         2         23.0           Forchurch General Insurance Company         18         98.2         60.0           Geral American Titule Insurance Company         18         98.2         60.0           Hurffeel Fine Insurance Company         1,0         19.	Aviva Insurance Company of Canada	430	10	2.3
Canadian Farm Insurance Corp.         10           Chickago Title Insurance Company         489         130         26.1           Chuba Insurance Company of Canada         724         526         72.7           Condinental Casuality Company         132         338         25.0           Co-operators General Insurance Company         70         -10         -10           Corp. Folinte Insurance Company         40         -10         -10           CUMIS General Insurance Company         40         -10         -10           CUMIS General Insurance Company Limited         255         1,483         180.3           DAS Legal Protection Insurance Company Limited         256         975         761.7           Echelon Insurance Company Limited         356         822         230           Echelon Insurance Company Limited         357         822         230           Echelon Insurance Company Limited         357         822         230           Echelon Insurance Company Limited         357         822         230           Echelon Insurance Company Of Canada         52         13         92           Fed caread Insurance Company         16         28         92           Frest American Title Insurance Company         13	AXIS Reinsurance Company (Canadian Branch)		-3	
Chicago Title Insurance Company of Canada         489         130         26.1           Chubb Insurance Company of Canada         724         526         72.7           Continental Casualty Company         32         33         25.0           Co-operators General Insurance Company         70         1.0         1.0           Core-Pointe Insurance Company         4         1.0         1.0           CUMIS General Insurance Company         25         1.483         160.3           DAS Legal Protection Insurance Company Limited         2.595         1.0         1.0           Dominion of Canada General Insurance Company, The         33         975         761.7           Economical Mutual Insurance Company         14         2         14.3           FCT Insurance Company Lid.         3.576         82         23.0           FCE derated Insurance Company of Canada         52         13         10           Frederated Insurance Company of Canada         82         8         60           Frest American Insurance Company         11         980         60           Grant American Title Insurance Company         13         92         60           Hartor File Insurance Company of North America, The         13         10         95	Berkley Insurance Company	5		
Chubb Insurance Company of Canada         724         528         72.7           Continental Casualty Company         132         33         25.0           Co-operators General Insurance Company         70         1.0         1.0           CorrePointe Insurance Company         25         1.483         160.3           CMMIS General Insurance Company Limited         2.595         1.483         160.3           DAS Legal Protection Insurance Company, Limited         2.595         1.7         761.7           Echelon Insurance         128         975         761.7           Echelon Insurance Company Limited         3.576         82         23.0           Echelon Insurance Company Limited         3.576         82         23.0           Echelon Insurance Company Limited         3.576         82         23.0           Fechancial Insurance Company Lidited         3.576         82         23.0           Federated Insurance Company of Canada         52         1.3         1.0           Ferith American Insurance Company of Canada         52         1.3         2.0           Ferith American Insurance Company         1.3         92         8.0           Careal American Insurance Company         1.3         2.0         4.0	Canadian Farm Insurance Corp.	10		
