

# Statistical Report 2013

Financial and Consumer Affairs Authority of Saskatchewan

Superintendent of Insurance

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August 7, 2014

TO THE HONOURABLE GORDON S. WYANT, Q.C. Minister of Justice and Attorney General Government of Saskatchewan

Dear Mr. Wyant:

I am pleased to submit the statistical report of the Superintendent of Insurance for the year ended December 31, 2013.

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

Respectfully submitted,

Dave Wild

Superintendent of Insurance

#### Classification of Insurers - December 31, 2013

#### Federally Registered Companies

Current Insurers	161
Discontinuing Insurers	9
Exclusive Reinsurers	4
Fraternal Societies	9
Underwriters Agencies	1

184

#### Provincial and Extra-Provincial Insurers

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

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### Crown Corporations

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**Total Licensees** 

\_\_\_\_238

### New Insurance Companies Licensed in 2013

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

		ce	

AXA Art Insurance Corporation September 16, 2013

CAA Insurance Company (Ontario) June 20, 2013

Ironshore Insurance Ltd. December 2, 2013

LS-Travel, Insurance Company July 5, 2013

Companies Withdrawn in 2013 Date Withdrawn

Massachusetts Mutual Life Insurance Company December 6, 2013

PMI Mortgage Insurance Company Canada December 31, 2013

#### Changes in 2013

Arch Insurance Canada Ltd. assumed all liabilities and rights in respect of all policies of insurance issued by Arch Insurance Company effective January 1, 2013.

Chartis Insurance Company of Canada changed corporate name to AIG Insurance Company of Canada effective July 1, 2013.

Chicago Title Insurance Company assumed all liabilities and rights in respect of all policies of insurance issued by Fidelity National Title Insurance Company effective February 4, 2013.

CUMIS Life Insurance Company assumed all liabilities and rights in respect of all policies of insurance issued by CMFG Life Insurance Company effective September 30. 2013.

Grain Insurance and Guarantee Company changed corporate name to Wynward Insurance Group effective May 1, 2013.

Household Life Insurance Company changed corporate name to Pavonia Life Insurance Company of Michigan effective December 23, 2013.

International Insurance Company of Hannover Limited changed corporate name to International Insurance Company of Hannover PLC effective August 30, 2013.

LS Mutual Life Insurance Company changed corporate name to Humania Assurance Inc. effective May 1, 2013.

The Manufacturers Life Insurance Company assumed all liabilities and rights in respect of all policies of insurance issued by Manulife Canada Ltd. effective December 30, 2013.

#### Changes Previously Not Reported

ACA Assurance ceased transacting the business of insurance in Saskatchewan effective April 30, 2011.

The Union Life Mutual Assurance Company assumed all liabilities and rights in respect of all policies of insurance issued by ACA Assurance effective September 30, 2008.

Utica Mutual Insurance Company ceased transacting the business of insurance in Saskatchewan effective October 18, 2006.

### Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2013. Information relating to the prior year may have been adjusted by reporting insurers.

	<u>2013</u> \$000	<u>2012</u> \$000	Change %
Premiums Written	<b>4000</b>	φοσσ	
Life Other	\$ 858,112 \$ 2,725,294	\$ 710,401 \$ 2,563,156	20.8 6.3
<u>Disbursements</u>			
Life Other	\$ 562,872 \$ 1,747,688	\$ 545,089 \$ 1,698,007	3.3 2.9
Loss Ratios			
Life Other	65.6 64.1	76.7 66.2	-14.5 -3.2

### 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	2013	2012	2011	2010	2009	
Accident & Sickness Only	12	9	8	8	8	
Adjusting Firm	39	38	34	33	31	
All Classes other than Life	589	575	560	553	543	
General RIA	296	292	291	277	0	
General Third Party Administrator	14	12	11	8	0	
Hail	56	58	61	58	53	
Hail Adjusting Firm	2	2	3	3	3	
Life and Accident & Sickness	829	814	780	763	747	
Life RIA	425	419	417	381	0	
Life Third Party Administrator	4	4	3	2	0	
Travel	86	82	72	70	68	
Warranty – Administrators	0	0	0	0	9	
Warranty – Dealers	0	0	0	0	425	
Total	2,352	2,305	2,240	2,156	1,887	

AGENTS/SALESPERSONS/ADJUSTERS								
Class of License	2013	2012	2011	2010	2009			
Accident & Sickness Only	114	96	98	82	77			
Adjusters Representatives	292	262	222	16	115			
All Classes other than Life	4,328	4,072	3,700	3,345	3,066			
All Classes other than Life (Restricted Auto)	83	0	0	0	0			
Hail	831	835	850	868	882			
Hail Adjuster Rep's	91	91	174	167	167			
Hail Adjusters	229	224	131	125	117			
Life and Accident & Sickness	3,455	3,305	3,104	2,992	2,884			
Travel	953	918	457	381	377			
Total	10,376	9,803	8,736	7,976	7,685			

Complaints received and resolved by the Councils were as follows:

COMPLAINTS RECEIVED									
Council 2013 2012 2011 2010 2009									
General Insurance Council	42	48	95	39	31				
Hail Insurance Council	3	1	3	1	11				
Life Insurance Council	40	28	44	27	40				
Total	Total 85 77 142 67 82								

COMPLAINTS FINALIZED						
Council	2013	2012	2011	2010	2009	
General Insurance Council	29	43	85	30	30	
Hail Insurance Council	2	1	5	0	16	
Life Insurance Council	22	25	39	23	57	
Total	53	69	129	53	103	

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Disciplinary actions resulting from investigation of 2013 complaints were:

#### **General Insurance Council**

Complaints & Investigation Committee:

- Cautionary Letters
- Consensual Agreements (fines, costs, restitution) 4

#### Hail Insurance Council

Complaints & Investigation Committee:

- Cautionary Letters 1

### Life Insurance Council

Complaints & Investigation Committee:

