



Statistical Report 2014

Financial and Consumer Affairs
Authority of Saskatchewan

Superintendent of Insurance

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August 5, 2015

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

Dear Mr. Wyant:

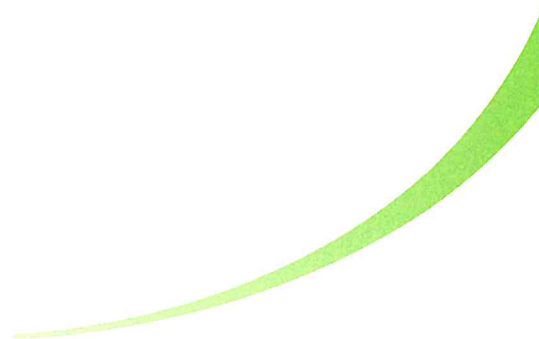
I am pleased to submit the statistical report of the Superintendent of Insurance for the year ended December 31, 2014.

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

Respectfully submitted,



Roger Sobotkiewicz
Acting Superintendent of Insurance



GENERAL INFORMATION

Classification of Insurers - December 31, 2014

Federally Registered Companies

Current Insurers	159	
Discontinuing Insurers	8	
Exclusive Reinsurers	4	
Fraternal Societies	9	
Underwriters Agencies	1	
		181

Provincial and Extra-Provincial Insurers

Current Insurers	39	
Discontinuing Insurers	1	
Fraternal Societies	1	
Reciprocal Exchanges	11	
Co-operative Insurers	1	
		53

Crown Corporations 1

Total Licensees 235

New Insurance Companies Licensed in 2014

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

	<u>Date Licensed</u>
Darwin National Assurance Company	March 17, 2014
Orion Travel Insurance Company	January 7, 2014
Poultry Insurance Exchange Reciprocal of Canada	October 20, 2014
Starr Insurance & Reinsurance Limited	March 14, 2014

Companies Withdrawn in 2014

	<u>Date Withdrawn</u>
Arch Insurance Company	February 28, 2014
Robin Hood Employees Mutual Insurance Association	March 31, 2014
The Shipowners' Mutual Protection and Indemnity Association (Luxembourg)	December 30, 2014

GENERAL INFORMATION

Changes in 2014

AXA Insurance (Canada) and AXA Pacific Insurance Company amalgamated and continued under the name Intact Insurance Company effective January 1, 2014.

Horizon Milling ULC assumed all liabilities and rights in respect of all policies of insurance issued by Robin Hood Employees Mutual Insurance Association effective March 31, 2014.

International Insurance Company of Hannover PLC changed corporate name to International Insurance Company of Hannover SE effective September 3, 2014.

Northbridge General Insurance Corporation and Northbridge Indemnity Insurance Corporation amalgamated and continued under the name Northbridge General Insurance Corporation effective January 1, 2014.

Penncorp Life Insurance Company changed corporate name to La Capitale Financial Security Insurance Company effective January 1, 2014.

Royal & Sun Alliance Insurance Company of Canada assumed all liabilities and rights in respect of all policies of insurance issued by Canadian Union Insurance Company effective January 1, 2014.

Sompo Japan Insurance Inc. and Nipponkoa Insurance Company, Limited amalgamated and continued under the name Sompo Japan Nipponkoa Insurance Inc. effective September 1, 2014.

Sunderland Marine Mutual Insurance Company Limited changed corporate name to Sunderland Marine Insurance Company Limited effective July 31, 2014.

TD Life Insurance Company and CT Financial Assurance Company amalgamated and continued under the name TD Life Insurance Company effective November 1, 2014.

The Provenance Life Insurance Company changed corporate name to Giraffe & Friends Life Insurance Company effective February 6, 2014.

XL Insurance Company Limited changed corporate name to XL Insurance Company SE effective July 7, 2014.

Changes Previously Not Reported

Novex Insurance Company and AXA General Insurance amalgamated and continued under the name Novex Insurance Company effective May 1, 2012.

The Canada Life Assurance Company and Crown Life Insurance Company amalgamated and continued under the name The Canada Life Assurance Company effective December 31, 2012.

GENERAL INFORMATION

Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2014. Information relating to the prior year may have been adjusted by reporting insurers.

	<u>2014</u> \$000	<u>2013</u> \$000	<u>Change %</u>
<u>Premiums Written</u>			
Life	\$ 832,118	\$ 858,112	-3.0
Other	\$ 2,897,896	\$ 2,725,294	6.3
<u>Disbursements</u>			
Life	\$ 630,212	\$ 562,872	12.0
Other	\$ 2,163,624	\$ 1,747,688	23.8
<u>Loss Ratios</u>			
Life	75.7	65.6	15.4
Other	74.7	64.1	16.5

GENERAL INFORMATION

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	2014	2013	2012	2011	2010
Accident & Sickness Only	12	12	9	8	8
Adjusting Firm	40	39	38	34	33
All Classes other than Life	606	589	575	560	553
General RIA	306	296	292	291	277
General Third Party Administrator	14	14	12	11	8
Hail	57	56	58	61	58
Hail Adjusting Firm	2	2	2	3	3
Life and Accident & Sickness	849	829	814	780	763
Life RIA	435	425	419	417	381
Life Third Party Administrator	4	4	4	3	2
Travel	88	86	82	72	70
Total	2,413	2,352	2,305	2,240	2,156

AGENTS/SALESPERSONS/ADJUSTERS					
Class of License	2014	2013	2012	2011	2010
Accident & Sickness Only	127	114	96	98	82
Adjusters Representatives	349	292	262	222	16
All Classes other than Life	4,554	4,328	4,072	3,700	3,345
All Classes other than Life (Restricted Auto)	70	83	0	0	0
Hail	825	831	835	850	868
Hail Adjuster Rep's	90	91	91	174	167
Hail Adjusters	225	229	224	131	125
Life and Accident & Sickness	3,689	3,455	3,305	3,104	2,992
Travel	883	953	918	457	381
Total	10,812	10,376	9,803	8,736	7,976

GENERAL INFORMATION

Complaints received and resolved by the Councils were as follows:

COMPLAINTS RECEIVED					
Council	2014	2013	2012	2011	2010
General Insurance Council	33	42	48	95	39
Hail Insurance Council	1	3	1	3	1
Life Insurance Council	33	40	28	44	27
Total	67	85	77	142	67

COMPLAINTS FINALIZED					
Council	2014	2013	2012	2011	2010
General Insurance Council	19	29	43	85	30
Hail Insurance Council	0	2	1	5	0
Life Insurance Council	16	22	25	39	23
Total	35	53	69	129	53

Disciplinary actions resulting from investigation of 2014 complaints were:

General Insurance Council

Complaints & Investigation Committee:

- Cautionary Letters 4
- Consensual Agreements (fines, costs, restitution) 2

Life Insurance Council

Complaints & Investigation Committee:

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

Licensing Committee:

- License Refused 1
- Suitability Hearings 3

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, 2014.

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

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

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

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7	B.D.
Allianz Global Risks US Insurance Company	MA: P.O. Box 8180, Station South Edmonton AB T6H5X9 1600 - 130 Adelaide Street West Toronto ON M5H3P5	B.C.D.
Allianz Life Insurance Company of North America	700 - 2005 Sheppard Avenue East Willowdale ON M2J5B4	Discont.
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	355 Wellington Street, 2nd Floor London ON N6A3N7	A.
American Income Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.E.
American Road Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Arch Insurance Canada Ltd.	3600 - 77 King Street West Toronto ON M5K1K2	B.C.D.
Ascentus Insurance Ltd.	800 - 18 York Street Toronto ON M5J2T8	B.D.
Aspen Insurance UK Limited	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.