Concinental Casuality Company         132         33         25.0           Co-operators General Insurance Company         70         -10         -10           CorePointe Insurance Company         4         -10         -10           CUMIS General Insurance Company         925         1,483         160.3           Dominion of Canada General Insurance Company, Imited         2,595         -76.7         -76.7           Echelon Insurance         128         975         761.7         -76.7           Economical Mutual Insurance Company, Ime         3         62         23.0           For Insurance Company Ltd.         3,576         82         23.0           For Insurance Company of Canada         52         13         25.0           Frest American Insurance Company of Canada         16         84         25.0           First American Insurance Company         16         84         25.0           Great American Insurance Company         16         84         25.0           Great American Insurance Company         10         2         96.0           Hartford Fire Insurance Company         13         92         96.0           Intertior Fire Insurance Company         13         3         30.0           Interti	Chicago Title Insurance Company	499	130	26.1
Co-operators General Insurance Company         70         -10           CorePointe Insurance Company         4	Chubb Insurance Company of Canada	724	526	72.7
COMPOINTS General Insurance Company         4         1,483         160.3           CUMIS General Insurance Company         925         1,483         160.3           DAS Legal Protection Insurance Company Limited         2,595	Continental Casualty Company	132	33	25.0
CUMIS General Insurance Company         925         1,483         160.3           DAS Legal Protection Insurance Company Limited         2,595	Co-operators General Insurance Company	70	-10	
DAS Legal Protection Insurance Company Limited         2.595           Dominion of Canada General Insurance Company, The         3           Echelon Insurance         128         975         761.7           Economical Mutual Insurance Company         14         2         14.3           FCT Insurance Company Ltd.         3,576         822         23.0           Federated Insurance Company of Canada         62         13	CorePointe Insurance Company	4		
Dominion of Canada General Insurance Company, The         3           Echelon Insurance         128         975         761.7           Economical Mutual Insurance Company         14         2         14.3           FCT Insurance Company Ltd.         3,576         822         23.0           Feederated Insurance Company of Canada         52         -13	CUMIS General Insurance Company	925	1,483	160.3
Echelon Insurance         128         975         761.7           Economical Mutual Insurance Company         14         2         14.3           FCT Insurance Company Ltd.         3,576         822         23.0           Federated Insurance Company of Canada         52         -13	DAS Legal Protection Insurance Company Limited	2,595		
Economical Mutual Insurance Company         14         2         14.3           FCT Insurance Company Ltd.         3,576         822         23.0           Federated Insurance Company of Canada         52         -13	Dominion of Canada General Insurance Company, The	3		
FCT Insurance Company Ltd.         3,576         822         23.0           Federated Insurance Company of Canada         52         -13	Echelon Insurance	128	975	761.7
Federated Insurance Company of Canada         52         -13           Fenchurch General Insurance Company         16         84         525.0           First American Title Insurance Company         3         -10	Economical Mutual Insurance Company	14	2	14.3
Fenchurch General Insurance Company         16         84         525.0           First American Title Insurance Company         3         -10           Great American Insurance Company         11	FCT Insurance Company Ltd.	3,576	822	23.0
