

Year / Année 2020

The SCOR Report - Results of Canadian P&C Insurance Companies

Le Rapport SCOR - Résultats des compagnies Canadiennes d'assurances IARD

SCOR Canada Reinsurance Co. /
Compagnie de Réassurance

COMPANY NAME NOM DE LA SOCIÉTÉ	YEAR ANNÉE	DIRECT PREMIUM WRITTEN / PRIMES DIRECTES SOUSCRITES (000's)	NET PREMIUM WRITTEN / PRIMES NETTES SOUSCRITES (000's)	NET PREMIUM EARNED / PRIMES NETTES ACQUISES (000's)	LOSS RATIO / RATIO DE SINISTRES	EXPENSE RATIO / RATIO DES FRAIS	COMBINED RATIO / RATIO COMBINÉ	U/W RESULT / RÉSULTATS TECHNIQUES (000's)	INVESTMENT INCOME / REVENUS DE PLACEMENT (000's)	NET AFTER TAX INCOME / BÉNÉFICE NET APRÈS IMPÔT (000's)	ROE
Affiliated FM Insurance Company	2018	132,623	96,228	94,717	289.31%	40.57%	329.87%	(217,741)	4,553	(188,208)	-67.28%
	2019	145,724	101,205	92,488	122.48%	24.17%	146.65%	(43,157)	13,562	(42,641)	-11.00%
	2020	184,416	132,440	111,119	55.25%	34.63%	89.88%	11,229	18,130	30,666	6.78%
AIG Insurance Company of Canada	2018	1,237,095	397,517	398,798	77.55%	22.48%	100.03%	553	64,769	84,940	10.38%
	2019	1,269,544	358,295	385,625	76.45%	19.95%	96.40%	14,880	67,372	38,087	4.66%
	2020	1,341,213	361,615	359,528	84.16%	18.45%	102.61%	(8,312)	57,065	29,612	3.82%
Alberta Motor Association Insurance Company	2018	229,597	207,866	217,687	70.21%	27.04%	97.25%	14,506	6,235	15,592	8.39%
	2019	223,559	205,015	206,948	59.20%	26.98%	86.18%	36,918	9,434	32,659	16.13%
	2020	235,998	219,177	211,940	124.10%	64.24%	188.34%	(100,550)	20,952	(61,331)	-31.83%
Allied World Specialty Insurance Company	2018	42,178	25,145	13,094	150.69%	31.71%	182.40%	(10,789)	338	(10,560)	n/a
	2019	76,532	33,168	22,483	48.16%	22.41%	70.57%	6,616	798	7,075	n/a
	2020	137,760	50,390	35,964	54.20%	5.08%	59.28%	14,642	1,197	17,089	n/a
Alpha (L'), Compagnie d'Assurances Inc.	2018	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2019	26,211	25,644	24,914	55.40%	33.23%	88.63%	3,153	3,699	4,991	8.41%
	2020	31,660	31,048	28,579	42.10%	29.64%	71.74%	8,412	3,432	9,059	13.56%
Antigonish Farmers' Mutual Insurance Company	2018	6,407	5,149	5,030	39.60%	46.34%	85.94%	853	386	1,083	7.24%
	2019	6,643	5,381	5,247	73.70%	50.83%	124.53%	(1,135)	558	(217)	-1.42%
	2020	7,047	5,789	5,524	53.10%	51.94%	105.04%	(120)	1,408	1,066	6.74%
Arch Insurance Canada Ltd.	2018	88,741	10,379	9,524	57.27%	28.10%	85.37%	1,394	1,527	3,273	4.01%
	2019	118,811	13,727	10,339	66.21%	62.92%	129.13%	(3,011)	2,078	(1,356)	-1.66%
	2020	154,507	17,821	16,257	116.71%	6.85%	123.56%	(3,830)	2,495	(1,409)	-1.72%
Aviva Canada Inc. (Consolidated)	2018	5,267,472	5,065,677	5,111,740	68.88%	31.36%	100.24%	(12,032)	136,461	33,203	2.38%
	2019	5,440,876	1,970,465	2,495,659	45.11%	54.72%	99.83%	4,193	302,325	146,249	10.38%
	2020	5,620,027	3,994,726	3,922,799	64.84%	34.94%	99.78%	8,552	382,447	209,328	14.82%
Beneva Inc.	2018	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2019	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2020	1,733,627	1,687,346	1,570,716	55.12%	31.89%	87.00%	206,034	32,380	191,109	n/a
CAA Insurance Company	2018	295,026	284,258	242,974	58.27%	38.50%	96.77%	11,131	10,621	16,093	8.35%
	2019	397,238	381,954	325,944	58.63%	36.46%	95.09%	19,888	18,421	31,015	14.21%
	2020	501,294	477,292	408,128	53.79%	36.81%	90.60%	43,285	26,052	60,636	22.97%