- Cautionary Letters 2
- Consensual Agreements (fines, costs, restitution) 6

#### **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, 2013.

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
ACE INA Insurance		1200 - 25 York Street Toronto ON M5J2V5	B.C.D.
ACE INA Life Insurance		1400 - 25 York Street Toronto ON M5J2V5	A.E.
ACTRA Fraternal Benefit Society		1000 Yonge Street Toronto ON M4W2K2	Fraternal.
Additional Municipal Hail Limited		2100 Cornwall Street Regina SK S4P2K7	C.
Aetna Life Insurance Company		1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.E.
Affiliated FM Insurance Company		500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
AIG Insurance Company of Canada		145 Wellington Street West Toronto ON M5J1H8	B.D.
Alberta Motor Association Insurance Company	MA:	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7 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		700 - 2005 Sheppard Avenue East Willowdale ON M2J5B4	Discont.
Allstate Insurance Company of Canada		100 - 27 Allstate Parkway Markham ON L3R5P8	Discont.
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		355 Wellington Street, 2nd Floor London ON N6A3N7	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.		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.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Associated Electric & Gas Insurance Services Limited		2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Assumption Mutual Life Insurance Company	MA:	770 Main Street  Moncton NB E1C8L1 P.O. Box 160	A.E.
Assurant Life of Canada		Moncton NB E1C8L1 2000 - 5000 Yonge Street Toronto ON M2N7E9	Α.
AssurePro Insurance Company Limited		200 Albert Street North Regina SK S4R5E2	D.
Atradius Credit Insurance N.V.		83 Little Bridge Street, Unit 12 Almonte ON K0A1A0	D.
Aviva Insurance Company of Canada		2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
AXA Art Insurance Corporation		500 King Street West, 3rd Floor Toronto ON M5V1L9	D.
AXA Equitable Life Insurance Company		606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
AXA Insurance (Canada)		1500-A, 700 University Avenue Toronto ON M5G0A1	B.C.D.
AXA Pacific Insurance Company		1500-A, 700 University Avenue Toronto ON M5G0A1	B.C.D.
AXIS Reinsurance Company (Canadian Branch)		1010 - 70 York Street Toronto ON M5J1S9	B.C.D.
BCAA Insurance Corporation		4567 Canada Way Burnaby BC V5G4T1	Discont.
Belair Insurance Company Inc.		300 - 7101 Jean-Talon Street East Anjou QC H1M3T6	D.
Berkley Insurance Company		1000 - 145 King Street West Toronto ON M5H1J8	B.C.D.
Blue Cross Life Insurance Company of Canada		P.O. Box 220, 644 Main Street Moncton NB E1C8L3	A.E.
BMO Life Assurance Company		60 Yonge Street Toronto ON M5E1H5	A.E.
BMO Life Insurance Company		60 Yonge Steet Toronto ON M5E1H5	A.E.
Boiler Inspection and Insurance Company of Canada, The		3000 - 250 Yonge Street Toronto ON M5B2L7	B.D.
CAA Insurance Company of Ontario		60 Commerce Valley Drive East Thornhill ON L3T7P9	B.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canada Guaranty Mortgage Insurance Company		400 - 1 Toronto Street Toronto ON M5C2V6	D.
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.		310 - 13220 St. Albert Trail Edmonton AB T5L4W1	B.D.
Canadian Northern Shield Insurance Company	MA:	1900 - 555 West Hastings Street Vancouver BC V6B4N6 800 - 18 York Street	B.D.
Canadian Premier Life Insurance Company		Toronto ON M5J2T8 5000 Yonge Street Toronto ON M2N7J8	A.E.
Canadian Union Insurance Company		2475 Laurier Boulevard Quebec QC G1T1C4	D.
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		1 Adelaide Street East Toronto ON M5C2V9	B.D.
CIBC Life Insurance Company Limited		900 - 3 Robert Speck Parkway Mississauga ON L4Z2G5	A.E.
CIGNA Life Insurance Company of Canada		606 - 55 Town Centre Court Scarborough ON M1P4X4	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		606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Continental Casualty Company		1500 - 250 Yonge Street Toronto ON M5B2L7	B.C.D.
Co-operative Hail Insurance Company Limited		2709 - 13th Avenue Regina SK S4T1N4	<b>C</b> .
Co-operators General Insurance Company	MA:	P.O. Box 777 Regina SK S4P3A8 130 Macdonell Street Guelph ON N1H6P8	B.C.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Co-operators Life Insurance Company		1920 College Avenue Regina SK S4P1C4	A.E.
CorePointe Insurance Company		1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Coseco Insurance Company		5600 Cancross Court Mississauga ON L5R3E9	B.D.
CT Financial Assurance Company		120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.
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 des 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 General Insurance Company		300 - 2680 Matheson Boulevard East Mississauga ON L4W0A5	B.D.
Economical Mutual Insurance Company		P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	B.D.
Electric Insurance Company		2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	D.
Elite Insurance Company		2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Empire Life Insurance Company, The		259 King Street East Kingston ON K7L3A8	A.E.
Employers Insurance Company of Wausau		1000 - 181 Bay Street Toronto ON M5J2T3	Discont.
Equitable General Insurance Company, The	MA:	202 - 2475 Laurier Boulevard Quebec QC G1T1C4 130 Macdonell Street	Discont.
Equitable Life Insurance Company of Canada, The		Guelph ON N1H6P8 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.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Everest Insurance Company of Canada	1	602 - 130 Bloor Street West Toronto ON M5S1N5	B.C.D.
Excellence Life Insurance Company, The		202 - 5055 Metropolitain Boulevard East Montreal QC H1R1Z7	A.E.
Factory Mutual Insurance Company		500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
Faithlife Financial		470 Weber Street North Waterloo ON N2J4G4	Fraternal.
FCT Insurance Company Ltd.		2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
Federal Insurance Company		1 Adelaide Street East Toronto ON M5C2V9	B.D.
Federated Insurance Company of Canada		P.O. Box 5800, 255 Commerce Drive Winnipeg MB R3C3C9	B.C.D.
Federation Insurance Company of Canada	MA:	1400 - 1 Ville Marie Place Montreal QC H3B2B2 P.O. Box 2000, 111 Westmount Road South	Discont.
Fenchurch General Insurance Company		Waterloo ON N2J4S4 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		10727 - 82 Avenue Edmonton AB T6E2B1	A.E.
First North American Insurance Company		2 Queen Street East, 6th Floor Toronto ON M5C3G7	D.
Foresters Life Insurance Canada		3 - 1660 Tech Avenue Mississauga ON L4W5S8	A.E.
General American Life Insurance Company		1981 McGill College Avenue, 13th Floor 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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Grand Orange Lodge of British America, Benefit Fund, The	94 Sheppard Avenue West Willowdale ON M2N1M5	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	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1	D.
Guarantee Company of North America, The	A: 2100 - 5140 Yonge Street Toronto ON M2N6L7 1400 - 4950 Yonge Street Toronto ON M2N6K1	B.D.
Hartford Fire Insurance Company	P.O. Box 112, 1010 - 121 King Street West Toronto ON M5H3T9	B.C.D.
Hartford Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
HDI-Gerling Industrie Versicherung AG	1900 - 181 University Avenue Toronto ON M5H3M7	B.D.
Humania Assurance Inc.	P.O. Box 10000, 1555 Girouard Street West St-Hyacinthe QC J2S7C8	A.E.
Independent Order of Foresters, The	789 Don Mills Road, 16th Floor Toronto ON M3C1T9	Fraternal.
Industrial Alliance Insurance and Financial Services Inc.	1080 Grande Allee West, P.O. Box 1907 Station Terminus Quebec QC G1K7M3	A.E.
Industrial Alliance Pacific General Insurance Corporation	1080 Grande Allee West Quebec QC G1S1C7  IA: 1080 Grande Allee West, P.O. Box 1907 Station Terminus	D.
Intact Insurance Company	Quebec QC G1K7M3 1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.
International Insurance Company of Hannover PLC	201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	B.D.
Ironshore Insurance Ltd.	1500 - 320 Bay Street Toronto ON M5H2A6	B.D.
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	100 - 139 Front Street Belleville ON K8N5B5	Fraternal.
La Capitale General Insurance Inc.	625 St-Amable Street Quebec QC G1R2G5	B.C.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
La Capitale Insurance and Financial Services Inc.		625 St-Amable 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		1000 - 181 Bay Street Toronto ON M5J2T3	A.E.
Liberty Mutual Insurance Company		1000 - 181 Bay Street Toronto ON M5J2T3	B.D.
Life Insurance Company of North America		606 - 55 Town Centre Court Scarborough ON M1P4X4	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 St-Hyacinthe QC J2S2Z6	A.E.
L'Unique General Insurance Inc.		625 St-Amable Street Quebec QC G1R2G5	B.C.D.
Manufacturers Life Insurance Company, The	MA.	200 Bloor Street East Toronto ON M4W1E5 500 King Street North	A.E.
MAX Canada Insurance Company	IVIA.	Waterloo On N2J4C6 140 Foundry Street Baden ON N3A2P7	B.D.
MD Life Insurance Company		1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Mennonite Mutual Fire Insurance Company of Saskatchewan	MA:	402 Main Street Waldheim SK S0K4R0 P.O. Box 190	B.D.
Millennium Insurance Corporation		Waldheim SK S0K4R0 10727 - 82 Avenue Edmonton AB T6E2B1	B.D.
Mitsui Sumitomo Insurance Company, Limited		1 Adelaide Street East Toronto ON M5C2V9	B.D.
Mortgage Insurance Company of Canada, The	MA:	100 Yonge Street, 4th Floor Toronto ON M5C2W1 44 King Street West, 8th Floor	D.
Motors Insurance Corporation		Toronto ON M5H1H1 400 - 8500 Leslie Street Thornhill ON L3T7M8	B.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Munich Reinsurance America, Inc.		390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
Mutual Fire Insurance Company of British Columbia, The		201 - 9366 200A Street Langley BC V1M4B3	B.D.
National Bank Life Insurance Company	MA:	600 de la Gauchetiere Street West, 4th Floor Montreal QC H3B4L2 1100 University Street 5th Floor	A.E.
National Liability & Fire Insurance Company		Montreal QC H3B2G7 201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	B.C.D.
New York Life Insurance Company		2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Nordic Insurance Company of Canada, The		1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.
North Waterloo Farmers Mutual Insurance Company, The		100 Erb Street East Waterloo ON N2J1L9	C.D.
Northbridge Commercial Insurance Corporation		105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Northbridge General Insurance Corporation		105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Northbridge Indemnity Insurance Corporation		1500 - 595 Burrard Street, Bentall Tower III Vancouver BC V7X1G4	B.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		500 - 36 King Street East Toronto ON M5C1E5	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.
Palliser Insurance Company Limited	MA:	103 - 3502 Taylor Street East Saskatoon SK S7H5H9 P.O. Box 1358	C.
Pavonia Life Insurance Company of Michigan		Saskatoon SK S7K3N9 500 - 36 King Street East Toronto ON M5C1E5	Discont.
Peace Hills General Insurance Company		300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Penncorp Life Insurance Company	MA:	7150 Derrycrest Drive Mississauga ON L5W0E5 625 St-Amable Street	A.E.
Personal Insurance Company, The		Quebec QC G1R2G5 6300 de la Rive-Sud Boulevard Levis QC G6V6P9	B.D.
Portage la Prairie Mutual Insurance Company, The	MA:	749 Saskatchewan Avenue East Portage la Prairie MB R1N0L3 P.O. Box 340	B.D.
Primerica Life Insurance Company of Canada		Portage la Prairie MB R1N3B8 300 - 2000 Argentia Road, Plaza V Mississauga ON L5N2R7	A.E.
Primmum Insurance Company	MA:	P.O. Box 174 Streetville ON L5M2B8 2161 Yonge Street, 4th Floor Toronto ON M4S3A6	B.D.
Principal Life Insurance Company	MA:	50 Place Cremazie, 12th Floor Montreal QC H2P1B6 2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Protective Insurance Company		500 - 36 King Street East Toronto ON M5C1E5	D.
Provenance Life Insurance Company, The		200 - 880 Laurentian Drive Burlington ON L7N3V6	A.E.
RBC General Insurance Company		6880 Financial Drive, West Tower Mississauga ON L5N7Y5	B.D.
RBC Insurance Company of Canada		200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower Toronto ON M5J2J5 6880 Financial Drive, West Tower Mississauga ON L5N7Y5	<b>D</b> .
RBC Life Insurance Company	MA:	200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower Toronto ON M5J2J5 6880 Financial Drive, West Tower Mississauga ON L5N7Y5	A.E.
Red River Valley Mutual Insurance Company	MA:	200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower Toronto ON M5J2J5 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		801 - 4 King Street West Toronto ON M5H1B6	Discont.
RGA Life Reinsurance Company of Canada		c/o KPMG Inc., P.O. Box 31, Commerce Court Postal Stn Toronto ON M5L1B2 1100 - 55 University Avenue Toronto ON M5J2H7	Reinsurer.
Robin Hood Employees' Mutual Insurance Association	WA:	1981 McGill College Avenue, 13th Floor Montreal QC H3A3A8 P.O. Box 537 Saskatoon SK S7K3L6	Fratemal.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Royal & Sun Alliance Insurance Company of Canada		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	Fratemal.
Scotia General Insurance Company		100 Yonge Street, 4th Floor Toronto ON M5C2W1	D.
Scotia Life Insurance Company	MA:	40 King Street West, 8th Floor Toronto ON M5H1H1 100 Yonge Street, 4th Floor Toronto ON M5C2W1	A.E.
Scottish & York Insurance Co. Limited	MA:	40 King Street West, 8th Floor Toronto ON M5H1H1 2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Security Insurance Company of Hartford		1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
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.
Shipowners' Mutual Protection and Indemnity Association (Luxembourg), The		1260 - 999 West Hastings Street Vancouver BC V6C2W2	D.
Sompo Japan Insurance Inc.		1400 - 25 York Street Toronto ON M5J2V5	B.D.
Sons of Scotland Benevolent Association		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 Life Insurance Company Inc.		2525 Laurier Boulevard Quebec QC G1V2L2	A.E.
SSQ, Insurance Company Inc.	MA:	P.O. Box 10500, 2525 Laurier Boulevard Quebec QC G1V4H6 1800 - 2020 University Street Montreal QC H3A2A5	A.E.
St. Paul Fire and Marine Insurance Company		P.O. Box 6, 200 - 20 Queen Street West Toronto ON M5H3R3	B.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Standard Life Assurance Company of Canada, The		1500 - 1245 Sherbrooke Street West Montreal QC H3G1G3	A.E.
Standard Life Assurance Limited		1500 - 1245 Sherbrooke Street West Montreal QC H3G1G3	Α.
Stewart Title Guaranty Company		2600 - 200 Bay Street, Royal Bank Plaza, North Tower Toronto ON M5J2J2	D.
Sun Life Assurance Company of Canada		150 King Street West Toronto ON M5H1J9	A.E.
Sun Life Insurance (Canada) Limited		150 King Street West Toronto ON M5H1J9	A.E.
Sunderland Marine Mutual Insurance Company Limited		701 - 890 West Pender Street Vancouver BC V6C1J9	D.
Swiss Reinsurance Company Ltd.		1000 - 150 King Street West Toronto ON M5H1J9	Reinsurer.
T.H.E. Insurance Company		1400 - 200 University Avenue Toronto ON M5H3C6	B.D.
TD General Insurance Company	MA:	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 50 Place Cremazie, 12th Floor	D.
TD Home and Auto Insurance Company	MA:	Montreal QC H2P1B6 2161 Yonge Street, 4th Floor Toronto ON M4S3A6 50 Place Cremazie, 12th Floor	B.D.
TD Life Insurance Company		Montreal QC H2P1B6 120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.
Temple Insurance Company		390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
Tokio Marine & Nichido Fire Insurance Co., Ltd.		105 Adelaide Street West Toronto ON M5H1P9	B.D.
Traders General Insurance Company		2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
Trafalgar Insurance Company of Canada		1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.
Trans Global Insurance Company		275 - 16930 - 114 Avenue Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company		275 - 16930 - 114 Avenue Edmonton AB T5M3S2	A.E.
Transamerica Life Canada		5000 Yonge Street Toronto ON M2N7J8	A.E.
Transatlantic Reinsurance Company		145 Wellington Street West, 9th Floor Toronto ON M5J1H8	Reinsurer.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Travelers Insurance Company of Canada		P.O. Box 6, 300 - 20 Queen Street West Toronto ON M5H3R3	B.C.D.
Trisura Guarantee Insurance Company		P.O. Box 22, 1610 - 333 Bay Street Bay Adelaide Centre Toronto ON M5H2R2	D.
Triton Insurance Company		355 Wellington Street, 2nd Floor London ON N6A3N7	D.
Ukrainian Fraternal Society of Canada		235 McGregor Street Winnipeg MB R2W4W5	Fraternal.
Ukrainian National Association, Inc.		102 - 90 Allstate Parkway Markham ON L3R6H3	Fraternal.
Unica Insurance Inc.	MA:	625 St-Amable Street Quebec QC G1R2G5 7150 Derrycrest Drive	B.C.D.
Unifund Assurance Company	MA:	Mississauga ON L5W0E5 10 Factory Lane St. John's NF A1C6H5 P.O. Box 12049	B.D.
Union Life Mutual Assurance Company, The		St. John's NF A1B1R7 142 Heriot Drummondville QC J2C1J8	A.E.
United American Insurance Company		2800 - 130 Adelaide Street West Toronto ON M5H3P5	<b>A.</b>
Virginia Surety Company, Inc.		201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	D.
Waterloo Insurance Company	MA:	111 Westmount Road South Waterloo ON N2L2L6 P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	B.D.
Wawanesa Life Insurance Company, The		400 - 200 Main Street Winnipeg MB R3C1A8	A.E.
Wawanesa Mutual Insurance Company, The		191 Broadway Winnipeg MB R3C3P1	B.D.
Western Assurance Company		800 - 18 York Street Toronto ON M5J2T8	C.D.
Western Financial Insurance Company		300 - 600 Empress Street Winnipeg MB R3G0R5	D.
Western Life Assurance Company		1010 - 24th Street South East High River AB T1V2A7	A.E.
Western Surety Company		2100 - 1881 Scarth Street Regina SK S4P4K9	D.
Westport Insurance Corporation		2200 - 150 King Street West Toronto ON M5H1J9	B.C.D.