First American Title Insurance Company         3         -10           Great American Insurance Company         11	Federated Insurance Company of Canada	52	-13	
Great American Insurance Company         11           Guarantee Company of North America, The         1,638         982         60.0           Hartford Fire Insurance Company         2         19         950.0           Industrial Alliance Pacific General Insurance Corporation         510         22         4.3           Intact Insurance Company         1,369         -102	Fenchurch General Insurance Company	16	84	525.0
Guarantee Company of North America, The         1,638         982         60.0           Hartford Fire Insurance Company         2         19         950.0           Industrial Alliance Pacific General Insurance Corporation         510         22         4.3           Intact Insurance Company         1,369         -102         -102           International Insurance Company of Hannover SE         -1         -1           La Capitale General Insurance Company         31         300.0           Liberty Mutual Insurance Company         473         46         40.7           Liberty Mutual Insurance Company         2         1         50.0           National Liability & Fire Insurance Company         231         32         13.9           Northbridge General Insurance Company         231         32         13.9           Novex Insurance Company         12         11         91.7           Personal Insurance Company, The         3         1,611         1,770.3           Saskatchewan Mutual Insurance Company         6         3,766         1,095         29.1           SGI Canada Insurance Services Ltd.         8	First American Title Insurance Company	3	-10	
Hartford Fire Insurance Company         2         19         950.0           Industrial Alliance Pacific General Insurance Corporation         510         22         4.3           Intact Insurance Company         1,369         -102	Great American Insurance Company	11		
Industrial Alliance Pacific General Insurance Corporation         510         22         4.3           Intact Insurance Company         1,369         -102           International Insurance Company of Hannover SE         -1           La Capitale General Insurance Inc.         31           Lawyers' Professional Indemnity Company         1         3         300.0           Liberty Mutual Insurance Company         113         46         40.7           Lloyd's Underwriters         473         41         8.7           National Liability & Fire Insurance Company         2         1         50.0           Northbridge General Insurance Corporation         231         32         13.9           Novex Insurance Company         12         11         91.7           Personal Insurance Company, The         3         1,611         1,770.3           Saskatchewan Mutual Insurance Company         6         1,095         29.1           SGI Canada Insurance Services Ltd.         8         4         4.3	Guarantee Company of North America, The	1,638	982	60.0
Intact Insurance Company         1,369         -102           International Insurance Company of Hannover SE         -1           La Capitale General Insurance Inc.         31           Lawyers' Professional Indemnity Company         1         3         300.0           Liberty Mutual Insurance Company         113         46         40.7           Lloyd's Underwriters         473         41         8.7           National Liability & Fire Insurance Company         2         1         50.0           Northbridge General Insurance Corporation         231         32         13.9           Novex Insurance Company         12         11         91.7           Personal Insurance Company, The         3         1,811         1,770.3           Saskatchewan Mutual Insurance Company         6         1,91         29.1           SGI         3,766         1,095         29.1           SGI Canada Insurance Services Ltd.         8         1,095         29.1	Hartford Fire Insurance Company	2	19	950.0