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Chubb Insurance Company of Canada	2018	1,004,016	438,442	418,621	51.32%	24.44%	75.76%	101,467	56,389	118,030	12.56%
	2019	1,143,143	514,332	449,947	49.63%	25.02%	74.65%	114,045	60,769	125,204	13.78%
	2020	1,307,754	562,378	513,153	52.44%	22.39%	74.83%	129,191	58,147	129,635	12.92%
Clare Mutual Insurance Company	2018	3,264	2,205	2,109	43.01%	62.21%	105.22%	2	280	311	9.57%
	2019	3,505	2,511	2,382	18.18%	59.40%	77.58%	650	278	804	21.58%
	2020	3,885	2,859	2,646	32.28%	53.85%	86.13%	514	166	653	14.42%
Continental Casualty Company	2018	346,255	331,500	312,019	66.99%	34.58%	101.57%	(4,762)	33,037	23,439	n/a
	2019	397,806	368,501	348,460	55.75%	34.41%	90.16%	34,692	36,320	54,836	n/a
	2020	448,389	396,752	369,876	61.34%	33.94%	95.28%	16,892	40,411	44,622	n/a
Desjardins Groupe d'Assurances Générales Inc. (1)	2018	4,920,444	4,796,923	4,402,029	72.91%	24.89%	97.80%	89,129	5,008	184,926	8.15%
	2019	5,535,806	5,249,826	4,987,864	73.48%	24.69%	98.17%	107,319	456,376	193,716	8.59%
	2020	5,726,082	5,768,682	5,483,577	67.27%	23.59%	90.86%	433,427	512,715	623,119	25.01%
Economical Mutual Insurance Company	2018	2,456,314	2,380,738	2,244,630	78.22%	37.02%	115.24%	(261,315)	163,019	(72,994)	-4.43%
	2019	2,510,981	2,330,965	2,343,173	74.38%	32.84%	107.22%	(147,235)	175,122	17,374	1.09%
	2020	2,812,400	2,639,729	2,508,671	66.82%	32.59%	99.41%	22,347	180,104	153,936	8.98%
Factory Mutual Insurance Company	2018	361,339	245,231	249,101	135.26%	18.86%	154.12%	(134,796)	16,088	(84,164)	-10.93%
	2019	354,151	234,141	242,143	28.52%	19.61%	48.13%	125,620	34,399	123,321	14.47%
	2020	408,078	292,541	266,936	64.76%	18.19%	82.95%	45,508	37,053	66,544	8.14%
Federal Insurance Company	2018	18,761	16,365	18,399	28.36%	10.40%	38.76%	11,267	2,327	9,368	n/a
	2019	561	49	7,457	44.24%	18.33%	62.57%	2,791	2,561	3,835	n/a
	2020	141	135	254	-588.98%	281.10%	-307.88%	1,036	2,558	3,023	n/a
Gore Mutual Insurance Company	2018	442,212	418,896	415,422	66.24%	34.04%	100.28%	2,098	24,986	21,344	7.01%
	2019	475,128	449,679	434,348	64.35%	34.80%	99.15%	7,023	19,433	13,948	4.36%
	2020	505,621	475,956	454,089	61.26%	40.81%	102.07%	(5,159)	19,690	12,223	3.68%
Groupe Estrie-Richelieu (Le), Compagnie d'Assurance	2018	59,898	42,943	41,119	69.69%	36.48%	106.17%	(2,535)	3,597	1,062	0.98%
	2019	65,451	45,626	43,974	75.53%	43.60%	119.13%	(8,412)	3,866	219	0.20%
	2020	75,125	57,896	52,758	45.57%	34.29%	79.86%	10,626	4,676	11,236	9.80%

(1) The amounts of investment income of \$ 512,715 (2020), \$ 456,376 (2019) and \$ 5,008 (2018) are disclosed in accordance with IFRS 9.