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	770 Main Street Moncton NB E1C8L1 MA: P.O. Box 160 Moncton NB E1C8L1	A.E.
Assurant Life of Canada	2000 - 5000 Yonge Street Toronto ON M2N7E9	A.
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.
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.
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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canada Life Insurance Company of Canada, The	330 University Avenue Toronto ON M5G1R8	Reinsurer.
Canadian Farm Insurance Corp.	302 - 13220 St. Albert Trail Edmonton AB T5L4W1	B.D.
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6 MA: 800 - 18 York Street Toronto ON M5J2T8	B.D.
Canadian Premier Life Insurance Company	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.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 MA: P.O. Box 777 Regina SK S4P3A8	C.
Co-operators General Insurance Company	130 Macdonell Street Guelph ON N1H6P8	B.C.D.
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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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.
Darwin National Assurance Company	1600 - 200 King Street West Toronto ON M5H3T4	B.C.D.
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	111 Westmount Road South Waterloo ON N2L2L6 MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	B.D.
Electric Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	D.
Elite Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.E.
Employers Insurance Company of Wausau	1000 - 181 Bay Street Toronto ON M5J2T3	Discont.
Equitable General Insurance Company, The	202 - 2475 Laurier Boulevard Quebec QC G1T1C4 MA: 130 Macdonell Street Guelph ON N1H6P8	Discont.
Equitable Life Insurance Company of Canada, The	One Westmount Road North Waterloo ON N2J4C7	A.E.
Euler Hermes North American Insurance Company	2810 - 1155 Rene-Levesque Boulevard West Montreal QC H3B2L2	D.
Everest Insurance Company of Canada	602 - 130 Bloor Street West Toronto ON M5S1N5	B.C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Excellence Life Insurance Company, The	202 - 5055 Metropolitan Boulevard East Montreal QC H1R1Z7	A.E.
Factory Mutual Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
Faithlife Financial	470 Weber Street North Waterloo ON N2J4G4	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.
Federation Insurance Company of Canada	1400 - 1 Ville Marie Place Montreal QC H3B2B2 MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	Discont.
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	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	789 Don Mills Road Toronto ON M3C1T9	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	A.
Germania Mutual Insurance Company	P.O. Box 477, 127 Kaiser William Avenue Langenburg SK S0A2A0	B.D.
Giraffe & Friends Life Insurance Company	200 - 880 Laurentian Drive Burlington ON L7N3V6	A.E.
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 MA: 2100 - 5140 Yonge Street Toronto ON M2N6L7	D.
Guarantee Company of North America, The	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.	1555 Girouard Street West St-Hyacinthe QC J2S2Z6	A.E.
Independent Order of Foresters, The	789 Don Mills Road, 16th Floor Toronto ON M3C1T9	Fraternal.
Industrial Alliance Insurance and Financial Services Inc.	1080 Grande Allee West Quebec QC G1S1C7 MA: 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 MA: 1080 Grande Allee West, P.O. Box 1907 Station Terminus Quebec QC G1K7M3	D.
Intact Insurance Company	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.	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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
La Capitale Financial Security Insurance Company	7150 Derrycrest Drive Mississauga ON L5W0E5	A.E.
La Capitale General Insurance Inc.	MA: 625 St-Amable Street Quebec QC G1R2G5 625 St-Amable Street Quebec QC G1R2G5	B.C.D.
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	200 Bloor Street East Toronto ON M4W1E5	A.E.
MAX Canada Insurance Company	MA: 500 King Street North 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	402 Main Street Waldheim SK S0K4R0	B.D.
Millennium Insurance Corporation	MA: P.O. Box 190 Waldheim SK S0K4R0 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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mortgage Insurance Company of Canada, The	100 Yonge Street, 4th Floor Toronto ON M5C2W1 MA: 44 King Street West, 8th Floor Toronto ON M5H1H1	D.
Motors Insurance Corporation	400 - 8500 Leslie Street Thornhill ON L3T7M8	B.D.
Munich Reinsurance America, Inc.	390 Bay Street, 22nd Floor, Munich Re Centre Toronto ON M5H2Y2	B.C.D.
Mutual Fire Insurance Company of British Columbia, The	201 - 9366 200A Street Langley BC V1M4B3	B.D.
National Bank Life Insurance Company	600 de la Gauchetiere Street West, 6th Floor Montreal QC H3B4L2 MA: 1100 University Street 5th Floor Montreal QC H3B2G7	A.E.
National Liability & Fire Insurance Company	2702 - 200 Front Street West Toronto ON M5V3K2	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 Personal Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Novex Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.
Old Republic Insurance Company of Canada	P.O. Box 557, 100 King Street West Hamilton ON L8N3K9	B.D.
Omega General Insurance Company	1200 - 34 King Street East Toronto ON M5C2X8	B.C.D.
Optimum Insurance Company Inc.	1500 - 425 de Maisonneuve Boulevard West Montreal QC H3A3G5	B.D.
Order of United Commercial Travelers of America, The	300 - 901 Centre Street North Calgary AB T2E2P6	Fraternal.
Orion Travel Insurance Company	1900 - 520 - 3rd Avenue South West Calgary AB T2P0R3 MA: 60 Commerce Valley Drive East Thornhill ON L3T7P9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Palliser Insurance Company Limited	103 - 3502 Taylor Street East Saskatoon SK S7H5H9 MA: P.O. Box 1358	C.
Pavonia Life Insurance Company of Michigan	Saskatoon SK S7K3N9 1200 - 34 King Street East Toronto ON M5C2X8	Discont.
Peace Hills General Insurance Company	300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.
Personal Insurance Company, The	6300 Blvd Guillaume Couture Levis QC G6V6P9	B.D.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage la Prairie MB R1N0L3 MA: P.O. Box 340	B.D.
Primerica Life Insurance Company of Canada	Portage la Prairie MB R1N3B8 300 - 2000 Argentia Road, Plaza V Mississauga ON L5N2R7 MA: P.O. Box 174	A.E.
Primum Insurance Company	Streetsville ON L5M2B8 2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie, 12th Floor	B.D.
Principal Life Insurance Company	Montreal QC H2P1B6 2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Protective Insurance Company	1200 - 34 King Street East Toronto ON M5C2X8	D.
RBC General Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: 200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower	B.D.
RBC Insurance Company of Canada	Toronto ON M5J2J5 6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: 200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower	D.
RBC Life Insurance Company	Toronto ON M5J2J5 6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: 200 Bay Street, 9th Fl., Royal Bank Plaza, South Tower	A.E.
Red River Valley Mutual Insurance Company	Toronto ON M5J2J5 245 Centre Avenue East Altona MB R0G0B0 MA: P.O. Box 940	B.C.D.
Reliable Life Insurance Company	Altona MB R0G0B0 P.O. Box 557, 100 King Street West Hamilton ON L8N3K9	A.E.
Reliance Insurance Company	801 - 4 King Street West Toronto ON M5H1B6 MA: c/o KPMG Inc., P.O. Box 31, Commerce Court Postal Stn	Discont.
RGA Life Reinsurance Company of Canada	Toronto ON M5L1B2 1100 - 55 University Avenue Toronto ON M5J2H7 MA: 1981 McGill College Avenue, 13th Floor	Reinsurer.
	Montreal QC H3A3A8	

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	Fraternal.
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.
Sompo Japan Nipponkoa 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.	MA: 130 Macdonell Street Guelph ON N1H6P8 2525 Laurier Boulevard Quebec QC G1V2L2	A.E.
SSQ, Insurance Company Inc.	MA: P.O. Box 10500 Sainte-Foy Quebec QC G1V4H6 1800 - 2020 University Street Montreal QC H3A2A5	A.E.
St. Paul Fire and Marine Insurance Company	MA: P.O. Box 10500 Sainte-Foy Quebec QC G1V4H6 P.O. Box 5, 200 - 20 Queen Street West Toronto ON M5H3R3 MA: 165 University Avenue Toronto ON M5H3B9	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	A.
Starr Insurance & Reinsurance Limited	P.O. Box 16, 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	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 Insurance Company Limited	701 - 890 West Pender Street Vancouver BC V6C1J9	D.
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	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	D.
TD Home and Auto Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
TD Life Insurance Company	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.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Transamerica Life Canada	5000 Yonge Street Toronto ON M2N7J8	A.E.
Transatlantic Reinsurance Company	145 Wellington Street West, 9th Floor Toronto ON M5J1H8	Reinsurer.
Travelers Insurance Company of Canada	P.O. Box 5, 200 - 20 Queen Street West Toronto ON M5H3R3 MA: 165 University Avenue Toronto ON M5H3B9	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.	625 St-Amable Street Quebec QC G1R2G5 MA: 7150 Derrycrest Drive Mississauga ON L5W0E5	B.C.D.
Unifund Assurance Company	10 Factory Lane St. John's NF A1C6H5 MA: P.O. Box 12049 St. John's NF A1B1R7	B.D.
Union Life Mutual Assurance Company, The	142 Heriot Drummondville QC J2C1J8	A.E.
United American Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.
Virginia Surety Company, Inc.	1200 - 34 King Street East Toronto ON M5C2X8	D.
Waterloo Insurance Company	111 Westmount Road South Waterloo ON N2L2L6 MA: 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 MA: 202 - 600 Empress Street Winnipeg MB R3G0R5	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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 Insurance Company SE	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, First Canadian Place 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 Calgary AB T2R1P3 MA: 510 - 36 Toronto Street Toronto ON M5C2C5	
Canadian Universities Reciprocal Insurance Exchange	901 - 5500 North Service Road Burlington ON L7L6W6	
Community Newspapers Reciprocal Insurance Exchange	116 - 3228 South Service Road Burlington ON L7N3H8	
Energy Insurance Reciprocal	660 - 1207 - 11th Avenue South West Calgary AB T3C0M5	
Healthcare Insurance Reciprocal of Canada	1600 - 4711 Yonge Street Toronto ON M2N6K8	
Poultry Insurance Exchange Reciprocal of Canada	18 Palmerston Avenue Brantford ON N3T4K9	
Real Estate Insurance Exchange	205 - 4954 Richard Road South West Calgary AB T3E6L1	
SUMAssure Insurance Reciprocal	200 - 2222 - 13th Avenue Regina SK S4P3M7	