NAME OF COMPANY		CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Wynward Insurance Group		1240 One Lombard Place Winnipeg MB R3B0V9	B.D.
XL Insurance Company Limited		1802 - 100 Yonge Street Toronto ON M5C2W1	D.
XL Reinsurance America Inc.		1702 - 100 Yonge Street Toronto ON M5C2W1	B.D.
Zenith Insurance Company		105 Adelaide Street West Toronto ON M5H1P9	B.D.
Zurich Insurance Company Ltd.		5500 - 100 King Street West Toronto ON M5X1C9	B.D.
Reciprocals		•	
Asset Protection Insurance Exchange		390 8B, 3110 - 8th Street East Saskatoon SK S7H0W2	
Canadian Applicators Insurance Reciprocal		1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Egg Industry Reciprocal Alliance - CEIRA		900 - 10025 - 102A Avenue Edmonton AB T5J0Y2	
Canadian Lawyers Insurance Association		600 - 919 - 11th Avenue South West	
	MA:	Calgary AB T2R1P3 510 - 36 Toronto Street Toronto ON M5C2C5	
Canadian Universities Reciprocal Insurance Exchange		901 - 5500 North Service Road Burlington ON L7L6W6	
Community Newspapers Reciprocal Insurance Exchange		116 - 3228 South Service Road Burlington ON L7N3H8	
Energy Insurance Reciprocal		1500 - 727 - 7th Avenue South West Calgary AB T2P0Z5	
Healthcare Insurance Reciprocal of Canada		1600 - 4711 Yonge Street Toronto ON M2N6K8	
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.
Crown Corporations			
SGI		2260 - 11th Avenue Regina SK S4P0J9	B.D.

#### FRATERNAL SOCIETIES

#### SASKATCHEWAN - 2013

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

	Exhibit of Premiums, Contributions and Dues				Disbursements Under Certificate			
	Life Insurance Funds	Sickness and Accident Insurance Funds	Fraternal and Expense Funds	Total	Life Insurance Funds	Sickness and Accident Insurance Funds	Dividend Total	Total
	\$	\$	\$	\$	\$	\$	\$	\$
ACTRA Fraternal Benefit Society	6	44		50		20		20
Faithlife Financial	2,718	111		2,829	2,866	51	550	3,467
Grand Orange Lodge of British America, Benefit Fund, The	5			5				
Independent Order of Foresters, The	609		12	621	918	4	238	1,160
Knights of Columbus	12,791	274	39	13,104	6,574	21	3,227	9,822
Order of United Commercial Travelers of America, The	6	12		18	2	4		6
Robin Hood Employees' Mutual Insurance Association		228		228		210		210
Saskatchewan Teachers' Federation		13,435	8,990	22,425		9,165		9,165
Sons of Scotland Benevolent Association	13			13	11			11
Ukrainian Fraternal Society of Canada	3			3	8			8
Ukrainian National Association, Inc.	3			3	15			15
2013 TOTALS	\$ 16,154	\$ 14,104	\$ 9,041	\$ 39,299	\$ 10,394	\$ 9,475	\$ 4,015	\$ 23,884

#### FRATERNAL SOCIETIES

### SASKATCHEWAN - 2013

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

	Policies in Force at end of 2012 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 2013 Amount
	\$	\$	\$	\$		\$
ACTRA Fraternal Benefit Society	2,572		636		107	1,936
Faithlife Financial	286,795	13,903	21,162		4,290	279,536
Grand Orange Lodge of British America, Benefit Fund, The	132	148	8		25	272
Independent Order of Foresters, The	42,970	6,007	1,537		1,543	47,440
Knights of Columbus	1,096,440	132,759	43,723		18,865	1,185,476
Order of United Commercial Travelers of America, The	634		4		49	630
Robin Hood Employees' Mutual Insurance Association	3,726	289	217		105	3,798
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	295	27	13		115	309
Ukrainian Fraternal Society of Canada	424	5	16		137	413
Ukrainian National Association, Inc.	457	25	40		119	442
2013 TOTALS	\$ 1,434,445	\$ 153,163	\$ 67,356	\$	25,355	\$ 1,520,252

# 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)	\$ 621,047	\$ 323,762	52.1
Guarantee Insurance (Fidelity, Surety, Title a	nd Legal)	23,836	7,250	30.4
Property Insurance (Property, Credit Protecti	on and Other Approved Products)	717,683	461,777	64.3
Hail Insurance		123,682	48,761	39.4
Aircraft Insurance		6,581	957	14.5
Automobile Accident Insurance Act		831,731	773,155	93.0
Automobile Extension Insurance		182,282	88,129	48.3
Boiler and Machinery Insurance (Boiler and I	Machinery, Equipment Warranty)	42,114	7,107	16.9
Liability Insurance		143,684	13,551	9.4
Marine Insurance		2,632	21,458	815.3
Mortgage Insurance		30,022	1,781	5.9
	(A) TOTALS	\$ 2,725,294	\$ 1,747,688	64.1
Life Insurance (all plans excluding Fraternals	s)	\$ 858,112		
Claims: Direct Claims			\$ 492,573	
Dividends			70,299	
	(B) TOTALS	\$ 858,112	\$ 562,872	65.6
GRAND TOTALS (all classes A and B)		\$ 3,583,406	\$ 2,310,560	64.5

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

Year	Premiums	Claims	Loss Ratio (Percent)
4004	120 102	00.044	00.7
1994	130,182	86,811	66.7
1995	147,809	109,123	73.8
1996	156,187	108,699	69.6
1997	172,055	129,563	75.3
1998	181,364	120,699	66.6
1999	198,051	138,923	70.1
2000	228,311	173,664	76.1
2001	247,921	171,516	69.2
2002	271,866	159,396	58.6
2003	309,395	183,604	59.3
2004	318,008	207,165	65.1
2005	351,377	195,385	55.6
2006	374,376	206,268	55.1
2007	406,090	205,758	50.7
2008	437,458	217,794	49.8
2009	462,315	242,133	52.4
2009	402,313	242,155	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
		*	

# HAIL INSURANCE COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1994	39,070	68,480	175.3
1995	42,201	66,672	158.0
1996	63,137	26,927	42.6
1997	48,981	23,534	48.0
1998	50,482	18,249	36.1
1999	43,072	24,082	55.9
2000	44,824	53,026	118.3
2001	42,662	52,726	123.6
2002	53,538	30,855	57.6
2003	54,651	42,174	77.2
2004	65,505	36,599	55.9
2005	68,880	45,791	66.5
2006	56,663	58,566	103.4
2007	80,221	75,767	94.4
2008	111,017	132,890	119.7
2009	97,864	13,626	13.9
2010	94,012	57,142	60.8
2011	99,049	68,710	69.4
2012	126,375	90,844	71.9
2013	123,682	48,761	39.4

# LIFE INSURANCE (All Plans Excluding Fraternals) COMPARATIVE TOTALS - "\$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1994	480,921	563,298	117.1
1995	510,746	581,047	113.7
1996	430,277	609.698	141.7
1997	447,517	634,269	141.7
1998	421,189	597,817	141.9
1999	464,391	590,093	127.1
2000	474,112	576,587	121.6
2001	482,590	502,858	104.2
2002	507,511	470,163	92.6
2003	562,953	463,487	77.5
2004	570,039	494,462	86.7
2005	593,650	527,671	88.9
2006	549,520	512,477	93.3
2007	572,275	518,969	90.7
2008	616,146	496,836	80.6
2009	746,275	499,101	66.9
2010	703,368	540,503	76.8
2011	683,396	514,386	75.3
2012	710,401	545,089	76.7
2013	858,112	562,872	65.6