These investment income, adjusted by the amount of the overlay approach, are of \$ 495,173 (2020), \$ 341,869 (2019) and \$ 336,284 (2018), which essentially brings the information in accordance with IAS 39.

(1) Les montants de revenus de placement de 512 715 \$ (2020), 456 376 \$ (2019) et 5 008 \$ (2018) sont présentés conformément à la norme IFRS 9.

Ces revenus de placement, ajustés du montant de l'approche par superposition, s'élevaient à 495 173 \$ (2020), 341 869 \$ (2019) et 336 284 \$ (2018), ce qui ramène essentiellement l'information conformément à la norme IAS 39.

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Groupe Industrielle Alliance	2018	562,057	414,388	386,160	67.59%	29.48%	97.07%	11,310	12,300	17,569	9.41%
	2019	610,631	458,998	418,086	66.10%	28.83%	94.92%	21,234	15,869	27,552	12.68%
	2020	632,397	484,621	452,960	52.56%	30.59%	83.15%	76,323	16,652	68,439	28.28%
Insurance Company of Prince Edward Island (ICPEI)	2018	33,937	30,531	29,937	64.95%	37.68%	102.63%	(400)	410	72	0.46%
	2019	36,829	34,789	32,397	72.09%	36.17%	108.26%	(2,291)	1,182	(710)	-4.62%
	2020	43,188	41,066	37,012	54.73%	39.43%	94.16%	2,659	1,519	2,986	17.41%
Intact Financial Corporation	2018	10,125,000	9,732,000	9,765,000	64.93%	30.03%	94.95%	493,000	541,000	707,000	9.90%
	2019	11,019,000	10,576,000	10,275,000	68.02%	29.71%	97.73%	233,000	576,000	754,000	10.00%
	2020	12,143,000	11,616,000	11,241,000	61.23%	31.68%	92.91%	797,000	577,000	1,082,000	12.80%
Kings Mutual Insurance Company (The)	2018	12,668	11,217	10,804	49.81%	56.53%	106.34%	(1,121)	1,372	331	0.83%
	2019	13,788	12,218	11,601	52.25%	58.11%	110.36%	(1,021)	1,712	651	1.61%
	2020	15,716	14,042	13,059	41.73%	51.29%	93.02%	1,115	1,743	2,260	5.35%
La Capitale assurances générales inc.	2018	1,040,740	1,011,037	967,201	68.77%	31.45%	100.22%	(1,117)	32,285	31,692	7.41%
	2019	1,200,596	1,154,574	1,099,767	66.43%	30.44%	96.87%	13,843	43,208	79,471	17.01%
	2020	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Lloyd's Canada Inc.	2018	3,517,275	3,885,731	3,679,886	55.71%	28.74%	84.45%	558,156	193,997	953,711	n/a
	2019	3,552,026	3,947,503	3,842,182	62.77%	26.77%	89.54%	402,207	329,334	594,133	15.88%
	2020	4,005,721	4,389,888	4,153,757	67.39%	26.47%	93.86%	255,082	415,578	591,352	15.03%
Millenium Insurance Corporation	2018	183,249	127,923	102,987	55.34%	21.45%	76.79%	23,905	(32,121)	2,157	0.92%
	2019	201,983	139,701	113,808	53.90%	32.04%	85.94%	16,000	18,945	29,136	13.18%
	2020	255,977	159,958	137,873	55.62%	30.94%	86.56%	18,537	(15,586)	4,764	2.29%
Mitsui Sumitomo Insurance Company, Limited	2018	25,632	23,068	22,163	24.81%	32.03%	56.84%	9,566	2,069	8,441	n/a
	2019	27,474	24,895	23,916	29.05%	29.47%	58.52%	9,921	2,124	8,845	n/a
	2020	28,884	26,656	25,886	41.55%	31.62%	73.17%	6,945	1,882	6,521	n/a
Motors Insurance Corporation	2018	91,435	40,180	51,255	41.98%	18.29%	60.27%	17,097	7,187	18,534	12.52%
	2019	83,345	35,752	47,593	42.50%	21.14%	63.64%	17,187	6,693	17,778	12.07%
	2020	76,493	41,653	47,924	39.87%	22.44%	62.31%	18,135	6,074	18,154	11.14%
Mutual Fire Insurance Company of British Columbia (The)	2018	96,443	44,193	41,575	67.70%	39.97%	107.67%	(3,029)	2,579	(923)	-2.03%
	2019	127,322	56,860	50,693	59.18%	48.94%	108.12%	(3,914)	1,786	(1,979)	-4.36%
	2020	152,664	61,807	61,854	46.75%	40.68%	87.43%	8,066	2,107	7,305	14.55%