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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 - 2014

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	5	44		49	5	30		35
Faithlife Financial	2,688	107		2,795	2,750	6	548	3,304
Grand Orange Lodge of British America, Benefit Fund, The	5			5				
Independent Order of Foresters, The	587		12	599	784	4	238	1,026
Knights of Columbus	14,211	316	37	14,564	5,027	11	3,424	8,462
Order of United Commercial Travelers of America, The	5	11		16	3	7		10
Saskatchewan Teachers' Federation		15,488	18,112	33,600		8,769		8,769
Sons of Scotland Benevolent Association	13			13	11			11
Ukrainian Fraternal Society of Canada	6			6	3			3
Ukrainian National Association, Inc.	2			2	1			1
2014 TOTALS	\$ 17,522	\$ 15,966	\$ 18,161	\$ 51,649	\$ 8,584	\$ 8,827	\$ 4,210	\$ 21,621

FRATERNAL SOCIETIES

SASKATCHEWAN - 2014

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

	Policies in Force at end of 2013 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 2014 Amount
	\$	\$	\$	\$		\$
ACTRA Fraternal Benefit Society	1,936		260		101	1,676
Faithlife Financial	279,536	14,822	23,658		4,188	270,700
Grand Orange Lodge of British America, Benefit Fund, The	272	24	6		29	290
Independent Order of Foresters, The	47,440	464	2,498		1,470	45,406
Knights of Columbus	1,185,476	129,657	50,891		19,255	1,264,242
Order of United Commercial Travelers of America, The						0
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	309	22	18		111	313
Ukrainian Fraternal Society of Canada	413	8	4		138	417
Ukrainian National Association, Inc.	442	1			118	443
2014 TOTALS	\$ 1,515,824	\$ 144,998	\$ 77,335	\$	25,410	\$ 1,583,487

SASKATCHEWAN INSURANCE EXHIBIT

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

	Direct Premiums Written	Direct Claims Incurred	Ratio
OTHER THAN LIFE			
Accident and Sickness Insurance (excluding Fraternal)	\$ 670,913	\$ 340,957	50.8
Guarantee Insurance (Fidelity, Surety, Title and Legal)	25,812	7,704	29.8
Property Insurance (Property, Credit Protection and Other Approved Products)	769,633	750,454	97.5
Hail Insurance	107,782	78,167	72.5
Aircraft Insurance	6,620	7,217	109.0
Automobile Accident Insurance Act	889,210	827,787	93.1
Automobile Extension Insurance	192,822	98,734	51.2
Boiler and Machinery Insurance (Boiler and Machinery, Equipment Warranty)	46,710	14,228	30.5
Liability Insurance	145,531	35,028	24.1
Marine Insurance	4,533	-366	
Mortgage Insurance	38,330	3,714	9.7
(A) TOTALS	\$ 2,897,896	\$ 2,163,624	74.7
Life Insurance (all plans excluding Fraternal)	\$ 832,118		
Claims: Direct Claims		\$ 559,200	
Dividends		71,012	
(B) TOTALS	\$ 832,118	\$ 630,212	75.7
GRAND TOTALS (all classes A and B)	\$ 3,730,014	\$ 2,793,836	74.9

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
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

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2014	107,782	78,167	72.5

LIFE INSURANCE (All Plans Excluding Fraternal)

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
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
2014	832,118	630,212	75.7

PROPERTY AND CASUALTY - AIRCRAFT INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
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
2014	6,620	7,217	109.0

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2014	889,210	827,787	93.1

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

Year	Premiums	Claims	Loss Ratio (Percent)
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
2014	192,822	98,734	51.2

PROPERTY AND CASUALTY – BOILER AND MACHINERY INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1995	7,255	-639	
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
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

PROPERTY AND CASUALTY – GUARANTEE INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1995	6,474	527	8.1
1996	6,424	315	4.9
1997	6,905	134	1.9
1998	7,013	1,348	19.2
1999	7,080	724	10.2
2000	6,660	1,430	21.5
2001	7,841	2,518	32.1
2002	8,557	571	6.7
2003	9,657	1,821	18.9
2004	11,313	366	3.2
2005	12,014	1,114	9.3
2006	14,651	2,773	18.9
2007	17,875	1,187	6.6
2008	21,314	3,334	15.6
2009	22,350	2,165	9.7
2010	24,850	13,761	55.4
2011	24,354	2,923	12.0
2012	25,860	4,665	18.0
2013	23,836	7,250	30.4
2014	25,812	7,704	29.8

PROPERTY AND CASUALTY – LIABILITY INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
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
2014	145,531	35,028	24.1

PROPERTY AND CASUALTY – MARINE INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1995	109	146	133.9
1996	299	-2	
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
2014	4,533	-366	

PROPERTY AND CASUALTY – MORTGAGE INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1995	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
2014	38,330	3,714	9.7

PROPERTY AND CASUALTY – PROPERTY INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Claims	Loss Ratio (Percent)
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	247,482	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

TOTAL INSURANCE

COMPARATIVE TOTALS - "\$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
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
2014	3,730,014	2,793,836	74.9

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	110	11	10.0
ACE INA Life Insurance	2,997	148	4.9
Aetna Life Insurance Company	459	88	19.2
AIG Insurance Company of Canada	2,163	731	33.8
Allianz Global Risks US Insurance Company	2,177	458	21.0
American Bankers Insurance Company of Florida	5,274	520	9.9
American Bankers Life Assurance Company of Florida	2,917	218	7.5
American Income Life Insurance Company	675	202	29.9
Assumption Mutual Life Insurance Company	20	3	15.0
AssurePro Insurance Company Limited	1,327	250	18.8
Aviva Insurance Company of Canada	4		
Blue Cross Life Insurance Company of Canada	19,025	8,562	45.0
BMO Life Assurance Company	1,405	427	30.4
BMO Life Insurance Company	1,130	42	3.7
Canada Life Assurance Company, The	38,677	3,610	9.3
Canadian Premier Life Insurance Company	7,031	1,110	15.8
Canassurance Insurance Company	25	5	20.0
Chubb Insurance Company of Canada	312		
CIBC Life Insurance Company Limited	3,065	1,923	62.7
Combined Insurance Company of America	12,348	4,049	32.8
Connecticut General Life Insurance Company	110	74	67.3
Co-operators General Insurance Company	29	20	69.0
Co-operators Life Insurance Company	27,316	16,703	61.1
CUMIS General Insurance Company	31		
CUMIS Life Insurance Company	14,181	3,555	25.1
Desjardins Financial Security Life Assurance Company	23,757	12,609	53.1
Empire Life Insurance Company, The	5,194	3,109	59.9
Equitable Life Insurance Company of Canada, The	4,875	2,789	57.2
Everest Insurance Company of Canada	11	-4	
Excellence Life Insurance Company, The	265	3	1.1
Fenchurch General Insurance Company	121	83	68.6
First Canadian Insurance Corporation	11,123	617	5.5
Foresters Life Insurance Canada	735	40	5.4
GMS Insurance Inc.	461	495	107.4
Great-West Life Assurance Company, The	200,986	137,350	68.3
Green Shield Canada	5,180	5,787	111.7
Guarantee Company of North America, The	1		
Humania Assurance Inc.	41	6	14.6
Industrial Alliance Insurance and Financial Services Inc.	31,561	10,100	32.0
La Capitale Financial Security Insurance Company	9,181	10,024	109.2
La Capitale Insurance and Financial Services Inc.	1,406	834	59.3