International Insurance Company of Hannover SE       -1         La Capitale General Insurance Inc.       31         Lawyers' Professional Indemnity Company       1       3       300.0         Liberty Mutual Insurance Company       113       46       40.7         Lloyd's Underwriters       473       41       8.7         National Liability & Fire Insurance Company       2       1       50.0         Northbridge General Insurance Corporation       231       32       13.9         Novex Insurance Company       12       11       91.7         Personal Insurance Company, The       3       1,611       1,770.3         Saskatchewan Mutual Insurance Company       6       1,095       29.1         SGI Canada Insurance Services Ltd.       8	Industrial Alliance Pacific General Insurance Corporation	510	22	4.3
La Capitale General Insurance Inc.       31         Lawyers' Professional Indemnity Company       1       3       300.0         Liberty Mutual Insurance Company       113       46       40.7         Lloyd's Underwriters       473       41       8.7         National Liability & Fire Insurance Company       2       1       50.0         Northbridge General Insurance Corporation       231       32       13.9         Novex Insurance Company       12       11       91.7         Personal Insurance Company, The       3       1,611       1,770.3         Saskatchewan Mutual Insurance Company       6       1,095       29.1         SGI Canada Insurance Services Ltd.       8	Intact Insurance Company	1,369	-102	
Lawyers' Professional Indemnity Company       1       3       300.0         Liberty Mutual Insurance Company       113       46       40.7         Lloyd's Underwriters       473       41       8.7         National Liability & Fire Insurance Company       2       1       50.0         Northbridge General Insurance Corporation       231       32       13.9         Novex Insurance Company       12       11       91.7         Personal Insurance Company, The       3       1,611       1,770.3         Saskatchewan Mutual Insurance Company       6       1,095       29.1         SGI Canada Insurance Services Ltd.       8       50.0       1,095       29.1	International Insurance Company of Hannover SE		-1	
Liberty Mutual Insurance Company Lloyd's Underwriters 473 A11 8.7  National Liability & Fire Insurance Company 2 11 50.0  Northbridge General Insurance Corporation 231 32 13.9  Novex Insurance Company 12 11 91.7  Personal Insurance Company, The 3  Royal & Sun Alliance Insurance Company of Canada 91 1,611 1,770.3  Saskatchewan Mutual Insurance Company 6  SGI SGI Canada Insurance Services Ltd. 8	La Capitale General Insurance Inc.	31		
Lloyd's Underwriters       473       41       8.7         National Liability & Fire Insurance Company       2       1       50.0         Northbridge General Insurance Corporation       231       32       13.9         Novex Insurance Company       12       11       91.7         Personal Insurance Company, The       3           Royal & Sun Alliance Insurance Company of Canada       91       1,611       1,770.3         Saskatchewan Mutual Insurance Company       6       1,095       29.1         SGI Canada Insurance Services Ltd.       8	Lawyers' Professional Indemnity Company	1	3	300.0
National Liability & Fire Insurance Company  Northbridge General Insurance Corporation  231  Novex Insurance Company  Personal Insurance Company, The  33  Royal & Sun Alliance Insurance Company of Canada  91  1,611  1,770.3  Saskatchewan Mutual Insurance Company  6  SGI  SGI Canada Insurance Services Ltd.  8	Liberty Mutual Insurance Company	113	46	40.7
Northbridge General Insurance Corporation 231 32 13.9  Novex Insurance Company 12 11 91.7  Personal Insurance Company, The 3  Royal & Sun Alliance Insurance Company of Canada 91 1,611 1,770.3  Saskatchewan Mutual Insurance Company 6 3,766 1,095 29.1  SGI Canada Insurance Services Ltd. 8	Lloyd's Underwriters	473	41	8.7
Novex Insurance Company Personal Insurance Company, The 3 Royal & Sun Alliance Insurance Company of Canada 91 1,611 1,770.3 Saskatchewan Mutual Insurance Company 6 SGI 3,766 1,095 29.1 SGI Canada Insurance Services Ltd.	National Liability & Fire Insurance Company	2	1	50.0