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Mutuelle des municipalités du Québec (La)	2018	43,070	37,000	35,915	58.10%	35.78%	93.88%	2,196	1,306	519	1.61%
	2019	45,143	38,694	37,902	64.17%	37.94%	102.11%	(799)	1,603	804	2.44%
	2020	48,201	40,751	39,394	46.70%	35.56%	82.26%	6,987	1,375	8,362	17.44%
My Mutual Insurance Limited	2018	27,338	22,501	20,709	44.42%	42.50%	86.92%	3,014	379	2,852	18.30%
	2019	29,656	23,645	22,445	47.98%	44.80%	92.78%	1,954	624	1,894	10.55%
	2020	32,604	25,662	24,175	58.25%	44.52%	102.77%	(269)	1,064	555	2.90%
Northbridge Financial Corporation	2018	1,704,615	1,520,518	1,449,954	62.12%	33.78%	95.90%	59,447	(64,229)	11,727	0.82%
	2019	2,008,210	1,791,637	1,645,580	64.97%	33.27%	98.24%	28,942	45,912	29,075	2.03%
	2020	2,314,825	2,064,837	1,908,966	63.78%	33.66%	97.43%	48,968	209,244	199,385	12.94%
Old Republic Insurance Company of Canada	2018	243,210	195,044	175,770	52.40%	38.43%	90.83%	18,526	5,532	17,652	21.77%
	2019	275,202	211,139	204,568	58.67%	36.24%	94.91%	11,821	6,311	13,248	13.56%
	2020	224,257	165,707	178,178	63.48%	37.49%	100.97%	1,523	6,117	5,584	4.99%
Ontario Mutual Insurance Association	2018	835,076	729,588	692,585	67.23%	37.58%	104.81%	(26,256)	2,324	(12,564)	-1.05%
	2019	937,902	825,712	774,340	65.77%	38.65%	104.42%	(26,226)	118,551	66,967	5.50%
	2020	1,015,899	890,012	853,853	55.70%	40.80%	96.50%	38,728	96,387	92,809	7.13%
Ontario School Boards' Insurance Exchange (OSBIE)	2018	30,911	27,892	28,347	74.87%	12.16%	87.03%	3,678	8,482	12,413	10.45%
	2019	31,079	28,187	28,692	81.99%	12.00%	93.99%	1,953	9,069	11,355	9.40%
	2020	34,397	32,524	32,524	114.14%	11.68%	125.82%	(8,400)	13,977	5,668	4.44%
Optimum Général Inc.	2018	184,533	142,364	138,005	59.63%	37.74%	97.37%	3,625	4,431	6,867	7.14%
	2019	198,033	151,707	146,508	57.94%	37.98%	95.92%	5,988	6,363	12,807	12.50%
	2020	211,734	163,439	157,092	55.10%	38.41%	93.51%	10,210	8,055	13,515	12.11%
Orion Travel Insurance Company	2018	84,455	80,956	77,673	51.57%	51.78%	103.35%	(2,601)	405	(1,626)	-5.27%
	2019	103,498	98,536	93,547	50.62%	49.16%	99.78%	205	898	108	0.32%
	2020	44,267	41,396	63,826	63.70%	52.14%	115.84%	(8,735)	911	(5,882)	-17.18%
Pacific Coast Fishermen's Mutual Marine Insurance Company	2018	5,798	5,214	5,411	11.61%	17.22%	28.83%	3,851	222	4,086	57.51%
	2019	5,768	5,222	5,073	5.32%	19.50%	24.82%	3,814	475	4,290	60.07%
	2020	5,828	5,389	5,348	22.08%	17.50%	39.58%	3,231	316	3,564	50.12%
Peace Hills General Insurance Company	2018	225,211	131,972	128,205	69.51%	40.45%	109.96%	(9,937)	3,969	(4,172)	-6.76%
	2019	246,050	145,047	138,476	60.54%	38.48%	99.02%	4,505	1,593	4,686	7.24%
	2020	287,491	168,749	156,311	54.32%	38.66%	92.98%	14,752	8,522	17,728	21.72%