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

Year	Premiums	Claims	Loss Ratio (Percent)
1994	3,395	1,781	52.5
1995	3,502	2,314	66.1
1996	4,330	3,141	72.5
1997	4,037	8,244	204.2
1998	4,360	3,144	72.1
1999	3,426	2,609	76.2
2000	5,725	1,866	32.6
2001	6,287	3,749	59.6
2002	6,289	17,011	270.5
2003	6,532	-181	
2004	7,969	2,449	30.7
2005	7,020	-2,452	
2006	5,460	2,727	49.9
2007	5,554	844	15.2
2008	6,422	841	13.1
2009	7,483	5,255	70.2
2010	7,426	2,065	27.8
2011	6,281	6,020	95.8
2012	5,649	2,099	37.2
2013	6,581	957	14.5

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

Year	Premiums	Claims	Loss Ratio (Percent)
1994	314,618	406,596	129.2
1995	324,840	333,329	102.6
1996	318,604	362,460	113.8
1997	362,682	372,828	102.8
1998	405,601	350,292	86.4
1999	429,045	384,324	89.6
2000	448,472	411,172	91.7
2001	420,020	465,418	110.8
2002	488,178	435,312	89.2
2003	493,657	451,762	91.5
2004	527,182	392,689	74.5
2005	522,023	460,208	88.2
2006	562,069	449,072	79.9
2007	561,568	523,824	93.3
2008	612,743	550,890	89.9
2009	653,672	593,901	90.9
2010	711,277	610,957	85.9
2011	748,961	824,441	110.1
2012	785,679	742,871	94.6
2013	831,731	773,155	93.0

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

Year	Premiums	Claims	Loss Ratio (Percent)
1994	61,276	41,865	68.6
1995	61,864	43,723	70.7
1996	67,089	42,206	62.9
1997	79,646	46,309	58.1
1998	87,485	51,784	59.2
1999	87,094	51,870	59.6
2000	91,102	63,332	69.5
2001	97,544	76,472	78.4
2002	106,484	66,465	62.4
2003	117,855	57,441	48.7
2004	128,231	57,016	44.5
2005	129,662	47,120	36.3
2006	134,482	69,176	51.4
2007	139,842	60,704	43.4
2008	145,087	59,934	41.3
2009	148,997	67,004	45.0
2010	150,048	71,768	47.8
2011	158,575	87,091	54.9
2012	170,596	86,922	51.0
2013	182,282	88,129	48.3

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

Year	Premiums	Claims	Loss Ratio (Percent)
1994	5,933	10,138	170.9
1995	7,255	-639	170.9
1996	7,899	3,788	48.0
1997	8,415	7,260	86.3
1998	7,470	5,278	70.7
1999	8,243	3,492	42.4
1995	0,243	5,432	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	20.0
2007	15,792	2,086	13.2
2008	21,492	4,540	21.1
2009	20,969	2,678	12.8
		_,00	
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
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# PROPERTY AND CASUALTY – GUARANTEE INSURANCE COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1004	E 040	701	11.0
1994 1995	5,918 6,474	701 527	11.8 8.1
1996	6,424	315	4.9
1997	6,905	134	1.9
1998	7,013	1,348	19.2
1999	7,013	724	10.2
1555	7,000	124	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

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

Year	Premiums	Claims	Loss Ratio (Percent)
1994	38,163	18,118	47.5
1995	40,950	20,466	50.0
1996	49,967	32,671	65.4
1997	45,921	20,102	43.8
1998	48,276	34,281	71.0
1999	50,894	28,980	56.9
2000	51,998	28,608	55.0
2001	57,388	47,271	82.4
2002	67,511	41,385	61.3
2003	84,554	56,849	67.2
2004	96,266	33,607	34.9
2005	101,830	48,775	47.9
2006	106,297	51,378	48.3
2007	107,431	39,292	36.6
2008	110,092	42,616	38.7
2009	112,588	33,938	30.1
2010	121,304	75,914	62.6
2011	128,487	47,076	36.6
2012	133,179	28,583	21.5
2013	143,684	13,551	9.4

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

Year	Premiums	Claims	Loss Ratio (Percent)
1994	52	134	257.7
1995	109	146	133.9
1996	299	-2	100.0
1997	205	99	48.3
1998	263	21	8.0
1999	1,190	239	20.1
2000	92	16	17.4
2001	673	61	9.1
2002	1,970	3,112	158.0
2003	2,108	432	20.5
2004	1,019	845	82.9
2005	4,055	50	1.2
2006	3,210	1,397	43.5
2007	6,480	1,787	27.6
2008	4,587	398	8.7
2009	2,695	3,617	134.2
2010	3,834	1,563	40.8
2011	4,787	4,413	92.2
2013	2,632	21,458	815.3

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

Year	Premiums	Claims	Loss Ratio (Percent)		
1994	2	387	19,350.0		
1995	2 8	63	787.5		
1996	281	-65			
1997	1,191	85	7.1		
1998	1,228	152	12.4		
1999	1,273	-94	,_,,		
2000	1,316	117	8.9		
2001	1,707	164	9.6		
2002	3,056	315	10.3		
2003	4,793	87	1.8		
2004	8,492	273	3.2		
2005	7,323	765	10.4		
2006	10,992	412	3.7		
2007	23,413	-97			
2008	20,137	193	1.0		
2009	10,866	1,229	11.3		
2010	18,840	1,525	8.1		
2011	24,808	3,847	15.5		
2012	30,462	738	2.4		
2013	30,022	1,781	5.9		

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

Year	Premiums	Claims	Loss Ratio (Percent)	
1994	209.314	139,232	66.5	
1995	222,673	169,322	76.0	
1996	231,358	145,406	62.8	
1997	242,572	133,824	55.2	
1998	240,018	126,993	52.9	
1999	240,455	159,141	66.2	
2000	247.402	450.500	04.4	
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	

TOTAL INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)	
1994	1,288,844	1,337,541	103.8	
1995	1,368,431	1,326,093	96.9	
1996	1,334,240	1,328,256	99.6	
1997	1,420,127	1,376,251	96.9	
1998	1,454,749	1,310,509	90.1	
1999	1,534,214	1,384,610	90.2	
2000	1,606,030	1,476,342	91.9	
2001	1,640,301	1,503,756	91.7	
2002	1,824,945	1,411,426	77.3	
2003	1,995,943	1,415,593	70.9	
2004	2,107,031	1,409,986	66.9	
2005	2,194,147	1,559,799	71.1	
2006	2,236,733	1,539,934	68.8	
2007	2,369,634	1,683,157	71.0	
2008	2,590,463	1,773,851	68.5	
2009	2,811,699	1,704,991	60.6	
2010	2,934,733	2,104,474	71.7	
2011	3,056,248	2,327,318	76.1	
2012	3,273,557	2,243,096	68.5	
2013	3,583,406	2,310,560	64.5	

#### ACCIDENT AND SICKNESS INSURANCE

#### SASKATCHEWAN - 2013

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	113	12	10.6
ACE INA Life Insurance	2,713	121	4.5
Aetna Life Insurance Company	466	17	3.6
AIG Insurance Company of Canada	2,497	1,164	46.6
Allianz Global Risks US Insurance Company	1,786	556	31.1
American Bankers Insurance Company of Florida	6,346	577	9.1
American Bankers Life Assurance Company of Florida	2,092	446	21.3
American Income Life Insurance Company	678	154	22.7
Assumption Mutual Life Insurance Company	13	. 10	76.9
AssurePro Insurance Company Limited	1,319	364	27.6
Aviva Insurance Company of Canada	5		
Blue Cross Life Insurance Company of Canada	17,445	7,606	43.6
BMO Life Assurance Company	1,407	573	40.7
BMO Life Insurance Company	1,308	30	2.3
Canada Life Assurance Company, The	34,937	3,039	8.7
Canadian Premier Life Insurance Company	6,888	1,151	16.7
Canassurance Insurance Company	16	13	81.3
Chubb Insurance Company of Canada	7	3	42.9
CIBC Life Insurance Company Limited	2,835	493	17.4
Combined Insurance Company of America	11,882	3,170	26.7
Connecticut General Life Insurance Company	102	19	18.6
Co-operators General Insurance Company	25		
Co-operators Life Insurance Company	25,170	16,633	66.1
CT Financial Assurance Company	97		
CUMIS General Insurance Company	30		
CUMIS Life Insurance Company	15,364	3,181	20.7
Desjardins Financial Security Life Assurance Company	20,574	13,310	64.7
Echelon General Insurance Company	2	2	100.0
Empire Life Insurance Company, The	4,762	2,779	58.4
Equitable Life Insurance Company of Canada, The	4,351	2,892	66.5
Everest Insurance Company of Canada	11	9	81.8
Excellence Life Insurance Company, The	172	5	2.9
Fenchurch General Insurance Company	308	194	63.0
First Canadian Insurance Corporation	9,426	577	6.1
Foresters Life Insurance Canada	588	112	19.0
GMS Insurance Inc.	450	436	96.9
Great-West Life Assurance Company, The	197,314	130,616	66.2
Green Shield Canada	4,681	5,064	108.2
Guarantee Company of North America, The	1		
Humania Assurance Inc.	39	1	2.6
Industrial Alliance Insurance and Financial Services Inc.	34,373	8,903	25.9

### ACCIDENT AND SICKNESS INSURANCE

### SASKATCHEWAN - 2013

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

Insurer .	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
La Capitale Insurance and Financial Services Inc.	1,456	857	58.9
Legacy General Insurance Company	252	66	26.2
Lloyd's Underwriters	620	461	74.4
LS-Travel Insurance Company	5		
Manufacturers Life Insurance Company, The	63,263	42,500	67.2
Mennonite Mutual Fire Insurance Company of Saskatchewan	3		
National Bank Life Insurance Company	70	18	25.7
Northbridge General Insurance Corporation	1		
Pavonia Life Insurance Company of Michigan	145	113	77.9
Penncorp Life Insurance Company	9,439	8,680	92.0
RBC Insurance Company of Canada	3,984	1,375	34.5
RBC Life Insurance Company	11,800	6,582	55.8
Reliable Life Insurance Company	304	27	8.9
Royal & Sun Alliance Insurance Company of Canada	1,188		
Scotia Life Insurance Company	1,703	195	11.5
SGI	50		
SSQ Life Insurance Company Inc.	10,919	5,599	51.3
SSQ, Insurance Company Inc.	102	80	78.4
Standard Life Assurance Company of Canada, The	8,146	4,061	49.9
Sun Life Assurance Company of Canada	87,286	45,559	52.2
TD Life Insurance Company	1,686	911	54.0
Trans Global Life Insurance Company	169	8	4.7
Transamerica Life Canada	48	3	6.3
Triton Insurance Company	1,247	225	18.0
Wawanesa Life Insurance Company, The	1,041	706	67.8
Western Life Assurance Company	3,516	1,504	42.8
Zurich Insurance Company Ltd.	11		
2013 TOTALS	\$ 621,047	\$ 323,762	52.1