Personal Insurance Company, The 3 Royal & Sun Alliance Insurance Company of Canada 91 1,611 1,770.3 Saskatchewan Mutual Insurance Company 6 SGI 3,766 1,095 29.1 SGI Canada Insurance Services Ltd. 8	Northbridge General Insurance Corporation	231	32	13.9
Royal & Sun Alliance Insurance Company of Canada 91 1,611 1,770.3  Saskatchewan Mutual Insurance Company 6  SGI 3,766 1,095 29.1  SGI Canada Insurance Services Ltd. 8	Novex Insurance Company	12	11	91.7
Saskatchewan Mutual Insurance Company 6 SGI 3,766 1,095 29.1 SGI Canada Insurance Services Ltd. 8	Personal Insurance Company, The	3		
SGI       3,766       1,095       29.1         SGI Canada Insurance Services Ltd.       8	Royal & Sun Alliance Insurance Company of Canada	91	1,611	1,770.3
SGI Canada Insurance Services Ltd. 8	Saskatchewan Mutual Insurance Company	6		
	SGI	3,766	1,095	29.1
Sovereign General Insurance Company, The 10 -2	SGI Canada Insurance Services Ltd.	8		
	Sovereign General Insurance Company, The	10	-2	

# PROPERTY AND CASUALTY GUARANTEE INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
	\$	\$		
St. Paul Fire and Marine Insurance Company	3	4	133.3	
Stewart Title Guaranty Company	865	375	43.4	
Travelers Insurance Company of Canada	2,469	1,013	41.0	
Trisura Guarantee Insurance Company	1,079	3	0.3	
Triton Insurance Company	6			
Unica Insurance Inc.	31			
Western Surety Company	5,164	-67		
Wynward Insurance Group	53			
Zurich Insurance Company Ltd.	24	-30		
2017 TOTALS	\$ 27,291	\$ 9,091	33.3	

# PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	3,173	-391	
Allianz Global Risks US Insurance Company	1,511	-1,877	
Allied World Specialty Insurance Company	205	120	58.5
Arch Insurance Canada Ltd.	995	532	53.5
Aspen Insurance UK Limited	-56	-39	
Associated Electric & Gas Insurance Services Limited	16		
Aviva Insurance Company of Canada	9,055	4,651	51.4
AXIS Reinsurance Company (Canadian Branch)	1,079	516	47.8
Berkley Insurance Company	434	4,611	1,062.4
Canadian Lawyers Insurance Association	853	187	21.9
Canadian Northern Shield Insurance Company	28		
Canadian Universities Reciprocal Insurance Exchange	555	13,124	2,364.7
Canassurance Insurance Company	1	3	300.0
Chubb Insurance Company of Canada	4,186	207	4.9
Community Newspapers Reciprocal Insurance Exchange	13		
Continental Casualty Company	2,996	-2,187	
Co-operators General Insurance Company	8,768	5,686	64.8
Coseco Insurance Company	19		
CUMIS General Insurance Company	1,327	446	33.6
Dominion of Canada General Insurance Company, The	361	-6	
Ecclesiastical Insurance Office plc	401	45	11.2
Echelon Insurance	29		
Economical Mutual Insurance Company	476	-16	
Electric Insurance Company	169	1	0.6
Everest Insurance Company of Canada	1,134	264	23.3
Federated Insurance Company of Canada	3,148	740	23.5
Germania Mutual Insurance Company	176	-73	
Gore Mutual Insurance Company	43	5	11.6
Great American Insurance Company	430	-92	
Guarantee Company of North America, The	267	243	91.0
Hartford Fire Insurance Company	6	-204	
HDI Global SE Canada Branch	37	25	67.6
Healthcare Insurance Reciprocal of Canada	1,552	960	61.9
Intact Insurance Company	4,167	755	18.1
International Insurance Company of Hannover SE	305	106	34.8
Ironshore Insurance Ltd.	293	456	155.6
Jewelers Mutual Insurance Company	30		
Liberty Mutual Insurance Company	1,030	862	83.7
Lloyd's Underwriters	27,757	-86,812	
MAX Canada Insurance Company	54	81	150.0
Millennium Insurance Corporation	46		

# PROPERTY AND CASUALTY LIABILITY INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Mutual Fire Insurance Company of British Columbia, The	207	113	54.6
My Mutual Insurance Limited	1,451	496	34.2
National Liability & Fire Insurance Company	293	214	73.0
Nordic Insurance Company of Canada, The		-9	
Northbridge General Insurance Corporation	3,086	2,782	90.1
Novex Insurance Company	275	-26	
Old Republic Insurance Company of Canada	87	9	10.3
Omega General Insurance Company	74	11	14.9
Optimum Insurance Company Inc.	54	-31	