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Legacy General Insurance Company	229	44	19.2
Life Insurance Company of North America	7		
Lloyd's Underwriters	614	-282	
LS-Travel Insurance Company	24		
Manufacturers Life Insurance Company, The	64,986	37,523	57.7
National Bank Life Insurance Company	72	16	22.2
Orion Travel Insurance Company	1,243	927	74.6
Pavonia Life Insurance Company of Michigan	112	-43	
Primerica Life Insurance Company of Canada	1		
RBC Insurance Company of Canada	3,566	1,558	43.7
RBC Life Insurance Company	12,375	6,698	54.1
Reliable Life Insurance Company	245	377	153.9
Royal & Sun Alliance Insurance Company of Canada	1,421		
Scotia Life Insurance Company	1,893	112	5.9
SGI	49		
SSQ Life Insurance Company Inc.	13,777	7,415	53.8
SSQ, Insurance Company Inc.	104	558	536.5
Standard Life Assurance Company of Canada, The	9,290	5,261	56.6
Sun Life Assurance Company of Canada	115,209	50,653	44.0
TD Life Insurance Company	1,837	561	30.5
Transamerica Life Canada	16	2	12.5
Triton Insurance Company	985	237	24.1
Wawanesa Life Insurance Company, The	1,144	881	77.0
Western Life Assurance Company	3,996	1,903	47.6
Zurich Insurance Company Ltd.	12	5	41.7
2014 TOTALS	\$ 670,913	\$ 340,957	50.8

HAIL INSURANCE**SASKATCHEWAN - 2014**

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	5,055	4,509	89.2
Additional Municipal Hail Limited	20,157	14,739	73.1
Allianz Global Risks US Insurance Company	1,721	913	53.1
Co-operative Hail Insurance Company Limited	41,667	32,283	77.5
Northbridge General Insurance Corporation	2,430	2,063	84.9
Palliser Insurance Company Limited	36,752	23,660	64.4
2014 TOTALS	\$ 107,782	\$ 78,167	72.5

LIFE INSURANCE - 2014

TABLE A

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

Insurer	Policies in Force at end of 2013	New Issued and Other Additions in 2014	Deletions During Year	Currency Revaluation	Number	Policies in Force at end of 2014
	Amount	Amount	Amount	Amount		Amount
	\$	\$	\$	\$		\$
ACE INA Life Insurance	17,975	7,582	6,871		256	18,686
Allianz Life Insurance Company of North America	224	5			28	229
American Bankers Life Assurance Company of Florida	311,663	1,179	68,266		151,622	244,576
American Health and Life Insurance Company	36,212	28,747	31,897		3,034	33,062
American Income Life Insurance Company	214,281	22,941	22,176		9,414	215,046
Assumption Mutual Life Insurance Company	61,694	21,765	3,584		424	79,875
Assurant Life of Canada	146,049	2,772	10,792		16,478	138,029
AXA Equitable Life Insurance Company	202	5		32	6	239
Blue Cross Life Insurance Company of Canada	2,815,457	168,725	25,878		55,040	2,958,304
BMO Life Assurance Company	1,406,131	319,276	107,966		8,126	1,617,441
BMO Life Insurance Company	15,581	1,007	1,999		4,518	14,589
Canada Life Assurance Company, The	17,568,659	2,392,987	1,127,472		279,343	18,834,174
Canadian Premier Life Insurance Company	548,887	97,553	80,049		11,177	566,391
CIBC Life Insurance Company Limited	11,887		1,143		244	10,744
Combined Insurance Company of America	12,982	330	616		461	12,696
Connecticut General Life Insurance Company	1		1			0
Co-operators Life Insurance Company	6,357,149	1,096,599	1,412,963		35,990	6,040,785
CUMIS Life Insurance Company	5,171,262	1,220,200	857,959		4,226	5,533,503
Desjardins Financial Security Life Assurance Company	1,373,553	126,279	58,584		26,283	1,441,248
Empire Life Insurance Company, The	1,816,694	410,393	116,542		8,468	2,110,545
Equitable Life Insurance Company of Canada, The	3,800,523	663,897	276,755		12,356	4,187,665
Excellence Life Insurance Company, The	13,200	13,304	331		127	26,173
First Canadian Insurance Corporation	646,100	262,505	138,849		22,643	769,756
Foresters Life Insurance Canada	312,118	57,899	46,599		3,537	323,418
Gerber Life Insurance Company	14,878	1,325	1,055		1,189	15,148
Great-West Life Assurance Company, The	18,964,258	940,683	278,249		521,354	19,626,692
Humania Assurance Inc.		5,500			24	5,500
Industrial Alliance Insurance and Financial Services Inc.	4,108,521	699,453	629,475		69,244	4,178,499
La Capitale Financial Security Insurance Company	82,469	94	2,104		1,010	80,459
La Capitale Insurance and Financial Services Inc.	163,482	24,436	10,148		835	177,770
Life Insurance Company of North America		916	243		5	673
London Life Insurance Company	4,580,616	631,189	277,105		36,377	4,934,700
Manufacturers Life Insurance Company, The	15,834,300	1,355,872	874,879	44	83,987	16,315,337
National Bank Life Insurance Company	24,766	3,980	3,336		11	25,410
New York Life Insurance Company	27,062	2,554	3,923	24	48	25,717
Pavonia Life Insurance Company of Michigan	37,240	1,507	9,227		1,010	29,520
Primerica Life Insurance Company of Canada	2,822,666	709,232	523,149		6,688	3,008,749
RBC Life Insurance Company	2,280,851	414,019	120,778		10,985	2,574,092
Reliable Life Insurance Company	36,689		2,150		141	34,539

LIFE INSURANCE - 2014

TABLE A

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

Insurer	Policies in Force	New Issued and	Deletions	Currency	Number	Policies in Force
	at end of 2013	Other Additions	During Year	Revaluation		at end of 2014
	Amount	in 2014	Amount	Amount		Amount
	\$	\$	\$	\$		\$
Scotia Life Insurance Company	51,024	10,188	5,390		412	55,822
SSQ Life Insurance Company Inc.	666,667	544,643	439,402		10,001	771,908
SSQ, Insurance Company Inc.	14,206	9,210	2,500		44	20,916
Standard Life Assurance Company of Canada, The	1,653,801	67,253	52,402		14,752	1,668,652
Sun Life Assurance Company of Canada	25,727,591	2,519,425	684,546	211	192,360	27,562,681
TD Life Insurance Company	60,487	19,197	6,092		308	73,592
Trans Global Life Insurance Company	4,070	80			2,136	4,150
Transamerica Life Canada	2,724,894	371,460	187,716		9,351	2,908,638
Union Life Mutual Assurance Company, The	4,610		624		24	3,986
United American Insurance Company	136	5	11		10	130
Wawanesa Life Insurance Company, The	2,090,526	191,719	120,124		12,622	2,162,121
Western Life Assurance Company	625,083	138,117	29,830		20,498	733,370
2014 TOTALS	\$ 125,259,377	\$ 15,578,007	\$ 8,661,750	\$ 311	1,649,227	\$ 132,175,945