#### Hail Insurance

#### SASKATCHEWAN - 2013

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
	\$	\$	2	
ACE INA Insurance	6,455	1,801	27.9	
Additional Municipal Hail Limited	23,299	8,963	38.5	
Co-operative Hail Insurance Company Limited	49,481	18,075	36.5	
Northbridge General Insurance Corporation	5,933	3,399	57.3	
Palliser Insurance Company Limited	38,514	16,523	42.9	
2013 TOTALS	\$ 123,682	\$ 48,761	39.4	

LIFE INSURANCE - 2013

TABLE A

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

Insurer	Policies in Force at end of 2012 Amount	New Issued and Other Additions in 2013	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2013 Amount
	\$	\$	\$	\$		\$
ACE INA Life Insurance	14,918	8,879	5,822		330	17,975
Aetna Life Insurance Company	16				2	16
Allianz Life Insurance Company of North America	369	1	146		27	224
American Bankers Life Assurance Company of Florida	325,139	12,688	26,164		151,631	311,663
American Health and Life Insurance Company	36,332	32,640	32,760		3,322	36,212
American Income Life Insurance Company	216,399	22,084	24,202		9,210	214,281
Assumption Mutual Life Insurance Company	47,668	14,777	751		313	61,69 <mark>4</mark>
Assurant Life of Canada	155,286	6,527	15,764		17,454	146,049
AXA Equitable Life Insurance Company	197	5			6	202
Blue Cross Life Insurance Company of Canada	2,759,256	242,069	185,868		27,374	2,815,457
BMO Life Assurance Company	1,240,856	278,311	113,036		7,762	1,406,131
BMO Life Insurance Company	17,079	710	2,208		5,019	15,581
Canada Life Assurance Company, The	16,137,873	2,243,382	812,596		268,806	17,568,659
Canadian Premier Life Insurance Company	515,234	125,960	92,307		11,259	548,887
CIBC Life Insurance Company Limited	13,079		1,192		257	11,887
Combined Insurance Company of America	12,922	794	734		475	12,982
Connecticut General Life Insurance Company	1				1	. 1
Co-operators Life Insurance Company	6,175,240	996,998	815,089		46,786	6,357,149
CUMIS Life Insurance Company	4,872,110	1,121,625	822,473		4,163	5,171,262
Desjardins Financial Security Life Assurance Company	1,152,585	268,523	47,555		24,467	1,373,553
Empire Life Insurance Company, The	1,618,332	263,355	64,993		7,907	1,816,694
Equitable Life Insurance Company of Canada, The	3,361,758	642,097	203,332		11,959	3,800,523
Excellence Life Insurance Company, The	11,390	3,554	1,744		72	13,200
First Canadian Insurance Corporation	560,875	217,724	132,499		20,020	646,100
Foresters Life Insurance Canada	276,653	63,582	28,117		3,100	312,118
Gerber Life Insurance Company	14,891	1,545	1,558		1,195	14,878
Great-West Life Assurance Company, The	18,351,529	1,016,225	403,496		507,547	18,964,258
Industrial Alliance Insurance and Financial Services Inc.	4,089,720	741,920	723,119		68,004	4,108,521
La Capitale Insurance and Financial Services Inc.	144,045	29,157	9,720		846	163,482
London Life Insurance Company	4,213,596	589,080	222,060		36,384	4,580,616
Manufacturers Life Insurance Company, The	15,117,143	1,615,249	898,141	50	95,006	15,834,301
National Bank Life Insurance Company	28,936	3,723	7,893		10	24,766
New York Life Insurance Company	25,047	2,447	436	5	51	27,063
Pavonia Life Insurance Company of Michigan	60,216	244	23,220		1,444	37,240
Penncorp Life Insurance Company	85,611	10	3,152		1,071	82,469
Primerica Life Insurance Company of Canada	2,651,359	669,480	498,173		6,547	2,822,666
RBC Life Insurance Company	2,149,536	239,852	108,537		9,358	2,280,851
Reliable Life Insurance Company	42,911		6,222		146	36,689
Scotia Life Insurance Company	46,481	10,575	6,032		308	51,024

LIFE INSURANCE - 2013

TABLE A

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

Insurer	Policies in Force at end of 2012 Amount	New Issued and Other Additions in 2013 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2013 Amount
	\$	\$	\$	\$		\$
SSQ Life Insurance Company Inc.	474,233	406,691	214,257		9,059	666,667
SSQ, Insurance Company Inc.	7,830	6,626	250		32	14,206
Standard Life Assurance Company of Canada, The	1,750,094	21,757	118,050		14,335	1,653,801
Sun Life Assurance Company of Canada	24,779,090	2,286,890	1,338,389		187,975	25,727,591
TD Life Insurance Company	57,837	9,775	7,125		273	60,487
Trans Global Life Insurance Company	4,639		569		2,318	4,070
Transamerica Life Canada	2,511,389	378,872	165,367		9,074	2,724,894
Union Life Mutual Assurance Company, The	4,881		271		28	4,610
United American Insurance Company	161	10	35		11	136
Wawanesa Life Insurance Company, The	1,973,461	226,536	109,471		12,569	2,090,526
Western Life Assurance Company	519,011	125,233	19,161		19,285	625,083
2013 TOTALS	\$ 118,625,214	\$ 14,948,182	\$ 8,314,056	\$ 55	1,604,598	\$ 125,259,395

LIFE INSURANCE - 2013

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	Considerations
	\$	\$	\$	\$	\$	\$	\$
ACE INA Life Insurance	31	1,595	1,626				1,626
Allianz Life Insurance Company of North America	3		3				3
American Bankers Life Assurance Company of Florida	25	8,624	8,649				8,649
American Health and Life Insurance Company		647	647				647
American Income Life Insurance Company	4,480		4,480				4,480
Assumption Mutual Life Insurance Company	325	3	328	43		43	371
Assurant Life of Canada	2,860	622	3,482	13,817	700	14,517	17,999
Atradius Credit Insurance N.V.		124	124				124
AXA Equitable Life Insurance Company	4		4				4
Blue Cross Life Insurance Company of Canada	420	7,165	7,585				7,585
BMO Life Assurance Company	6,522	98	6,620	448	12,310	12,758	19,378
BMO Life Insurance Company		368	368	Ÿ			368
Canada Life Assurance Company, The	57,259	52,225	109,484	6,900	7,537	14,437	123,921
Canadian Premier Life Insurance Company		4,566	4,566				4,566
CIBC Life Insurance Company Limited	220		220				220
Combined Insurance Company of America	243	2	245				245
Compagnie Francaise d'Assurance pour le Commerce Exteri	eur	935	935				935
Co-operators Life Insurance Company	12,814	6,042	18,856	1,448	96	1,544	20,400
CT Financial Assurance Company	4	1	5				5
CUMIS Life Insurance Company	4,097	21,799	25,896				25,896
Desjardins Financial Security Life Assurance Company	4,008	2,796	6,804	2,631	301	2,932	9,736
Echelon General Insurance Company		5	5				5
Empire Life Insurance Company, The	7,485	758	8,243	4,685	208	4,893	13,136
Equitable Life Insurance Company of Canada, The	13,312	588	13,900	2,789		2,789	16,689
Euler Hermes North American Insurance Company		421	421				421
Excellence Life Insurance Company, The	24		24				24
First Canadian Insurance Corporation		8,879	8,879				8,879
Foresters Life Insurance Canada	1,112	948	2,060				2,060
Gerber Life Insurance Company	128		128				128
Great-West Life Assurance Company, The	25,263	52,916	78,179	6,171	310	6,481	84,660
Industrial Alliance Insurance and Financial Services Inc.	21,040	19,218	40,258	21,903	10,311	32,214	72,472
La Capitale Insurance and Financial Services Inc.	674	215	889	970		970	1,859
London Life Insurance Company	45,860		45,860	3,157	21,397	24,554	70,414
Manufacturers Life Insurance Company, The	52,721	18,393	71,114	10,460	2,571	13,031	84,145
National Bank Life Insurance Company	4	136	140				140
New York Life Insurance Company	4	80	84				84
Pavonia Life Insurance Company of Michigan		277	277				277
Penncorp Life Insurance Company	882	1	883	7		7	890
Primerica Life Insurance Company of Canada	7,469		7,469				7,469
RBC Life Insurance Company	14,668	248	14,916	95		95	15,01

LIFE INSURANCE - 2013

TABLE B

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

	Dire	ct Premium Insu	rance	Direct Co	nsiderations for a	Annuities	Total Direct Premium Income and Considerations
Insurer	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	\$
Reliable Life Insurance Company	122		122				122
Scotia Life Insurance Company	26	107	133				133
SSQ Life Insurance Company Inc.		1,890	1,890		1	1	1,891
SSQ, Insurance Company Inc.	66	981	1,047				1,047
Standard Life Assurance Company of Canada, The	8,121	1,848	9,969	1,395	165	1,560	11,529
Sun Life Assurance Company of Canada	68,412	38,678	107,090	16,560	65,906	82,466	189,556
TD Life Insurance Company	179		179				179
Trans Global Life Insurance Company		27	27				27
Transamerica Life Canada	11,306		11,306	40		40	11,346
Union Life Mutual Assurance Company, The	24		24				24
United American Insurance Company	10		10				10
Wawanesa Life Insurance Company, The	10,141	184	10,325	2,573		2,573	12,898
Western Life Assurance Company	1,745	1,684	3,429				3,429
2013 TOTALS	\$ 384,113	\$ 256,094	\$ 640,207	\$ 96,092	\$ 121,813	\$ 217,905	\$ 858,112

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

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
ACE INA Life Insurance							
Insurance	2	-31	-29				-29
Credit Life							
Annuity							
Accident and Sickness							
	2	-31	-29				-29
Aetna Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
AIG Insurance Company of Canada							
Insurance							
Credit Life		-11	-11				-11
Annuity							
Accident and Sickness							
		-11	-11				-11
Allianz Life Insurance Company of North An	nerica						
Insurance	32		32				32
Credit Life							
Annuity							
Accident and Sickness							
	32		32				32
American Bankers Life Assurance Company	y of Florida						
Insurance	3	695	698				698
Credit Life							
Annuity							
Accident and Sickness							
	3	695	698				698
American Health and Life Insurance Compa	any						
Insurance		103	103				103
Credit Life							
Annuity						*	
Accident and Sickness							
	•	103	103	Asset Control of the			103
American Income Life Insurance Company							
Insurance	680		680				680
Credit Life	-		555				
Annuity							
Accident and Sickness							