Personal Insurance Company, The	35		
Portage la Prairie Mutual Insurance Company, The	400	14	3.5
Real Estate Insurance Exchange	545	128	23.5
Red River Valley Mutual Insurance Company	846	-7	
Royal & Sun Alliance Insurance Company of Canada	2,121	-540	
Saskatchewan Mutual Insurance Company	2,785	1,706	61.3
SCOR UK Company Limited	87	88	101.1
Scottish & York Insurance Co. Limited		-348	
Sentry Insurance A Mutual Company	98	153	156.1
SGI	34,248	6,898	20.1
SGI Canada Insurance Services Ltd.	2		
Sompo Japan Nipponkoa Insurance Inc.	4		
Sovereign General Insurance Company, The	1,806	264	14.6
St. Paul Fire and Marine Insurance Company	438	-688	
Starr Insurance & Reinsurance Limited	16	13	81.3
SUMAssure Insurance Reciprocal	1,197	253	21.1
T.H.E. Insurance Company	1		
Temple Insurance Company	1,058	566	53.5
Tokio Marine & Nichido Fire Insurance Co., Ltd.	109	34	31.2
Travelers Insurance Company of Canada	1,880	1,131	60.2
Trisura Guarantee Insurance Company	920	146	15.9
Wawanesa Mutual Insurance Company, The	4,755	1,604	33.7
Westport Insurance Corporation	846	173	20.4
Wynward Insurance Group	3,583	500	14.0
XL Reinsurance America Inc.	484	96	19.8
XL Specialty Insurance Company	2,012	1,089	54.1
Zurich Insurance Company Ltd.	1,966	3,237	164.6
2017 TOTALS	\$ 144,838	\$ -37,002	

# PROPERTY AND CASUALTY MARINE INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
AIG Insurance Company of Canada	2,719	1,359	50.0
Allianz Global Risks US Insurance Company		-158	
Aviva General Insurance Company	11	4	36.4
Aviva Insurance Company of Canada	107	107	100.0
Berkley Insurance Company	3		
Chubb Insurance Company of Canada	61	58	95.1
Continental Casualty Company	19	5	26.3
Co-operators General Insurance Company	847	402	47.5
Elite Insurance Company	235	95	40.4
Great American Insurance Company	19	6	31.6
HDI Global SE Canada Branch	3	1	33.3
Intact Insurance Company	246	-108	
International Insurance Company of Hannover SE	584	1	0.2
Liberty Mutual Insurance Company		207	
Lloyd's Underwriters	705	631	89.5
Northbridge General Insurance Corporation	51	72	141.2
Royal & Sun Alliance Insurance Company of Canada	23	1	4.3
Sovereign General Insurance Company, The	847	402	47.5
St. Paul Fire and Marine Insurance Company	375	-44	
Sunderland Marine Insurance Company Limited	-6	29	
Traders General Insurance Company	3	2	66.7
Travelers Insurance Company of Canada	14	-1	
XL Specialty Insurance Company	21	10	47.6
2017 TOTALS	\$ 6,887	\$ 3,081	44.7

# PROPERTY AND CASUALTY MORTGAGE INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written		Direct Claims Incurred		Loss Ratio
	\$		\$		2
Canada Guaranty Mortgage Insurance Company		11,766		1,616	13.7
FCT Insurance Company Ltd.		81		46	56.8
Genworth Financial Mortgage Insurance Company Canada		29,906		11,593	38.8
2017 TOTALS	\$	41,753	\$	13,255	31.7

# PROPERTY AND CASUALTY PROPERTY INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	980	109	11.1
AIG Insurance Company of Canada	16,558	12,654	76.4
Alberta Motor Association Insurance Company	21		
Allianz Global Risks US Insurance Company	7,937	-21,122	
Allied World Specialty Insurance Company	2,564	369	14.4
American Bankers Insurance Company of Florida	12,122	3,256	26.9
Arch Insurance Canada Ltd.	328	496	151.2
Aspen Insurance UK Limited		-88	
Asset Protection Insurance Exchange	520	35	6.7
Associated Electric & Gas Insurance Services Limited	237		
Aviva General Insurance Company	1,920	1,441	75.1
Aviva Insurance Company of Canada	33,051	28,228	85.4
AXA Insurance Company	20	5	25.0
AXIS Reinsurance Company (Canadian Branch)	8	-13	
BCAA Insurance Corporation		95	
Berkley Insurance Company	3		
Boiler Inspection and Insurance Company of Canada, The	-3	-71	
CAA Insurance Company	2,741	1,337	48.8
Canadian Egg Industry Reciprocal Alliance - CEIRA	305	-32	
Canadian Farm Insurance Corp.	3,341	1,615	48.3
Canadian Northern Shield Insurance Company	60	115	191.7
Canadian Universities Reciprocal Insurance Exchange	843	462	54.8
Canassurance Insurance Company	2	7	350.0
Chubb Insurance Company of Canada	5,443	-1,140	
Continental Casualty Company	4,984	221	4.4