LIFE INSURANCE - 2014

TABLE B

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

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	\$
ACE INA Life Insurance	54	1,978	2,032				2,032
Aetna Life Insurance Company	1	62	63				63
Allianz Life Insurance Company of North America	2		2				2
American Bankers Life Assurance Company of Florida	23	7,950	7,973				7,973
American Health and Life Insurance Company		497	497				497
American Income Life Insurance Company	4,649		4,649				4,649
Assumption Mutual Life Insurance Company	337	9	346	113		113	459
Assurant Life of Canada	2,516	482	2,998	13,685	273	13,958	16,956
Atradius Credit Insurance N.V.		39	39				39
AXA Equitable Life Insurance Company	5		5				5
Blue Cross Life Insurance Company of Canada	413	7,746	8,159				8,159
BMO Life Assurance Company	7,514	76	7,590	1,656	2,293	3,949	11,539
BMO Life Insurance Company		317	317		171	171	488
Canada Life Assurance Company, The	65,023	55,464	120,487	6,158	929	7,087	127,574
Canadian Premier Life Insurance Company		4,719	4,719				4,719
CIBC Life Insurance Company Limited	211		211				211
Combined Insurance Company of America	240		240				240
Compagnie Francaise d'Assurance pour le Commerce Exterieu		522	522				522
Co-operators Life Insurance Company	13,386	6,743	20,129	3,357	791	4,148	24,277
CUMIS Life Insurance Company	4,339	21,964	26,303				26,303
Desjardins Financial Security Life Assurance Company	4,126	3,249	7,375	3,605	5,869	9,474	16,849
Empire Life Insurance Company, The	8,654	573	9,227	3,538	52	3,590	12,817
Equitable Life Insurance Company of Canada, The	14,078	611	14,689	3,842		3,842	18,531
Euler Hermes North American Insurance Company		559	559				559
Excellence Life Insurance Company, The	35		35				35
First Canadian Insurance Corporation		10,482	10,482				10,482
Foresters Life Insurance Canada	1,204	1,352	2,556				2,556
Gerber Life Insurance Company	115		115				115
Giraffe & Friends Life Insurance Company				3		3	3
Great-West Life Assurance Company, The	26,208	56,546	82,754	4,524	4,841	9,365	92,119
Humania Assurance Inc.	11		11				11
Industrial Alliance Insurance and Financial Services Inc.	22,227	17,222	39,449	21,538	9,091	30,629	70,078
La Capitale Financial Security Insurance Company	836	2	838	7		7	845
La Capitale Insurance and Financial Services Inc.	731	198	929	1,463		1,463	2,392
Life Insurance Company of North America		3	3				3
London Life Insurance Company	51,066		51,066	3,376	16,751	20,127	71,193
Manufacturers Life Insurance Company, The	56,375	18,322	74,697	4,739	2,760	7,499	82,196
National Bank Life Insurance Company	4	134	138				138
New York Life Insurance Company	3	71	74				74
Pavonia Life Insurance Company of Michigan		225	225				225

LIFE INSURANCE - 2014

TABLE B

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

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	\$	\$	\$	\$	\$	\$	\$
Primerica Life Insurance Company of Canada	7,988		7,988				7,988
RBC Life Insurance Company	13,891	293	14,184	428		428	14,612
Reliable Life Insurance Company	120		120				120
Scotia Life Insurance Company	40	122	162				162
SSQ Life Insurance Company Inc.		2,332	2,332				2,332
SSQ, Insurance Company Inc.	68	784	852				852
Standard Life Assurance Company of Canada, The	7,837	1,939	9,776	6,838	406	7,244	17,020
Sun Life Assurance Company of Canada	75,708	38,640	114,348	17,334	9,880	27,214	141,562
TD Life Insurance Company	194		194				194
Trans Global Life Insurance Company		26	26		158	158	184
Transamerica Life Canada	11,734		11,734	123		123	11,857
Union Life Mutual Assurance Company, The	23		23				23
United American Insurance Company	8		8				8
Wawanesa Life Insurance Company, The	10,431	212	10,643	2,566		2,566	13,209
Western Life Assurance Company	2,022	2,045	4,067				4,067
2014 TOTALS	\$ 414,450	\$ 264,510	\$ 678,960	\$ 98,893	\$ 54,265	\$ 153,158	\$ 832,118

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
ACE INA Life Insurance							
Insurance		190	190				190
Credit Life							
Annuity							
Accident and Sickness							
		190	190				190
Aetna Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
AIG Insurance Company of Canada							
Insurance							
Credit Life		-9	-9				-9
Annuity							
Accident and Sickness							
		-9	-9				-9
Allianz Life Insurance Company of North America							
Insurance	15		15				15
Credit Life							
Annuity							
Accident and Sickness							
	15		15				15
American Bankers Life Assurance Company of Florida							
Insurance	3	791	794				794
Credit Life							
Annuity							
Accident and Sickness							
	3	791	794				794
American Health and Life Insurance Company							
Insurance		206	206				206
Credit Life							
Annuity							
Accident and Sickness							
		206	206				206
American Income Life Insurance Company							
Insurance	1,078		1,078				1,078
Credit Life							
Annuity							
Accident and Sickness							
	1,078		1,078				1,078

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Assumption Mutual Life Insurance Company							
Insurance	626		626	1		1	627
Credit Life							
Annuity	139		139				139
Accident and Sickness							
	765		765	1		1	766
Assurant Life of Canada							
Insurance	5,284	473	5,757				5,757
Credit Life							
Annuity	4,594	1,747	6,341				6,341
Accident and Sickness							
	9,878	2,220	12,098				12,098
Atradius Credit Insurance N.V.							
Insurance							
Credit Life		-23	-23				-23
Annuity							
Accident and Sickness							
		-23	-23				-23
AXA Equitable Life Insurance Company							
Insurance				3		3	3
Credit Life							
Annuity							
Accident and Sickness							
				3		3	3
Blue Cross Life Insurance Company of Canada							
Insurance	23	4,877	4,900				4,900
Credit Life							
Annuity							
Accident and Sickness							
	23	4,877	4,900				4,900
BMO Life Assurance Company							
Insurance	8,844		8,844	54		54	8,898
Credit Life							
Annuity	814	1,109	1,923				1,923
Accident and Sickness							
	9,658	1,109	10,767	54		54	10,821
BMO Life Insurance Company							
Insurance		34	34				34
Credit Life							
Annuity		1	1				1
Accident and Sickness							
		35	35				35

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Canada Life Assurance Company, The							
Insurance	16,547	473	17,020	7,151		7,151	24,171
Credit Life							
Annuity	16,571	5,602	22,173				22,173
Accident and Sickness							
	33,118	6,075	39,193	7,151		7,151	46,344
Canadian Premier Life Insurance Company							
Insurance		902	902				902
Credit Life							
Annuity							
Accident and Sickness							
		902	902				902
CIBC Life Insurance Company Limited							
Insurance	90		90				90
Credit Life							
Annuity							
Accident and Sickness							
	90		90				90
Combined Insurance Company of America							
Insurance	47		47	1		1	48
Credit Life							
Annuity							
Accident and Sickness							
	47		47	1		1	48
Compagnie Francaise d'Assurance pour le Commerce Exterieur							
Insurance							
Credit Life		-77	-77				-77
Annuity							
Accident and Sickness							
		-77	-77				-77
Connecticut General Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Co-operators Life Insurance Company							
Insurance	5,065	5,636	10,701	277	500	777	11,478
Credit Life							
Annuity	4,717	751	5,468				5,468
Accident and Sickness							
	9,782	6,387	16,169	277	500	777	16,946

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
CUMIS Life Insurance Company							
Insurance	1,997	7,265	9,262	6	3,163	3,169	12,431
Credit Life							
Annuity	29		29				29
Accident and Sickness					3,020	3,020	3,020
	2,026	7,265	9,291	6	6,183	6,189	15,480
Desjardins Financial Security Life Assurance Company							
Insurance	5,492	1,459	6,951	336		336	7,287
Credit Life							
Annuity	3,590	1,887	5,477				5,477
Accident and Sickness					160	160	160
	9,082	3,346	12,428	336	160	496	12,924
Empire Life Insurance Company, The							
Insurance	1,921	212	2,133	475		475	2,608
Credit Life							
Annuity	5,295	28	5,323				5,323
Accident and Sickness							
	7,216	240	7,456	475		475	7,931
Equitable Life Insurance Company of Canada, The							
Insurance	5,494	439	5,933	789		789	6,722
Credit Life							
Annuity	9,422	24	9,446				9,446
Accident and Sickness							
	14,916	463	15,379	789		789	16,168
Euler Hermes North American Insurance Company							
Insurance							
Credit Life		121	121				121
Annuity							
Accident and Sickness							
		121	121				121
Excellence Life Insurance Company, The							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
First Canadian Insurance Corporation							
Insurance		721	721				721
Credit Life							
Annuity							
Accident and Sickness							
		721	721				721