# LIFE INSURANCE - 2013 TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
Assumption Mutual Life Insurance Company							
Insurance	96		96				96
Credit Life							
Annuity	16	4	20				20
Accident and Sickness				\$			
_	112	4	116				116
Assurant Life of Canada							
Insurance	5,864	456	6,320				6,320
Credit Life							
Annuity	4,178	1,919	6,097				6,097
Accident and Sickness							
	10,042	2,375	12,417				12,417
Atradius Credit Insurance N.V.							
Insurance							
Credit Life		28	28				28
Annuity							
Accident and Sickness							
		28	28				28
AXA Equitable Life Insurance Company							
Insurance				3		3	3
Credit Life							
Annuity							
Accident and Sickness							
				3		3	3
Blue Cross Life Insurance Company of Cana	ıda						
Insurance	91	4,251	4,342		108	108	4,450
Credit Life							
Annuity							
Accident and Sickness							
	91	4,251	4,342		108	108	4,450
BMO Life Assurance Company							
Insurance	10,751	71	10,822	53		53	10,875
Credit Life	no complication to						
Annuity	1,251	526	1,777				1,777
Accident and Sickness							
	12,002	597	12,599	53		53	12,652
BMO Life Insurance Company							
Insurance		20	20				20
Credit Life							
Annuity		2	2				2
Accident and Sickness							

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

_		Direct Claims			Dividends		Total All
insurer	Individual	Group	Total	Individual	Group	Total	Payments
Canada Life Assurance Company, The							
Insurance Credit Life	20,059	118	20,177	6,650		6,650	26,827
Annuity	15,472	6,577	22,049				22,049
Accident and Sickness	35,531	6,695	42,226	6,650		6,650	48,876
- Canadian Premier Life Insurance Company							
Insurance		945	945				945
Credit Life							
Annuity							
Accident and Sickness							
		945	945				945
CIBC Life Insurance Company Limited							
Insurance Credit Life	261		261				261
Annuity							
Accident and Sickness							
, toolaan ana alamaa	261		261				261
Combined Insurance Company of America							
Insurance	46		46	1		1	47
Credit Life							
Annuity							
Accident and Sickness				8			-
	46		46	1)		1	47
Compagnie Francaise d'Assurance pour le C	commerce Exterie	eur					
Insurance							
Credit Life		166	166				166
Annuity							
Accident and Sickness		166	166				166
		100	100				100
Connecticut General Life Insurance Compan	У						
Insurance Credit Life							
Great Life							
Annuity Accident and Sickness							
Accident and Sickness							
Co-operators Life Insurance Company							
Insurance	4,939	2,999	7,938	420	1,607	2,027	9,965
Credit Life		,				- Dec	
Annuity	1,994	767	2,761				2,761
Accident and Sickness					-907	-907	-907

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

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
CT Financial Assurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness					NAME OF THE PARTY		
CUMIS Life Insurance Company							
Insurance	459	6,624	7,083	3	2,980	2,983	10,066
Credit Life	100	0,024	7,000	· ·	2,000	2,300	,
Annuity	29		29				29
Accident and Sickness					2,066	2,066	2,066
	488	6,624	7,112	3	5,046	5,049	12,161
Desjardins Financial Security Life Assurance	e Company						
Insurance	2,352	865	3,217	335	-11	324	3,541
Credit Life							
Annuity	3,522	1,601	5,123				5,123
Accident and Sickness					66	66	66
	5,874	2,466	8,340	335	55	390	8,730
Empire Life Insurance Company, The							
Insurance	1,366	96	1,462	446		446	1,908
Credit Life							
Annuity	4,979	212	5,191				5,191
Accident and Sickness	Bed percenta	eron et	or of early				Fo. 007 00000
	6,345	308	6,653	446		446	7,099
Equitable Life Insurance Company of Canad	da, The						
Insurance	2,863	620	3,483	749		749	4,232
Credit Life							
Annuity	3,727	24	3,751				3,751
Accident and Sickness		100	to a month of the control of the con			les des	SUI prisont into
	6,590	644	7,234	749		749	7,983
Euler Hermes North American Insurance Co	ompany						
Insurance							
Credit Life		68	68				68
Annuity							
Accident and Sickness							
		68	68				68
Excellence Life Insurance Company, The							
Insurance							
Credit Life							
Annuity  Accident and Sickness							

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

		Direct Claims			Dividends		Total All
nsurer	Individual	Group	Total	Individual	Group	Total	Payments
First Canadian Insurance Corporation							
Insurance		461	461				461
Credit Life							
Annuity							
Accident and Sickness							
		461	461				461
Foresters Life Insurance Canada							
Insurance	681	4	685	60		60	745
Credit Life							
Annuity	1	72	73				73
Accident and Sickness							
	682	76	758	60		60	818
Gerber Life Insurance Company							
Insurance	45		45				45
Credit Life							
Annuity							
Accident and Sickness							
	45		45				45
Great-West Life Assurance Company, The							
Insurance	8,347	34,903	43,250	5,914	-1,087	4,827	48,077
Credit Life							
Annuity	12,139	941	13,080				13,080
Accident and Sickness					2,828	2,828	2,828
	20,486	35,844	56,330	5,914	1,741	7,655	63,985
Humania Assurance Inc.							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
,							
ndustrial Alliance Insurance and Financial S							
Insurance	14,218	2,876	17,094	68	527	595	17,689
Credit Life							·
Annuity	22,647	13,128	35,775		Valence (III)		35,775
Accident and Sickness	26.965	16.004	F2 960	69	691	691	691
	36,865	16,004	52,869	68	1,218	1,286	54,155
La Capitale Insurance and Financial Service							
Insurance	5	101	106				106
Credit Life	7.5		246				
Annuity	5		5				5
Accident and Sickness							
	10	101	111				111

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

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
London Life Insurance Company							
Insurance	14,483		14,483	15,114		15,114	29,597
Credit Life Annuity	4,373	22,955	27,328	19		19	27,347
Accident and Sickness	4,575	22,933	21,320	19		19	21,041
-	18,856	22,955	41,811	15,133		15,133	56,944
LS-Travel Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Manufacturers Life Insurance Company, The		40.115	40.45	T 1112	,,		50.015
Insurance Credit Life	36,275	12,149	48,424	6,467	1,719	8,186	56,610
Annuity	35,580	4,182	39,762	1		1	39,763
Accident and Sickness	50,500	4,102	33,702	•	1,264	1,264	1,264
	71,855	16,331	88,186	6,468	2,983	9,451	97,637
National Bank Life Insurance Company							
Insurance	1	31	32				32
Credit Life							
Annuity							
Accident and Sickness							
	1	31	32				32
New York Life Insurance Company							
Insurance	17	29	46	2	36	38	84
Credit Life							
Annuity							
Accident and Sickness		1272		~	0.00	Printer.	272
	17	29	46	2	36	38	84
Pavonia Life Insurance Company of Michiga	n						
Insurance		135	135				135
Credit Life							
Annuity							
Accident and Sickness		135	135				135
		100	100				135
Penncorp Life Insurance Company	pit control finder						<b>4</b> 2 -
Insurance	531		531				531
Credit Life	6		^				6
Annuity Accident and Sickness	6		6				0
Accident and Cickless	537		537		H-W-		537
			337				337

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

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
Primerica Life Insurance Company of Canac	da						
Insurance	3,966		3,966				3,966
Credit Life							
Annuity							
Accident and Sickness							
	3,966		3,966				3,966
RBC Life Insurance Company							
Insurance	8,497	168	8,665	95		95	8,760
Credit Life							
Annuity	84		84				84
Accident and Sickness							
	8,581	168	8,749	95		95	8,844
Reliable Life Insurance Company							
Insurance	454		454				454
Credit Life							
Annuity							
Accident and Sickness			9				
	454		454				454
Scotia Life Insurance Company							
Insurance							
Credit Life Annuity							
Credit Life							
Credit Life Annuity							
Credit Life Annuity							
Credit Life Annuity Accident and Sickness		1,085	1,085		3	3	1,088
Credit Life Annuity Accident and Sickness SSQ Life Insurance Company Inc.		1,085	1,085		3	3	1,088
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance		1,085	1,085		3	3	1,088
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life			Sec. 4-00 (40)		3	3	
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity			Sec. 4-00 (40)				1
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness		1	1		19	19	1
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity		1	1		19	19	1 19
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc.		1,086	1,086		19	19	1 19 1,108
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc. Insurance		1,086	1,086		19	19	1 19 1,108
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc. Insurance Credit Life		1,086	1,086		19	19	1 19 1,108
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc. Insurance Credit Life Annuity		1,086	1,086		19	19	1 19 1,108
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc. Insurance Credit Life Annuity	ada, The	1,086	1,086		19	19	1 19 1,108 335
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness		1 1,086 335 335	1,086	361	19 22	19 22	1 19 1,108 335
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  Standard Life Assurance Company of Canal	ada, The 4,936	1,086	1 1,086 335	361	19	19	1 19 1,108 335
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  Standard Life Assurance Company of Canalinsurance Credit Life Credit Life Credit Life Credit Life Credit Life Credit Life		1 1,086 335 335	1 1,086 335	361	19 22	19 22	1 19 1,108 335
Credit Life Annuity Accident and Sickness  SSQ Life Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  SSQ, Insurance Company Inc. Insurance Credit Life Annuity Accident and Sickness  Standard Life Assurance Company of Canalinsurance	4,936	1 1,086 335 335	1 1,086 335 335 5,833	361	19 22	19 22	1 19 1,108 335 335

LIFE INSURANCE - 2013

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

		Direct Claims			Dividends		Total All
Insurer	Individual	Group	Total	Individual	Group	Total	Payments
Standard Life Assurance Limited							
Insurance							
Credit Life							
Annuity	329	90	419				419
Accident and Sickness							
	329	90	419				419
Sun Life Assurance Company of Canada							
Insurance	27,832	18,418	46,250	11,966	5,481	17,447	63,697
Credit Life					•	,	
Annuity	25,030	18,566	43,596				43,596
Accident and Sickness					2,861	2,861	2,861
	52,862	36,984	89,846	11,966	8,342	20,308	110,154
TD Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
						4.7	
Trans Global Life Insurance Company							
Insurance		3	3				3
Credit Life							
Annuity							
Accident and Sickness							
		3	3				3
Transamerica Life Canada							
Insurance	8,317		8,317	24		24	8,341
Credit Life							
Annuity	1,313		1,313				1,313
Accident and Sickness							
	9,630		9,630	24		24	9,654
United American Insurance Company							
Insurance	20		20				20
Credit Life			( <del></del> )				
Annuity							
Accident and Sickness							
	20		20				20
Wawanesa Life Insurance Company, The		1					
Insurance	4,179	167	4,346	1,037		1,037	5,383
Credit Life	7,170	107	7,040	1,007		1,007	0,000
Annuity	2,774		2,774				2,774
Accident and Sickness	-1117		-11 ( 1)				-₁r : T
	6,953	167	7,120	1,037		1,037	8,157
		107	7,120	1,007		1,007	0,107

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

		Direct Claims			Dividends		
Insurer	Individual	Group	Total	Individual	Group	Total	Total All Payments
Western Life Assurance Company							
Insurance	801	333	1,134				1,134
Credit Life							
Annuity							
Accident and Sickness							
	801	333	1,134				1,134
2013 TOTALS	328,093	164,480	492,573	49,788	20,511	70,299	562,872