Co-operators General Insurance Company	81,538	58,632	71.9
Coseco Insurance Company	1,622	848	52.3
CUMIS General Insurance Company	3,674	1,003	27.3
Dominion of Canada General Insurance Company, The	776	233	30.0
Ecclesiastical Insurance Office plc	2,172	1,153	53.1
Echelon Insurance	483	128	26.5
Economical Mutual Insurance Company	5,984	3,926	65.6
Elite Insurance Company	396	260	65.7
Everest Insurance Company of Canada	634	474	74.8
Factory Mutual Insurance Company	7,470	-4	
Federated Insurance Company of Canada	7,564	1,999	26.4
First North American Insurance Company	792	54	6.8
Germania Mutual Insurance Company	3,981	1,465	36.8
Gore Mutual Insurance Company	116	128	110.3
Great American Insurance Company	1,166	1,254	107.5
Guarantee Company of North America, The	172	47	27.3

# PROPERTY AND CASUALTY PROPERTY INSURANCE

# SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
	\$	\$		
Hartford Fire Insurance Company	1,699	2,083	122.6	
HDI Global SE Canada Branch	5,628	1,983	35.2	
Healthcare Insurance Reciprocal of Canada	11			
Industrial Alliance Pacific General Insurance Corporation	1	1	100.0	
Intact Insurance Company	10,415	7,082	68.0	
International Insurance Company of Hannover SE	386	202	52.3	
Ironshore Insurance Ltd.	208	120	57.7	
Jevco Insurance Company		-14		
Jewelers Mutual Insurance Company	198	40	20.2	
Legacy General Insurance Company	167	6	3.6	
Liberty Mutual Insurance Company	2,853	1,682	59.0	
Lloyd's Underwriters	26,500	30,366	114.6	
MAX Canada Insurance Company	1,584	782	49.4	
Millennium Insurance Corporation	172			
Mitsui Sumitomo Insurance Company, Limited	34			
Mutual Fire Insurance Company of British Columbia, The	3,724	2,914	78.2	
My Mutual Insurance Limited	21,275	11,016	51.8	
National Liability & Fire Insurance Company	1,575	149	9.5	
New Home Warranty Insurance (Canada) Corporation, The	103	74	71.8	
Northbridge General Insurance Corporation	32,103	21,317	66.4	
Northbridge Personal Insurance Corporation	21	5	23.8	
Novex Insurance Company	343	241	70.3	
Old Republic Insurance Company of Canada	9	2	22.2	
Omega General Insurance Company	296	77	26.0	
Optimum Insurance Company Inc.	320	84	26.3	
Orion Travel Insurance Company	2,141	1,196	55.9	
Peace Hills General Insurance Company	7,241	6,313	87.2	
Personal Insurance Company, The	2,155	1,161	53.9	
Petline Insurance Company	888	386	43.5	
Portage la Prairie Mutual Insurance Company, The	9,005	3,461	38.4	
Poultry Insurance Exchange Reciprocal of Canada	83			
Primmum Insurance Company	1,789	852	47.6	
RBC Insurance Company of Canada	440	85	19.3	
Red River Valley Mutual Insurance Company	7,497	2,480	33.1	
Royal & Sun Alliance Insurance Company of Canada	10,915	6,932	63.5	
Saskatchewan Mutual Insurance Company	34,585	18,101	52.3	
SCOR UK Company Limited	650	196	30.2	
Scottish & York Insurance Co. Limited		2		
Security National Insurance Company	5,436	3,899	71.7	
SGI	313,217	162,604	51.9	
SGI Canada Insurance Services Ltd.	538	67	12.5	

# PROPERTY AND CASUALTY PROPERTY INSURANCE

#### SASKATCHEWAN - 2017

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Sompo Japan Nipponkoa Insurance Inc.	30		
Sovereign General Insurance Company, The	4,948	1,847	37.3
St. Paul Fire and Marine Insurance Company	2,056	3,223	156.8
Starr Insurance & Reinsurance Limited	1,071	723	67.5
SUMAssure Insurance Reciprocal	4,632	2,004	43.3
TD Home and Auto Insurance Company	374	541	144.7
Temple Insurance Company	2,188	149	6.8
Tokio Marine & Nichido Fire Insurance Co., Ltd.	141	147	104.3
Traders General Insurance Company	258	139	53.9
Trans Global Insurance Company	397	11	2.8
Travelers Insurance Company of Canada	1,176	1,224	104.1
Trisura Guarantee Insurance Company	7,616	6,909	90.7
Triton Insurance Company	642	106	16.5
Unifund Assurance Company	371	242	65.2
Waterloo Insurance Company	19	26	136.8
Wawanesa Mutual Insurance Company, The	143,781	88,408	61.5
Westport Insurance Corporation	3,817	8,448	221.3
Wynward Insurance Group	16,050	5,719	35.6
XL Specialty Insurance Company	1,395	448	32.1
Zurich Insurance Company Ltd.	3,525	7,837	222.3
2017 TOTALS	\$ 913,217	\$ 515,677	56.5