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Foresters Life Insurance Canada							
Insurance	249		249	54		54	303
Credit Life							
Annuity	1	72	73				73
Accident and Sickness							
	250	72	322	54		54	376
Gerber Life Insurance Company							
Insurance	10		10				10
Credit Life							
Annuity							
Accident and Sickness							
	10		10				10
Great-West Life Assurance Company, The							
Insurance	10,531	35,294	45,825	6,262	609	6,871	52,696
Credit Life							
Annuity	11,736	5,470	17,206				17,206
Accident and Sickness					-48	-48	-48
	22,267	40,764	63,031	6,262	561	6,823	69,854
Humania Assurance Inc.							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Industrial Alliance Insurance and Financial Services Inc.							
Insurance	16,415	1,291	17,706	68	789	857	18,563
Credit Life							
Annuity	23,060	11,600	34,660				34,660
Accident and Sickness					628	628	628
	39,475	12,891	52,366	68	1,417	1,485	53,851
La Capitale Financial Security Insurance Company							
Insurance	458		458				458
Credit Life							
Annuity	13		13				13
Accident and Sickness							
	471		471				471
La Capitale Insurance and Financial Services Inc.							
Insurance	-971	91	-880				-880
Credit Life							
Annuity	136		136				136
Accident and Sickness					19	19	19
	-835	91	-744		19	19	-725

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Life Insurance Company of North America							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
London Life Insurance Company							
Insurance	21,525		21,525	16,366		16,366	37,891
Credit Life							
Annuity	4,864	15,416	20,280	20		20	20,300
Accident and Sickness							
	26,389	15,416	41,805	16,386		16,386	58,191
LS-Travel Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Manufacturers Life Insurance Company, The							
Insurance	39,086	10,390	49,476	6,025	3,310	9,335	58,811
Credit Life							
Annuity	48,152	7,045	55,197	1		1	55,198
Accident and Sickness					25	25	25
	87,238	17,435	104,673	6,026	3,335	9,361	114,034
National Bank Life Insurance Company							
Insurance	2	26	28				28
Credit Life							
Annuity							
Accident and Sickness							
	2	26	28				28
New York Life Insurance Company							
Insurance	1	20	21	1	25	26	47
Credit Life							
Annuity							
Accident and Sickness							
	1	20	21	1	25	26	47
Pavonia Life Insurance Company of Michigan							
Insurance		222	222				222
Credit Life							
Annuity							
Accident and Sickness							
		222	222				222

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Primerica Life Insurance Company of Canada							
Insurance	5,226		5,226				5,226
Credit Life							
Annuity							
Accident and Sickness							
	5,226		5,226				5,226
RBC Life Insurance Company							
Insurance	15,915	125	16,040	91		91	16,131
Credit Life							
Annuity	145		145				145
Accident and Sickness							
	16,060	125	16,185	91		91	16,276
Reliable Life Insurance Company							
Insurance	9		9				9
Credit Life							
Annuity							
Accident and Sickness							
	9		9				9
Scotia Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
SSQ Life Insurance Company Inc.							
Insurance		1,349	1,349				1,349
Credit Life							
Annuity		1	1				1
Accident and Sickness					10	10	10
		1,350	1,350		10	10	1,360
SSQ, Insurance Company Inc.							
Insurance		884	884				884
Credit Life							
Annuity							
Accident and Sickness							
		884	884				884
Standard Life Assurance Company of Canada, The							
Insurance	4,106	995	5,101	438		438	5,539
Credit Life							
Annuity	6,604	2,724	9,328				9,328
Accident and Sickness					4	4	4
	10,710	3,719	14,429	438	4	442	14,871

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Standard Life Assurance Limited							
Insurance							
Credit Life							
Annuity	336	90	426				426
Accident and Sickness							
	336	90	426				426
Sun Life Assurance Company of Canada							
Insurance	35,816	26,022	61,838	13,394	3,834	17,228	79,066
Credit Life							
Annuity	29,355	20,487	49,842				49,842
Accident and Sickness					2,122	2,122	2,122
	65,171	46,509	111,680	13,394	5,956	19,350	131,030
TD Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Trans Global Life Insurance Company							
Insurance							
Credit Life							
Annuity		6	6				6
Accident and Sickness							
		6	6				6
Transamerica Life Canada							
Insurance	5,613		5,613	16		16	5,629
Credit Life							
Annuity	1,149		1,149				1,149
Accident and Sickness							
	6,762		6,762	16		16	6,778
United American Insurance Company							
Insurance	3		3				3
Credit Life							
Annuity							
Accident and Sickness							
	3		3				3
Wawanesa Life Insurance Company, The							
Insurance	3,207	55	3,262	1,013		1,013	4,275
Credit Life							
Annuity	2,922		2,922				2,922
Accident and Sickness							
	6,129	55	6,184	1,013		1,013	7,197

LIFE INSURANCE - 2014

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "\$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Western Life Assurance Company							
Insurance	979	336	1,315				1,315
Credit Life							
Annuity							
Accident and Sickness							
	979	336	1,315				1,315
2014 TOTALS	384,350	174,850	559,200	52,842	18,170	71,012	630,212

PROPERTY AND CASUALTY AIRCRAFT INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	40		
AIG Insurance Company of Canada	308	1,251	406.2
Allianz Global Risks US Insurance Company	1,076	440	40.9
Aspen Insurance UK Limited	3	3	100.0
Canadian Applicators Insurance Reciprocal	1,171	70	6.0
Continental Casualty Company		-28	
Liberty Mutual Insurance Company	47	15	31.9
Lloyd's Underwriters	2,460	4,600	187.0
Mitsui Sumitomo Insurance Company, Limited	156	61	39.1
National Liability & Fire Insurance Company	371	213	57.4
Northbridge General Insurance Corporation		1	
SGI	65		
Temple Insurance Company	690	453	65.7
Westport Insurance Corporation	-327		
XL Insurance Company SE	560	138	24.6
2014 TOTALS	\$ 6,620	\$ 7,217	109.0

PROPERTY AND CASUALTY AUTOMOBILE ACCIDENT INSURANCE ACT

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Saskatchewan Auto Fund	889,210	827,787	93.1
2014 TOTALS	\$ 889,210	\$ 827,787	93.1

PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	816	389	47.7
AIG Insurance Company of Canada	560	110	19.6
Allianz Global Risks US Insurance Company		-121	
American Road Insurance Company, The	435	15	3.4
Arch Insurance Canada Ltd.	9		
AssurePro Insurance Company Limited	1,025	646	63.0
Aviva Insurance Company of Canada	6,044	2,277	37.7
Chubb Insurance Company of Canada	148	28	18.9
Continental Casualty Company	383	15	3.9
Co-operators General Insurance Company	7,473	6,658	89.1
CUMIS General Insurance Company	18	7	38.9
Dominion of Canada General Insurance Company, The	2		
Economical Mutual Insurance Company	3		
Electric Insurance Company	14	1	7.1
Employers Insurance Company of Wausau		-15	
Everest Insurance Company of Canada	82	27	32.9
Federated Insurance Company of Canada	2,401	741	30.9
Guarantee Company of North America, The	1	1	100.0
Hartford Fire Insurance Company	30	95	316.7
Intact Insurance Company	1,618	534	33.0
Liberty Mutual Insurance Company	243	-267	
Lloyd's Underwriters	1,771	1,296	73.2
Mennonite Mutual Fire Insurance Company of Saskatchewan	453	189	41.7
Millennium Insurance Corporation	24		
Mitsui Sumitomo Insurance Company, Limited	5		
Motors Insurance Corporation	420	103	24.5
Northbridge Commercial Insurance Corporation	261	94	36.0
Northbridge General Insurance Corporation	117		
Old Republic Insurance Company of Canada	22		
Personal Insurance Company, The		2	
Portage la Prairie Mutual Insurance Company, The	976	435	44.6
Protective Insurance Company	14		
RBC General Insurance Company	427	144	33.7
RBC Insurance Company of Canada		284	
Royal & Sun Alliance Insurance Company of Canada	488	-51	
Saskatchewan Mutual Insurance Company	9,030	3,755	41.6
Sentry Insurance A Mutual Company	10	-4	
SGI	155,373	80,636	51.9
Sovereign General Insurance Company, The	353	82	23.2
St. Paul Fire and Marine Insurance Company	241	259	107.5
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2	1	50.0

PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Travelers Insurance Company of Canada	12	3	25.0
Westport Insurance Corporation	3		
XL Insurance Company SE	17	17	100.0
Zurich Insurance Company Ltd.	1,498	348	23.2
2014 TOTALS	\$ 192,822	\$ 98,734	51.2