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PEI Mutual Insurance Company	2018	25,694	23,260	22,198	71.11%	32.14%	103.25%	(722)	1,618	1,005	1.95%
	2019	27,890	24,979	23,614	63.60%	31.56%	95.16%	1,143	4,575	4,189	7.57%
	2020	30,392	27,492	25,985	40.48%	30.25%	70.73%	7,604	2,637	4,223	7.09%
Portage La Prairie Mutual Insurance Company (The)	2018	192,994	169,298	166,642	64.22%	41.32%	105.54%	(6,273)	2,547	(1,467)	-0.97%
	2019	218,187	194,990	181,779	56.69%	42.17%	98.86%	5,399	18,127	19,181	12.11%
	2020	241,344	211,716	201,581	50.08%	40.42%	90.50%	20,856	8,355	23,142	12.93%
Red River Mutual Insurance Company	2018	113,878	95,962	91,390	56.00%	48.29%	104.29%	(2,484)	388	(823)	-0.99%
	2019	125,567	108,516	103,723	51.08%	47.95%	99.03%	2,149	3,082	4,937	5.73%
	2020	140,658	123,300	114,155	45.56%	47.64%	93.20%	9,360	4,190	10,521	11.00%
Royal & Sun Alliance Financial Services Limited (All Companies/RSA Canada Group)	2018	3,029,968	2,466,610	2,404,817	70.13%	28.69%	98.82%	28,556	105,845	91,550	6.47%
	2019	3,131,993	2,496,186	2,506,394	69.01%	27.14%	96.15%	96,423	113,416	133,401	9.46%
	2020	3,126,186	2,444,764	2,473,915	62.45%	31.15%	93.60%	191,288	89,504	185,684	12.37%
Saskatchewan Mutual Insurance Company	2018	76,555	74,854	69,937	61.40%	40.94%	102.34%	(1,111)	2,449	1,002	2.09%
	2019	83,070	76,699	73,381	51.78%	42.22%	94.00%	4,951	2,503	5,487	10.50%
	2020	90,473	83,074	79,310	51.03%	42.78%	93.81%	5,669	3,052	6,631	10.78%
SGI Canada (Consolidated)	2018	886,560	830,581	776,970	65.03%	36.92%	101.95%	(15,159)	25,491	18,939	5.01%
	2019	984,332	928,284	883,482	60.24%	37.35%	97.59%	21,271	82,738	104,815	25.95%
	2020	1,056,494	996,961	959,482	56.34%	37.92%	94.26%	55,045	87,987	126,171	27.07%
Sompo Japan Nipponkoa Insurance Inc.	2018	7,351	7,903	7,622	68.80%	40.86%	109.66%	(736)	1,369	796	n/a
	2019	7,357	8,157	8,012	69.16%	41.40%	110.56%	(846)	1,459	717	n/a
	2020	8,839	10,041	9,316	40.22%	37.93%	78.15%	2,035	1,470	2,821	n/a
SSQ, Société d'Assurance Inc. (P&C)	2018	258,378	253,305	235,819	68.61%	32.18%	100.79%	(1,868)	8,715	5,668	4.62%
	2019	298,136	292,746	259,597	69.84%	31.40%	101.24%	(3,210)	8,817	4,595	3.58%
	2020	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
TD Insurance General Insurance (Security National Insurance Co. Consolidated)	2018	3,184,729	2,303,125	2,247,313	69.34%	29.04%	98.38%	36,253	73,590	83,870	7.36%
	2019	3,527,541	2,566,912	2,419,263	74.51%	29.02%	103.53%	(85,197)	220,690	107,426	9.27%
	2020	3,906,971	2,835,183	2,648,923	69.11%	29.14%	98.25%	46,161	194,299	183,207	13.93%
Travelers Canada (combining The Dominion of Canada General Insurance Company, Travelers Insurance Company of Canada, and St. Paul Fire and Marine Insurance Company)	2018	1,691,073	1,632,451	1,572,379	68.60%	37.70%	106.30%	(88,306)	89,642	3,517	0.20%
	2019	1,753,485	1,681,346	1,659,658	68.20%	35.00%	103.20%	(41,665)	99,882	40,051	2.40%
	2020	1,630,683	1,562,016	1,585,637	62.10%	35.50%	97.60%	49,867	91,910	106,433	5.70%