# PROPERTY AND CASUALTY AIRCRAFT INSURANCE

## SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	82	-579	
AIG Insurance Company of Canada	201	-161	
Allianz Global Risks US Insurance Company	1,126	852	75.7
Aspen Insurance UK Limited	3		
Berkley Insurance Company	2		
Canadian Applicators Insurance Reciprocal	1,104		
Continental Casualty Company		-22	
Hartford Fire Insurance Company		-2	
Liberty Mutual Insurance Company	74	72	97.3
Lloyd's Underwriters	1,031	553	53.6
Mitsui Sumitomo Insurance Company, Limited	186	26	14.0
National Liability & Fire Insurance Company	437	-127	
Northbridge General Insurance Corporation		1	
SGI	67		
Temple Insurance Company	793	214	27.0
Westport Insurance Corporation	753	3	0.4
XL Insurance Company Limited	722	127	17.6
2013 TOTALS	\$ 6,581	\$ 957	14.5

# PROPERTY AND CASUALTY AUTOMOBILE ACCIDENT INSURANCE ACT

## SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Saskatchewan Auto Fund	831,731	773,155	93.0
2013 TOTALS	\$ 831,731	\$ 773,155	93.0

## PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

## SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
	\$	\$		
ACE INA Insurance	811	459	56.6	
AIG Insurance Company of Canada	499 124		24.8	
Allianz Global Risks US Insurance Company		132		
American Road Insurance Company, The	379 129		34.0	
Arch Insurance Canada Ltd.	14			
AssurePro Insurance Company Limited	871	341	39.2	
Aviva Insurance Company of Canada	6,328	2,963	46.8	
AXA Pacific Insurance Company		97		
Chubb Insurance Company of Canada	204	41	20.1	
Continental Casualty Company	186	-4		
Co-operators General Insurance Company	7,579	5,856	77.3	
CorePointe Insurance Company		-128		
CUMIS General Insurance Company	19	4	21.1	
Dominion of Canada General Insurance Company, The	2			
Economical Mutual Insurance Company	6	1	16.7	
Electric Insurance Company	11	-1		
Federated Insurance Company of Canada	2,360 624		26.4	
Guarantee Company of North America, The	2			
Hartford Fire Insurance Company	9	85	944.4	
Intact Insurance Company	1,294	353	27.3	
Liberty Mutual Insurance Company	434	844	194.5	
Lloyd's Underwriters	1,441	1,108	76.9	
Mennonite Mutual Fire Insurance Company of Saskatchewan	427	228	53.4	
Millennium Insurance Corporation	24			
Mitsui Sumitomo Insurance Company, Limited	3			
Motors Insurance Corporation	473	21	4.4	
Northbridge Commercial Insurance Corporation	29	354	1,220.7	
Northbridge General Insurance Corporation	91	21	23.1	
Old Republic Insurance Company of Canada	29			
Personal Insurance Company, The		1		
Portage la Prairie Mutual Insurance Company, The	1,023	652	63.7	
Protective Insurance Company	11	-22		
RBC General Insurance Company	430	82	19.	
Royal & Sun Alliance Insurance Company of Canada	563 18		3.2	
Saskatchewan Mutual Insurance Company	9,206 4,814		9,206	52.3
Sentry Insurance A Mutual Company	17	-4		
SGI	145,006	69,256	47.8	
Sovereign General Insurance Company, The	298	19	6.4	
St. Paul Fire and Marine Insurance Company	486	-435		
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2	<u>-</u> 1		
Travelers Insurance Company of Canada	2			

## PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

#### SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
XL Insurance Company Limited	23		
Zurich Insurance Company Ltd.	1,690	97	5.7
2013 TOTALS	\$ 182,282	\$ 88,129	48.3

## PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

## SASKATCHEWAN - 2013

insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
	\$	\$		
ACE INA Insurance	1			
Affiliated FM Insurance Company	119			
AIG Insurance Company of Canada	610	-506		
Allianz Global Risks US Insurance Company	62	9	14.5	
Aviva Insurance Company of Canada	979	268	27.4	
AXIS Reinsurance Company (Canadian Branch)	2			
Boiler Inspection and Insurance Company of Canada, The	1,871	3,056	163.3	
Canadian Northern Shield Insurance Company	1			
Chubb Insurance Company of Canada	146	1	0.7	
Continental Casualty Company	69			
Co-operators General Insurance Company	303	65	21.5	
CUMIS General Insurance Company	37	26	70.3	
Dominion of Canada General Insurance Company, The	39			
Ecclesiastical Insurance Office plc	28			
Economical Mutual Insurance Company	35	8	22.9	
Factory Mutual Insurance Company	5,748	-1,326		
Federated Insurance Company of Canada	122	-4		
Gore Mutual Insurance Company	15			
Great American Insurance Company	4			
Industrial Alliance Pacific General Insurance Corporation	16,876	2,332	13.8	
Intact Insurance Company	392	153	39.0	
Lloyd's Underwriters	1,625	-594		
Mennonite Mutual Fire Insurance Company of Saskatchewan	201			
Millennium Insurance Corporation	5,165	1,021	19.8	
Motors Insurance Corporation	495	161	32.5	
Mutual Fire Insurance Company of British Columbia, The	17			
Northbridge General Insurance Corporation	131	11	8.4	
Novex Insurance Company	1			
Optimum Insurance Company Inc.	3			
Royal & Sun Alliance Insurance Company of Canada	2,568	1,089	42.4	
Saskatchewan Mutual Insurance Company	63			
SGI	1,416	-15		
SGI Canada Insurance Services Ltd.	4			
Sovereign General Insurance Company, The	113			
St. Paul Fire and Marine Insurance Company	32 13		40.6	
Temple Insurance Company	149	300	201.3	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1			
Travelers Insurance Company of Canada	2			
Trisura Guarantee Insurance Company	865	11	1.3	
Virginia Surety Company, Inc.	-35	172		
Wawanesa Mutual Insurance Company, The	437	43	9.8	

## PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

## SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Westport Insurance Corporation	104		
Wynward Insurance Group	297	10	3.4
XL Insurance Company Limited		5	
Zurich Insurance Company Ltd.	1,001	763	76.2
2013 TOTALS	\$ 42,114	\$ 7,107	16.9

## PROPERTY AND CASUALTY GUARANTEE INSURANCE

## SASKATCHEWAN - 2013

insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio	
	\$	\$		
ACE INA Insurance	115	8	7.0	
AIG Insurance Company of Canada	212	107	50.5	
Arch Insurance Canada Ltd.	4			
Aviva Insurance Company of Canada	356	-5		
AXIS Reinsurance Company (Canadian Branch)	20 6		30.0	
Berkley Insurance Company	2			
Canadian Farm Insurance Corp.	7			
Chicago Title Insurance Company	380	303	79.7	
Chubb Insurance Company of Canada	1,034	14	1.4	
Continental Casualty Company	200	3,120	1,560.0	
Co-operators General Insurance Company	90			
CUMIS General Insurance Company	752	1,225	162.9	
DAS Legal Protection Insurance Company Limited	207	39	18.8	
Dominion of Canada General Insurance Company, The	16	10	62.5	
Economical Mutual Insurance Company	19	1	5.3	
FCT Insurance Company Ltd.	3,690	541	14.7	
Federated Insurance Company of Canada	40 -4			
First American Title Insurance Company	864	59	6.8	
Great American Insurance Company	9	1	11.1	
Guarantee Company of North America, The	1,822	-353		
Hartford Fire Insurance Company	10	-3		
Industrial Alliance Pacific General Insurance Corporation	192	3	1.6	
Intact Insurance Company	879	2,187	248.8	
Jevco Insurance Company	34	18	52.9	
Lawyers' Professional Indemnity Company	20	-7		
Liberty Mutual Insurance Company	81	-28		
Lloyd's Underwriters	199	-59		
Northbridge General Insurance Corporation	35			
Novex Insurance Company	33	114	345.5	
Personal Insurance Company, The	1			
Royal & Sun Alliance Insurance Company of Canada	36	-2		
Saskatchewan Mutual Insurance Company	8			
SGI	3,296	15	0.5	
SGI Canada Insurance Services Ltd.	14			
Sovereign General Insurance Company, The	40			
St. Paul Fire and Marine Insurance Company	12	-16		
Stewart Title Guaranty Company	805	156	19.4	
Travelers Insurance Company of Canada	2,426	-81		
Trisura Guarantee Insurance Company	774	-27		

## PROPERTY AND CASUALTY GUARANTEE INSURANCE

## SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Triton Insurance Company	8		
Western Surety Company	4,903	-75	
Wynward Insurance Group	69	2	2.9
Zurich Insurance Company Ltd.	122	-19	
2013 TOTALS	\$ 23,836	\$ 7,250	30.4

## PROPERTY AND CASUALTY LIABILITY INSURANCE

# SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	1,680	-76	
AIG Insurance Company of Canada	4,978	-1,527	
Allianz Global Risks US Insurance Company	1,280 2,689		210.1
Arch Insurance Canada Ltd.	577	239	41.4
Aspen Insurance UK Limited	392	337	86.0
Associated Electric & Gas Insurance Services Limited	337	107	31.8
Aviva Insurance Company of Canada	12,673	3,335	26.3
AXA Insurance (Canada)	-1	68	
AXA Pacific Insurance Company	20	366	1,830.0
AXIS Reinsurance Company (Canadian Branch)	643	460	71.5
Berkley Insurance Company	424	492	116.0
Canadian Lawyers Insurance Association	1,557	-4,167	
Canadian Northern Shield Insurance Company	22	50	227.3
Canadian Universities Reciprocal Insurance Exchange	489	93	19.0
Canassurance Insurance Company	1		
Chubb Insurance Company of Canada	2,407	-623	
Community Newspapers Reciprocal Insurance Exchange	11		
Continental Casualty Company	4,306	1,160	26.9
Co-operators General Insurance Company	7,188	467	6.5
Coseco Insurance Company		-15	
CUMIS General Insurance Company	1,019	336	33.0
Dominion of Canada General Insurance Company, The	360	230	63.9
Ecclesiastical Insurance Office plc	301	12	4.0
Echelon General Insurance Company	97	22	22.7
Economical Mutual Insurance Company	83	444	534.9
Electric Insurance Company	163		
Employers Insurance Company of Wausau		-1	
Energy Insurance Reciprocal	1,226	1,200	97.9
Everest Insurance Company of Canada	606	392	64.7
Federated Insurance Company of Canada	3,262	1,333	40.9
Germania Mutual Insurance Company	155	245	158.1
Gore Mutual Insurance Company	36		
Great American Insurance Company	472	-2	
Guarantee Company of North America, The	362	-11	
Hartford Fire Insurance Company	194	-25	
HDI-Gerling Industrie Versicherung AG	14	328	2,342.9
Healthcare Insurance Reciprocal of Canada	854	566	66.3
Intact Insurance Company	3,753	823	21.9
International Insurance Company of Hannover PLC	100	399	399.0
Jevco Insurance Company	3	7	233.3
Jewelers Mutual Insurance Company	12		
Liberty Mutual Insurance Company	1,166	-556	