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Affiliated FM Insurance Company	94		
AIG Insurance Company of Canada	1,007	3,162	314.0
Allianz Global Risks US Insurance Company	965	182	18.9
Aviva Insurance Company of Canada	1,089	114	10.5
AXIS Reinsurance Company (Canadian Branch)	1		
Boiler Inspection and Insurance Company of Canada, The	1,985	712	35.9
Canadian Northern Shield Insurance Company	4		
Chubb Insurance Company of Canada	200	19	9.5
Continental Casualty Company	85	5	5.9
Co-operators General Insurance Company	312	31	9.9
CUMIS General Insurance Company	37	-10	
Dominion of Canada General Insurance Company, The	35	7	20.0
Ecclesiastical Insurance Office plc	29		
Economical Mutual Insurance Company	33	-1	
Everest Insurance Company of Canada	1		
Factory Mutual Insurance Company	4,137	817	19.7
Federated Insurance Company of Canada	149	37	24.8
Gore Mutual Insurance Company	15		
Great American Insurance Company	4		
Industrial Alliance Pacific General Insurance Corporation	16,909	2,382	14.1
Intact Insurance Company	440	85	19.3
Lloyd's Underwriters	2,720	1,440	52.9
Mennonite Mutual Fire Insurance Company of Saskatchewan	195		
Millennium Insurance Corporation	6,155	1,304	21.2
Motors Insurance Corporation	710	144	20.3
Mutual Fire Insurance Company of British Columbia, The	29	12	41.4
Northbridge General Insurance Corporation	137	31	22.6
Novex Insurance Company	1		
Optimum Insurance Company Inc.	2		
Royal & Sun Alliance Insurance Company of Canada	2,667	628	23.5
Saskatchewan Mutual Insurance Company	60		
SGI	1,617	494	30.6
SGI Canada Insurance Services Ltd.	2		
Sovereign General Insurance Company, The	131	-6	
St. Paul Fire and Marine Insurance Company	32	24	75.0
Temple Insurance Company	655	69	10.5
Travelers Insurance Company of Canada	7	1	14.3
Trisura Guarantee Insurance Company	1,585	2,098	132.4
Virginia Surety Company, Inc.		109	
Wawanesa Mutual Insurance Company, The	1,337	160	12.0
Westport Insurance Corporation	-3		

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Wynward Insurance Group	283	37	13.1
Zurich Insurance Company Ltd.	857	141	16.5
2014 TOTALS	\$ 46,710	\$ 14,228	30.5

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	59	-4	
AIG Insurance Company of Canada	140	-581	
Arch Insurance Canada Ltd.	7		
Aspen Insurance UK Limited	37	21	56.8
Aviva Insurance Company of Canada	583	-51	
AXIS Reinsurance Company (Canadian Branch)	24	11	45.8
Berkley Insurance Company		-2	
Canadian Farm Insurance Corp.	7		
Chicago Title Insurance Company	379	39	10.3
Chubb Insurance Company of Canada	556	44	7.9
Continental Casualty Company	154		
Co-operators General Insurance Company	94	5	5.3
CUMIS General Insurance Company	797	593	74.4
DAS Legal Protection Insurance Company Limited	1,336	105	7.9
Dominion of Canada General Insurance Company, The	16	-1	
Economical Mutual Insurance Company	16	1	6.3
FCT Insurance Company Ltd.	4,486	1,177	26.2
Federated Insurance Company of Canada	43	8	18.6
First American Title Insurance Company	171	-12	
Great American Insurance Company	9	1	11.1
Guarantee Company of North America, The	1,458	57	3.9
Hartford Fire Insurance Company	9	2	22.2
Industrial Alliance Pacific General Insurance Corporation	249	-2	
Intact Insurance Company	1,070	1,569	146.6
La Capitale General Insurance Inc.	3		
Lawyers' Professional Indemnity Company	15	42	280.0
Liberty Mutual Insurance Company	324	89	27.5
Lloyd's Underwriters	230	193	83.9
L'Unique General Insurance Inc.	3		
Northbridge General Insurance Corporation	34	9	26.5
Novex Insurance Company	9	-16	
Personal Insurance Company, The	3		
Royal & Sun Alliance Insurance Company of Canada	36	-1	
Saskatchewan Mutual Insurance Company	6	-1	
SGI	3,329	159	4.8
SGI Canada Insurance Services Ltd.	5		
Sovereign General Insurance Company, The	39	5	12.8
St. Paul Fire and Marine Insurance Company	10	11	110.0
Stewart Title Guaranty Company	828	251	30.3

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Travelers Insurance Company of Canada	2,411	-476	
Trisura Guarantee Insurance Company	881	20	2.3
Triton Insurance Company	8		
Western Surety Company	5,675	4,451	78.4
Wynward Insurance Group	57	-7	
Zurich Insurance Company Ltd.	206	-5	
2014 TOTALS	\$ 25,812	\$ 7,704	29.8

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	2,015	791	39.3
AIG Insurance Company of Canada	4,556	-3,780	
Allianz Global Risks US Insurance Company	1,233	700	56.8
Arch Insurance Canada Ltd.	673	114	16.9
Aspen Insurance UK Limited	242	339	140.1
Associated Electric & Gas Insurance Services Limited	37	159	429.7
Aviva Insurance Company of Canada	12,018	739	6.1
AXIS Reinsurance Company (Canadian Branch)	807	598	74.1
Berkley Insurance Company	345	122	35.4
Canadian Lawyers Insurance Association	1,291	-1,543	
Canadian Northern Shield Insurance Company	29	-32	
Canadian Universities Reciprocal Insurance Exchange	484	336	69.4
Canassurance Insurance Company	1	6	600.0
Chubb Insurance Company of Canada	2,445	-393	
Community Newspapers Reciprocal Insurance Exchange	9		
Continental Casualty Company	3,865	481	12.4
Co-operators General Insurance Company	8,167	3,427	42.0
Coseco Insurance Company		6	
CUMIS General Insurance Company	1,074	102	9.5
Darwin National Assurance Company	22	1	4.5
Dominion of Canada General Insurance Company, The	329	-12	
Ecclesiastical Insurance Office plc	327	15	4.6
Echelon General Insurance Company	72		
Economical Mutual Insurance Company	429	178	41.5
Electric Insurance Company	190	1	0.5
Employers Insurance Company of Wausau		-2	
Energy Insurance Reciprocal	1,637	81	4.9
Everest Insurance Company of Canada	776	460	59.3
Federal Insurance Company		2	
Federated Insurance Company of Canada	3,564	773	21.7
Germania Mutual Insurance Company	162	74	45.7
Gore Mutual Insurance Company	40		
Great American Insurance Company	410	221	53.9
Guarantee Company of North America, The	334	6	1.8
Hartford Fire Insurance Company	214	-32	
HDI-Gerling Industrie Versicherung AG	16	55	343.8
Healthcare Insurance Reciprocal of Canada	1,527	1,016	66.5
Intact Insurance Company	3,971	-312	
International Insurance Company of Hannover SE	191	20	10.5
Ironshore Insurance Ltd.	62	26	41.9
Jevco Insurance Company		-3	

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Jewelers Mutual Insurance Company	24		
Liberty Mutual Insurance Company	1,029	-408	
Lloyd's Underwriters	22,182	10,634	47.9
MAX Canada Insurance Company	31	282	909.7
Mennonite Mutual Fire Insurance Company of Saskatchewan	1,218	626	51.4
Millennium Insurance Corporation	39		
Mutual Fire Insurance Company of British Columbia, The	172	334	194.2
Nordic Insurance Company of Canada, The		-15	
Northbridge Commercial Insurance Corporation	1		
Northbridge General Insurance Corporation	4,001	298	7.4
Novex Insurance Company	347	28	8.1
Old Republic Insurance Company of Canada	71	4	5.6
Omega General Insurance Company	71	93	131.0
Optimum Insurance Company Inc.	71	19	26.8
Personal Insurance Company, The	26		
Portage la Prairie Mutual Insurance Company, The	582	708	121.6
Real Estate Insurance Exchange	508	318	62.6
Red River Valley Mutual Insurance Company	645	407	63.1
Royal & Sun Alliance Insurance Company of Canada	2,813	-110	
Saskatchewan Mutual Insurance Company	2,657	2,242	84.4
Scottish & York Insurance Co. Limited		-3,279	
Sentry Insurance A Mutual Company	125	-7	
SGI	33,779	6,748	20.0
SGI Canada Insurance Services Ltd.	1		
Sompo Japan Nipponkoa Insurance Inc.	1		
Sovereign General Insurance Company, The	1,538	527	34.3
St. Paul Fire and Marine Insurance Company	1,106	206	18.6
SUMAssure Insurance Reciprocal	445	65	14.6
T.H.E. Insurance Company	1		
Temple Insurance Company	1,308	329	25.2
Travelers Insurance Company of Canada	1,490	988	66.3
Trisura Guarantee Insurance Company	1,068	189	17.7
Virginia Surety Company, Inc.	132	3	2.3
Wawanesa Mutual Insurance Company, The	4,353	1,364	31.3
Westport Insurance Corporation	569	66	11.6
Wynward Insurance Group	2,716	347	12.8
XL Insurance Company SE	1,743	4,546	260.8
XL Reinsurance America Inc.	535	89	16.6
Zurich Insurance Company Ltd.	4,569	2,647	57.9
2014 TOTALS	\$ 145,531	\$ 35,028	24.1