COMPANY NAME NOM DE LA SOCIÉTÉ	YEAR ANNÉE	DIRECT PREMIUM WRITTEN / PRIMES DIRECTES SOUSCRITES (000's)	NET PREMIUM WRITTEN / PRIMES NETTES SOUSCRITES (000's)	NET PREMIUM EARNED / PRIMES NETTES ACQUISES (000's)	LOSS RATIO / RATIO DE SINISTRES	EXPENSE RATIO / RATIO DES FRAIS	COMBINED RATIO / RATIO COMBINÉ	U/W RESULT / RÉSULTATS TECHNIQUES (000's)	INVESTMENT INCOME / REVENUS DE PLACEMENT (000's)	NET AFTER TAX INCOME / BÉNÉFICE NET APRÈS IMPÔT (000's)	ROE
Trisura Guarantee Insurance Company	2018	163,470	113,005	88,012	21.59%	68.94%	90.53%	11,986	6,406	14,115	19.13%
	2019	181,628	127,628	100,231	24.66%	67.25%	91.91%	12,202	7,991	15,780	19.14%
	2020	273,358	197,134	133,381	25.35%	63.70%	89.05%	19,502	6,118	19,950	19.95%
Wawanesa Mutual Insurance Company (The)	2018	3,233,937	3,118,980	3,008,918	75.96%	30.01%	105.97%	(125,837)	222,824	150,639	4.58%
	2019	3,704,650	3,586,177	3,377,642	76.38%	30.72%	107.10%	(211,585)	331,290	113,335	3.36%
	2020	3,972,568	3,827,440	3,712,007	75.89%	31.42%	107.31%	(234,383)	345,988	95,709	2.69%
Western Surety Company	2018	27,782	17,846	17,391	13.34%	76.83%	90.17%	1,709	1,596	2,500	8.83%
	2019	26,815	17,308	17,556	18.59%	76.20%	94.79%	914	1,630	1,940	6.41%
	2020	29,923	18,155	16,974	16.94%	85.77%	102.71%	(460)	2,173	1,356	4.08%
Wynward Insurance Group	2018	118,041	99,652	94,268	63.90%	39.27%	103.17%	(2,989)	5,359	2,370	3.39%
	2019	155,942	130,242	111,848	56.99%	39.25%	96.24%	4,207	14,552	13,957	19.39%
	2020	177,262	146,540	140,681	56.03%	39.72%	95.75%	5,974	4,072	7,485	9.20%
Zurich Insurance Company Ltd (Canada Branch)	2018	590,120	326,869	352,891	103.46%	31.34%	134.80%	(116,813)	43,545	(43,446)	n/a
	2019	768,837	440,652	381,752	74.15%	26.60%	100.75%	2,662	52,277	36,080	n/a
	2020	1,022,681	557,684	494,816	76.22%	24.89%	101.11%	(315)	69,199	48,799	n/a
New Companies since previous report.											
Ajout au rapport précédent.											
TOTAL FOR ABOVE COMPANIES:	2018	50,468,298	45,369,253	43,997,921	68.53%	30.82%	99.35%	450,863	1,861,330	2,267,521	
TOTAL SOCIÉTÉS CI-DESSUS :	2019	54,870,997	45,628,809	44,424,751	66.97%	31.39%	98.36%	835,881	3,382,982	3,034,722	
	2020	58,516,399	50,650,229	48,509,669	64.39%	31.18%	95.57%	2,302,784	3,664,969	4,478,017	
NUMBER OF COMPANIES:	54										
NOMBRES DE SOCIÉTÉS :	54										

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