## PROPERTY AND CASUALTY LIABILITY INSURANCE

## SASKATCHEWAN - 2013

insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Lloyd's Underwriters	21,312	-9,284	
MAX Canada Insurance Company	30	38	126.7
Mennonite Mutual Fire Insurance Company of Saskatchewan	1,198	281	23.5
Millennium Insurance Corporation	34	,	
Mutual Fire Insurance Company of British Columbia, The	120	41	34.2
Nordic Insurance Company of Canada, The		-37	
Northbridge Commercial Insurance Corporation	1		
Northbridge General Insurance Corporation	2,357	145	6.2
Northbridge Indemnity Insurance Corporation	1,506	-35	
Novex Insurance Company	390	-33	
Old Republic Insurance Company of Canada	13		
Omega General Insurance Company	54	-53	
Optimum Insurance Company Inc.	73	119	163.0
Personal Insurance Company, The	18		
Portage la Prairie Mutual Insurance Company, The	613	455	74.2
RBC General Insurance Company	4		
Real Estate Insurance Exchange	553	179	32.4
Red River Valley Mutual Insurance Company	506	279	55.1
Royal & Sun Alliance Insurance Company of Canada	4,141 780		18.8
Saskatchewan Mutual Insurance Company	2,633	548	20.8
Scottish & York Insurance Co. Limited	4,137		
Sentry Insurance A Mutual Company	134	-62	
SGI	32,172 4,502		14.0
SGI Canada Insurance Services Ltd.	1	1	
Sompo Japan Insurance Inc.	1		
Sovereign General Insurance Company, The	1,292	-6	
St. Paul Fire and Marine Insurance Company	1,417	-310	
SUMAssure Insurance Reciprocal	375	-8	
T.H.E. Insurance Company	i		
Temple Insurance Company	1,153	-457	
Traders General Insurance Company		-1	
Travelers Insurance Company of Canada	1,117	361	32.3
Trisura Guarantee Insurance Company	614	217	35.3
Virginia Surety Company, Inc.	194		
Wawanesa Mutual Insurance Company, The	4,216 187		4.4
Westport Insurance Corporation	2,832 80		2.8
Wynward Insurance Group	2,474 398		16.1
XL Insurance Company Limited	1,571 420		26.7
XL Reinsurance America Inc.	558 1		0.2
Zurich Insurance Company Ltd.	4,784	1,472	30.8
2013 TOTALS	\$ 143,684	\$ 13,551	9.4

# PROPERTY AND CASUALTY MARINE INSURANCE

# SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	167	64	38.3
AIG Insurance Company of Canada	159	-101	
Allianz Global Risks US Insurance Company	999	5,182	518.7
Ascentus Insurance Ltd.	11	2	18.2
Aviva Insurance Company of Canada	205	54	26.3
AXA Insurance (Canada)	-74	-41	
Chubb Insurance Company of Canada	14	-13	
Continental Casualty Company	21	51	242.9
Co-operators General Insurance Company	178	54	30.3
Elite Insurance Company	8		
HDI-Gerling Industrie Versicherung AG	13	31	238.5
Intact Insurance Company	32	19	59.4
Liberty Mutual Insurance Company	14	1,191	8,507.1
Lloyd's Underwriters	96	13,924	14,504.2
Northbridge General Insurance Corporation	221	978	442.5
Royal & Sun Alliance Insurance Company of Canada	29	17	58.6
Sovereign General Insurance Company, The	178	54	30.3
St. Paul Fire and Marine Insurance Company	269	-21	
Sunderland Marine Mutual Insurance Company Limited	110	-2	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1		
Traders General Insurance Company	2		
Zurich Insurance Company Ltd.	-21	15	
2013 TOTALS	\$ 2,632	\$ 21,458	815.3

## PROPERTY AND CASUALTY MORTGAGE INSURANCE

## SASKATCHEWAN - 2013

Insurer	Direct Premi Written	ums Direct Claims Incurred	Loss Ratio
	\$	\$	
Canada Guaranty Mortgage Insurance Company	5,832	2 245	4.2
Genworth Financial Mortgage Insurance Company Canada	24,190	1,536	6.3
2013 TOTALS	\$ 30,022	2 \$ 1,781	5.9

## PROPERTY AND CASUALTY PROPERTY INSURANCE

## SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	7,514	31,531	419.6
Affiliated FM Insurance Company	1,990	292	14.7
AIG Insurance Company of Canada	12,211	3,035	24.9
Alberta Motor Association Insurance Company	24		
Allianz Global Risks US Insurance Company	2,637	-1,369	
American Bankers Insurance Company of Florida	8,526	1,051	12.3
Arch Insurance Canada Ltd.	3,255	491	15.1
Asset Protection Insurance Exchange	504	355	70.4
Associated Electric & Gas Insurance Services Limited	232	-6	
Aviva Insurance Company of Canada	39,627	33,894	85.5
AXA Insurance (Canada)	-1	-16	
AXA Pacific Insurance Company	37	-1,448	
AXIS Reinsurance Company (Canadian Branch)	324	128	39.5
BCAA Insurance Corporation	1,658	3,674	221.6
Berkley Insurance Company	13	1	7.7
Boiler Inspection and Insurance Company of Canada, The	318	72	22.6
CAA Insurance Company of Ontario	390	12	3.1
Canadian Egg Industry Reciprocal Alliance - CEIRA	155	149	96.1
Canadian Farm Insurance Corp.	1,943	1,031	53.1
Canadian Northern Shield Insurance Company	85	32	37.6
Canadian Universities Reciprocal Insurance Exchange	885	303	34.2
Canassurance Insurance Company	17	2	11.8
Chubb Insurance Company of Canada	2,103	1,102	52.4
Continental Casualty Company	4,347	1,724	39.7
Co-operators General Insurance Company	62,939	52,607	83.6
CorePointe Insurance Company	2		
Coseco Insurance Company	1,251	1,207	96.5
CUMIS General Insurance Company	1,905	881	46.2
Dominion of Canada General Insurance Company, The	913	1,361	149.1
Ecclesiastical Insurance Office plc	1,689	279	16.5
Echelon General Insurance Company	380	273	71.8
Economical Mutual Insurance Company	3,402	2,676	78.7
Elite Insurance Company	63	-37	
Energy Insurance Reciprocal	2,189	547	25.0
Everest Insurance Company of Canada	62	72	116.1
Factory Mutual Insurance Company	12,714	1,168	9.2
FCT Insurance Company Ltd.	662	173	26.1
Federal Insurance Company	9		
Federated Insurance Company of Canada	6,656	1,157	17.4
First North American Insurance Company	388	44	11.3
Germania Mutual Insurance Company	3,325	1,192	35.8

## PROPERTY AND CASUALTY PROPERTY INSURANCE

## SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Gore Mutual Insurance Company	103	37	35.9
Great American Insurance Company	2,980	431	14.5
Guarantee Company of North America, The	223	80	35.9
Hartford Fire Insurance Company	1,620	653	40.3
HDI-Gerling Industrie Versicherung AG	1,636	17,259	1,055.0
Healthcare Insurance Reciprocal of Canada	7		
Industrial Alliance Pacific General Insurance Corporation	1		
Intact Insurance Company	7,859	5,536	70.4
International Insurance Company of Hannover PLC	452	1	0.2
Jevco Insurance Company	30	63	210.0
Jewelers Mutual Insurance Company	144	26	18.1
Legacy General Insurance Company	410	2	0.5
Liberty Mutual Insurance Company	2,754	-4,063	
Lloyd's Underwriters	20,490	1,618	7.9
MAX Canada Insurance Company	694	479	69.0
Mennonite Mutual Fire Insurance Company of Saskatchewan	14,440	7,136	49.4
Millennium Insurance Corporation	74		
Mitsui Sumitomo Insurance Company, Limited	10	12	120.0
Mutual Fire Insurance Company of British Columbia, The	2,335	1,559	66.8
Northbridge Commercial Insurance Corporation	2		
Northbridge General Insurance Corporation	18,431	5,303	28.8
Northbridge Indemnity Insurance Corporation	2,977	169	5.7
Northbridge Personal Insurance Corporation	1		
Novex Insurance Company	229	1,003	438.0
Old Republic Insurance Company of Canada	1		
Omega General Insurance Company	104	75	72.1
Optimum Insurance Company Inc.	290	154	53.1
Peace Hills General Insurance Company	6,014	4,520	75.2
Personal Insurance Company, The	1,297	2,536	195.5
Portage la Prairie Mutual Insurance Company, The	12,095	8,732	72.2
Primmum Insurance Company	1,236	716	57.9
RBC General Insurance Company	1,013	553	54.6
RBC Insurance Company of Canada	712	651	91.4
Red River Valley Mutual Insurance Company	6,685	5,856	87.6
Royal & Sun Alliance Insurance Company of Canada	14,833	5,648	38.1
Saskatchewan Mutual Insurance Company	27,943	19,815	70.9
Scottish & York Insurance Co. Limited		-166	
Security National Insurance Company	3,435	2,141	62.3
SGI	215,978	147,931	68.5
SGI Canada Insurance Services Ltd.	106		
Sompo Japan Insurance Inc.	100		

# PROPERTY AND CASUALTY PROPERTY INSURANCE

#### SASKATCHEWAN - 2013

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Sovereign General Insurance Company, The	4,208	2,070	49.2
St. Paul Fire and Marine Insurance Company	2,328	-2,744	
SUMAssure Insurance Reciprocal	1,646	959	58.3
TD Home and Auto Insurance Company	424	116	27.4
Temple Insurance Company	2,001	433	21.6
Tokio Marine & Nichido Fire Insurance Co., Ltd.	74		
Traders General Insurance Company	177	178	100.6
Trans Global Insurance Company	430	7	1.6
Travelers Insurance Company of Canada	424	61	14.4
Triton Insurance Company	396	41	10.4
Unifund Assurance Company	262	1,083	413.4
Waterloo Insurance Company	8	22	275.0
Wawanesa Mutual Insurance Company, The	118,499	77,955	65.8
Western Financial Insurance Company	659	229	34.7
Westport Insurance Corporation	2,973	51	1.7
Wynward Insurance Group	12,940	3,584	27.7
XL Insurance Company Limited	1,922	1,658	86.3
Zurich Insurance Company Ltd.	11,225	-32	
2013 TOTALS	\$ 717,683	\$ 461,777	64.3