PROPERTY AND CASUALTY MARINE INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	83	119	143.4
AIG Insurance Company of Canada	2,260	552	24.4
Allianz Global Risks US Insurance Company	444	-1,901	
Ascentus Insurance Ltd.	11		
Aviva Insurance Company of Canada	167	98	58.7
Chubb Insurance Company of Canada	29	3	10.3
Continental Casualty Company	21	26	123.8
Co-operators General Insurance Company	246	56	22.8
Elite Insurance Company	3	2	66.7
HDI-Gerling Industrie Versicherung AG		52	
Intact Insurance Company	129	57	44.2
Liberty Mutual Insurance Company	162	102	63.0
Lloyd's Underwriters	91	-219	
Northbridge General Insurance Corporation	216	351	162.5
Royal & Sun Alliance Insurance Company of Canada	26	42	161.5
Sovereign General Insurance Company, The	246	56	22.8
St. Paul Fire and Marine Insurance Company	265	115	43.4
Sunderland Marine Insurance Company Limited	130	123	94.6
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1		
Traders General Insurance Company	2		
Travelers Insurance Company of Canada	1		
2014 TOTALS	\$ 4,533	\$ -366	

PROPERTY AND CASUALTY MORTGAGE INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Canada Guaranty Mortgage Insurance Company	9,160	518	5.7
FCT Insurance Company Ltd.	126	194	154.0
Genworth Financial Mortgage Insurance Company Canada	29,044	3,002	10.3
2014 TOTALS	\$ 38,330	\$ 3,714	9.7

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
ACE INA Insurance	6,896	-8,936	
Affiliated FM Insurance Company	1,842	578	31.4
AIG Insurance Company of Canada	15,627	32,604	208.6
Alberta Motor Association Insurance Company	21		
Allianz Global Risks US Insurance Company	3,275	306	9.3
American Bankers Insurance Company of Florida	8,282	1,206	14.6
Arch Insurance Canada Ltd.	1,200	2,591	215.9
Aspen Insurance UK Limited	1,071	103	9.6
Asset Protection Insurance Exchange	537	734	136.7
Associated Electric & Gas Insurance Services Limited	253	-132	
Aviva Insurance Company of Canada	38,365	34,407	89.7
AXA Art Insurance Corporation	19	3	15.8
AXIS Reinsurance Company (Canadian Branch)	641	69	10.8
BCAA Insurance Corporation	-13	1,952	
Berkley Insurance Company	5		
Boiler Inspection and Insurance Company of Canada, The	368	135	36.7
CAA Insurance Company of Ontario	1,803	1,737	96.3
Canadian Egg Industry Reciprocal Alliance - CEIRA	260	-2	
Canadian Farm Insurance Corp.	2,665	1,180	44.3
Canadian Northern Shield Insurance Company	87	78	89.7
Canadian Universities Reciprocal Insurance Exchange	894	629	70.4
Canassurance Insurance Company	8		
Chubb Insurance Company of Canada	1,956	338	17.3
Continental Casualty Company	4,886	798	16.3
Co-operators General Insurance Company	64,777	71,672	110.6
CorePointe Insurance Company	2		
Coseco Insurance Company	1,302	1,015	78.0
CUMIS General Insurance Company	2,011	647	32.2
Darwin National Assurance Company	2,033	366	18.0
Dominion of Canada General Insurance Company, The	800	837	104.6
Ecclesiastical Insurance Office plc	1,893	482	25.5
Echelon General Insurance Company	330	478	144.8
Economical Mutual Insurance Company	4,388	3,794	86.5
Elite Insurance Company	156	31	19.9
Energy Insurance Reciprocal	2,401	5,845	243.4
Everest Insurance Company of Canada	80	36	45.0
Factory Mutual Insurance Company	9,918	32,909	331.8
Federal Insurance Company	11		
Federated Insurance Company of Canada	7,073	1,963	27.8
First North American Insurance Company	425	42	9.9
Germania Mutual Insurance Company	3,604	5,053	140.2

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Gore Mutual Insurance Company	119	568	477.3
Great American Insurance Company	3,107	194	6.2
Guarantee Company of North America, The	99	112	113.1
Hartford Fire Insurance Company	1,806	1,394	77.2
HDI-Gerling Industrie Versicherung AG	2,622	-6,838	
Healthcare Insurance Reciprocal of Canada	7		
Industrial Alliance Pacific General Insurance Corporation	37	5	13.5
Intact Insurance Company	8,905	6,555	73.6
International Insurance Company of Hannover SE	970	325	33.5
Ironshore Insurance Ltd.	446	44	9.9
Jevco Insurance Company		-4	
Jewelers Mutual Insurance Company	158	81	51.3
Legacy General Insurance Company	339	5	1.5
Liberty Mutual Insurance Company	3,198	9,029	282.3
Lloyd's Underwriters	23,836	33,035	138.6
MAX Canada Insurance Company	803	628	78.2
Mennonite Mutual Fire Insurance Company of Saskatchewan	14,593	8,260	56.6
Millennium Insurance Corporation	87		
Mitsui Sumitomo Insurance Company, Limited	13	3	23.1
Mutual Fire Insurance Company of British Columbia, The	3,111	2,653	85.3
Northbridge Commercial Insurance Corporation	2		
Northbridge General Insurance Corporation	25,484	24,098	94.6
Novex Insurance Company	293	-87	
Old Republic Insurance Company of Canada	15	2	13.3
Omega General Insurance Company	140	44	31.4
Optimum Insurance Company Inc.	312	497	159.3
Orion Travel Insurance Company	785	145	18.5
Peace Hills General Insurance Company	6,824	6,811	99.8
Personal Insurance Company, The	1,460	1,270	87.0
Portage la Prairie Mutual Insurance Company, The	11,706	13,745	117.4
Primmum Insurance Company	1,373	1,276	92.9
RBC General Insurance Company	1,514	1,877	124.0
RBC Insurance Company of Canada	391		
Red River Valley Mutual Insurance Company	7,477	7,983	106.8
Royal & Sun Alliance Insurance Company of Canada	12,161	57,197	470.3
Saskatchewan Mutual Insurance Company	27,648	22,838	82.6
Scottish & York Insurance Co. Limited		208	
Security National Insurance Company	3,853	2,504	65.0
SGI	233,868	177,245	75.8
SGI Canada Insurance Services Ltd.	122	13	10.7
Sompo Japan Nipponkoa Insurance Inc.	98		

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2014

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

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	\$	\$	
Sovereign General Insurance Company, The	4,156	10,198	245.4
St. Paul Fire and Marine Insurance Company	1,872	240	12.8
Starr Insurance & Reinsurance Limited	232	29	12.5
SUMAssure Insurance Reciprocal	2,006	499	24.9
TD Home and Auto Insurance Company	418	190	45.5
Temple Insurance Company	3,931	17,528	445.9
Tokio Marine & Nichido Fire Insurance Co., Ltd.	64	1	1.6
Traders General Insurance Company	184	187	101.6
Trans Global Insurance Company	406	1	0.2
Travelers Insurance Company of Canada	1,106	405	36.6
Trisura Guarantee Insurance Company	1		
Triton Insurance Company	197	69	35.0
Unifund Assurance Company	320	1,136	355.0
Waterloo Insurance Company	12	-8	
Wawanesa Mutual Insurance Company, The	125,304	124,851	99.6
Western Financial Insurance Company	747	240	32.1
Westport Insurance Corporation	7,273	1,627	22.4
Wynward Insurance Group	14,418	8,322	57.7
XL Insurance Company SE	2,507		
Zurich Insurance Company Ltd.	12,545	15,676	125.0
2014 TOTALS	\$ 769,633	\$ 750,454	97.5